CAREdesign NEW YORK

Corporate Office:
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Applying for Unemployment Insurance (UI) Benefits

Individuals can apply for Unemployment Insurance (UI) online at:

https://labor.ny.gov/ui/how_to_file_claim.shtm

Treatment as Income

Unemployment benefits are unearned income, so all but $20 is countable and would impact individuals' SSI payments, depending on the amount. Generally speaking, unemployment benefits will offset SSI payments dollar for dollar if that is the only other source of income. SSI cash payments stop once total countable income exceeds the SSI payment level for the specific living arrangement.

Since people who lose SSI cash payments will remain eligible for Medicaid with no redetermination for a year due to COVID-19 changes, unemployment benefits could result in more net income to the person and still allow for future eligibility for SSI cash payments. Eligibility for SSI cash payments can be reinstated when the person's income is again below the applicable income limit, provided they continue to meet all other eligibility factors. Note that UI benefit payments are made directly to the person and not an agency representative payee (rep payee concept does not apply to UI).

Additional Unemployment Benefits

On Friday, March 27, the CARES Act was passed that provides for some additional unemployment benefits. Please see this link for a reference sheet summarizing the changes: https://labor.ny.gov/ui/pdfs/cares-act-need-to-know.pdf.

Estimating Unemployment Insurance Benefit Amounts

Estimated UI benefit amounts can be obtained by entering gross income information here: https://labor.ny.gov/benefit-rate-calculator/. While the calculator is helpful, the only way to know for sure whether someone qualifies and the amount for which they qualify is to apply.

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Questions? Please contact:

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