

# COVID-19

## Delaware Division of Unemployment Insurance Frequently Asked Questions Regarding the Potential Impact of the coronavirus [COVID-19]

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### **WILL WORKERS QUALIFY FOR UNEMPLOYMENT BENEFITS IF THE CORONAVIRUS (COVID-19) CAUSES AN EMPLOYER TO SLOW DOWN OR CEASE OPERATIONS?**

Answer: Unemployment benefits are available to individuals who are unemployed through no fault of their own. If an employer must shut down operations and no work is available, individuals may be eligible for unemployment benefits if they meet the monetary criteria and the federal weekly eligibility criteria. Claimants who are working reduced hours may be eligible and must report their gross wages at the time they are earned, not paid.

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### **IF AN EMPLOYEE WITHOUT SYMPTOMS DECIDES TO SELF-QUARANTINE BECAUSE OF THE CORONAVIRUS, WILL THEY BE ELIGIBLE FOR UNEMPLOYMENT BENEFITS?**

Answer: In most cases, no. Unemployment benefits are available to individuals who are totally or partially unemployed due to no fault of their own. In this example, the individual—not the employer—is choosing not to work and, therefore, would be ineligible. However, the facts of each circumstance are important. If the employer allowed this individual to telework, they would not qualify for benefits because they would not be unemployed. If the employer required the individual to stay home but did not offer telework, the individual might be eligible for benefits if they met the monetary and weekly eligibility criteria. Each claim must be investigated after it is filed.

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### **IF AN EMPLOYEE IS IN MANDATORY QUARANTINE BECAUSE OF SUSPICION OF HAVING THE CORONAVIRUS, WILL THEY BE ELIGIBLE FOR UNEMPLOYMENT BENEFITS?**

Answer: They might meet the initial eligibility criteria but not the ongoing federal eligibility criteria, which require them to be able to work, available for work, and actively seeking suitable work and would not be eligible for benefits.

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### **IF AN EMPLOYEE IS ILL BECAUSE OF THE CORONAVIRUS AND UNABLE TO WORK, WILL THEY BE ELIGIBLE FOR UNEMPLOYMENT BENEFITS?**

Answer: No. The federal requirements mandate that claimants be able to work, available for work, and actively seeking suitable work. If someone is ill, they would not meet these criteria and would be ineligible for benefits.

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### **ARE WORKERS REQUIRED TO SUBMIT MEDICAL DOCUMENTATION IF THEY ARE UNEMPLOYED DUE TO THEIR OWN INABILITY TO WORK OR THE NEED TO CARE FOR A MINOR CHILD?**

Answer: Yes. Medical certificates should be completed by the doctor who advised the individual to be absent from work either due to their own condition or that of another. Medical certificates can be found on our claimant portal and returned by fax, e-mail or in one of our drop boxes.

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### **IS THE CORONAVIRUS CONSIDERED A DISASTER, AND CAN I RECEIVE DISASTER UNEMPLOYMENT ASSISTANCE?**

Answer: If the president of the United States declares the coronavirus a national disaster, and if individuals experience a loss of work as a result, they may be eligible for unemployment benefits and/or Disaster Unemployment Assistance.

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### **IF AN EMPLOYEE RECEIVES UNEMPLOYMENT BENEFITS AS A RESULT OF A CORONAVIRUS-RELATED BUSINESS SHUTDOWN, WILL THE EMPLOYER'S UNEMPLOYMENT TAXES INCREASE?**

Answer: Unemployment benefits are proportionately charged to each employer based on weeks worked and wages earned in each individual's base period. Contributory employers could see an increase in their tax rate, which could result in higher taxes. Reimbursing employers would be charged dollar for dollar for benefits paid, which could result in higher than expected unemployment costs.