



NAVIGATING UNEMPLOYMENT IN CALIFORNIA DURING COVID-19

*A Guide for Business Owners, Independent Contractors,
and other types of Self-Employed People*

Navigating the unemployment application process as a business owner, independent contractor, self-employed worker, freelancer, or gig worker under the new COVID-19 exceptions has been anything but straight forward in the past weeks. Information was recently released by the EDD to help individuals falling under these categories to apply for unemployment. Please beware that due to the volume of applicants, the site has been experiencing crashes. Once you register an account, you may file a claim for unemployment insurance (UI) benefits & Pandemic Unemployment Assistance (PUA) during the days/times below.

<u>Day of the Week</u>	<u>Available Time (PST)</u>
Sunday	5:00 am – 8 :30 pm
Monday	4:00 am – 10:00 pm
Tuesday – Friday	2:00 am – 10:00 pm
Saturday	2:00 am – 8:00 pm

According to the EDD’s website, here are some tips for applying for unemployment insurance (UI) benefits:

- Everyone (UI and PUA applicants) uses the same form. [Register or log in with Benefit Programs Online](#) and click “File New Claim.”
- File a new claim if you have already applied for UI but are eligible for PUA because you are a business owner, independent contractor, self-employed worker, freelancer, or gig worker affected by COVID-19, **and** you have **not** already appealed a \$0 award notice, been asked to verify your identity, or requested a wage investigation.
- If you are a small business owner, independent contractor, self-employed worker, freelancer, or gig worker, here’s how to answer key questions in the application form:
 - On the Employment History screen when you supply your last employer information, select "No".

- On the Availability Information page, answer question 7 with "No".
- On the Disaster Information page, answer question 1a.3 with "You are an independent contractor." If you got paid in cash, select "None of these options apply to me."
- If you have run out of benefits, you are unemployed, and your benefit year has expired, reapply for benefits through UI Online.
- If you have run out of benefits but you are still within the one year that your claim is good for, and your benefits:
 - ran out **before February 2**, you are probably not eligible for PUA. (You would have to show that you are unemployed because of COVID-19.) You may be eligible for the federal 13-week extension. The EDD will notify you about what to do.
 - were for weeks you spent unemployed **between February 2 and March 21**, the EDD will send you a form to fill out to supply information not already in your claim. When you get the form, fill it out and return it.
- If you received your last payment for weeks you were unemployed **on or after March 21** and are still within your benefit year, the EDD will automatically extend your claim for 13 weeks. The EDD will notify you that they have done that and when you can certify.
- If you applied for unemployment assistance but didn't qualify (for example, because you voluntarily quit or you were fired or discharged by your employer), or you are serving a penalty because of false statements on a past claim, you could be eligible for PUA. The EDD will send you a form to fill out to supply information not already in your account. When you get the form, fill it out and return it.

Benefits you can apply for:

These benefits are available for California residents. If you are still unsure of your eligibility or what to apply for, **apply anyway** as soon as you are out of work or had your hours reduced. Complete the application as best you can, and the EDD will follow up with you as soon as possible.

1. Unemployment Insurance (UI):

You may be eligible for regular UI if you have income reported on a W2 and you meet any of these:

- Your employment status has been affected by COVID-19 and you are fully or partially unemployed as a result.
- You are fully or partially unemployed. This includes layoffs, furloughs, reduced wages, or reduced hours. You can still receive unemployment benefits while working, depending on your pay.
- Your child's school is closed, and you need to miss work to care for them.
- Your previous UI claim has expired.

If you're already receiving UI, review [receive your benefits](#) to learn how your UI claim may be affected by COVID-19.

2. Pandemic Unemployment Assistance (PUA):

If you are a business owner, independent contractor, self-employed worker, freelancer, or gig worker and only received a 1099 tax form last year, you are most likely eligible for PUA.

Apply for PUA if your work situation changed because of COVID-19, and you meet any of these:

- You had a definite date to begin work, but the job is no longer available, or you could not reach the job as a direct result of COVID-19.
- You are unable to travel to your job as a direct result of COVID-19.
- You quit your job as a direct result of COVID-19.
- Your workplace is closed as a direct result of COVID-19.
- You are unemployed, partially employed, or unable to work because COVID-19 has forced you to stop working.

Apply for PUA if you have health issues because of COVID-19, and you meet any of these:

- You have been diagnosed with COVID-19 or are experiencing symptoms and are seeking a medical diagnosis.
- A member of your household has been diagnosed with COVID-19.
- You are caring for a family member or a member of your household who has been diagnosed with COVID-19.
- You are caring for a dependent during the workday because their school or another care facility has closed due to COVID-19.
- Your healthcare provider has told you to self-quarantine because of COVID-19.
- You have become the main income provider due to a COVID-19 death in your household.

3. Disability Insurance (DI) or Paid Family Leave (PFL):

If you're not eligible for UI, you may be eligible for Disability Insurance (DI) or Paid Family Leave (PFL). You usually qualify if you paid into the State Disability Insurance program (noted as "CASDI" on paystubs), via taxes.

- If you are unable to perform your normal work duties because you are sick or quarantined, apply for [Disability Insurance](#).
- If you are caring for a family member who is sick, apply for [Paid Family Leave](#).

❖ Instructional Pages –

- [Register](#)
- [File a Claim](#)
- [Reopen a Claim](#)

- [Certify for Benefits](#)
- [Payment Information](#)
- [Form 1099G Tax Information](#)

❖ Instructional Videos on YouTube –

- *Benefit Programs Online Overview and Registration for New Users* (YouTube) [English](#) | [Spanish](#)
- *UI Online Overview and Registration* (YouTube) [English](#) | [Cantonese](#) | [Mandarin](#) | [Spanish](#) | [Vietnamese](#)
- *How to Apply for UI Benefits (File a Claim)* (YouTube) [English](#) | [Spanish](#) | [Cantonese](#) | [Mandarin](#) | [Vietnamese](#)
- *Reopen Your Claim* (YouTube) [English](#) | [Cantonese](#) | [Mandarin](#) | [Spanish](#)
- *Certify for Continued Benefits* (YouTube) [English](#) | [Spanish](#)
- *Certify for Continued Benefits with UI Online Mobile* (YouTube) [English](#) | [Cantonese](#) | [Spanish](#)
- [Ask a Question Through Your UI Online Account](#) (YouTube)
- [How to Reschedule Your Phone Interview](#) (YouTube)
- *Report Wages and Earnings* (YouTube) [English](#) | [Spanish](#)
- [Report Entertainment Industry Earnings](#) (YouTube)
- [Reporting Self-Employment and Commissions using UI Online](#) (YouTube)
- *Reporting Bonuses, Pensions and Other Types of Income using UI Online* (YouTube) [English](#) | [Spanish](#)
- *Access Tax Information Form 1099G* (YouTube) [English](#) | [Spanish](#)
- *View Detailed Payment Information Using UI Online* (YouTube) [English](#) | [Spanish](#)
- [Update Your Personal Profile](#) (YouTube)
- [Update Your Email, Password, Security Questions and Personal Image](#) (YouTube)

❖ See [here](#) for frequently asked questions regarding unemployment benefits online.

The content is developed from sources believed to be providing accurate information. The information provided is for informational purposes only and is subject to change. It does not constitute a determination of eligibility to receive unemployment compensation.

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