

Update About the BEACON One-Stop Unemployment Insurance Application:

The Maryland Department of Labor launched the BEACON One-Stop unemployment insurance application on April 24 to offer Marylanders the opportunity to quickly and easily file all types of claims and weekly certifications entirely online 24/7. Unfortunately, the initial launch of the site fell short. At the direction of Governor Larry Hogan, our department has taken every necessary step to improve the performance of the BEACON One-Stop for Maryland's claimants.

As a result of our efforts, claimants have been experiencing zero to minimal wait times on the site, despite the unprecedented volume of traffic. From April 26 to May 2, Marylanders submitted a record breaking 109,263 new unemployment insurance claims using the BEACON One-Stop. Of this total, 62,076 regular unemployment claims and 47,187 PUA and PEUC CARES Act claims were filed. Due to the streamlined eligibility verification for the PUA and PEUC programs, those new claimants may begin seeing their approved payment amounts in their BEACON One-Stop portal this weekend. All regular unemployment claims will continue to be paid, processed for eligibility, or have their issues adjudicated as quickly as possible.

The unprecedented volume of claims has presented challenges not only for our department, but for unemployment programs across the nation. We are working as quickly as we can to resolve all issues that arise based on important feedback received from our customers. We will also continue to enhance our capacity in order to build on the progress made thus far. Nothing is more important to us than ensuring that all eligible Marylanders receive the benefits they need and deserve as soon as possible.

Tiffany Robinson
Secretary
Maryland Department of Labor

House Questions

1. Are there any provisions for small independent business owners to get unemployment benefits?

Answer: Yes. If you are unemployed, partly unemployed, or unable to work because your employer closed down, you are eligible to receive unemployment insurance benefits under the CARES Act. The PUA program is available for those who don't otherwise qualify for regular state benefits, and are self-employed, independent contractors, gig workers, sole proprietors, or have insufficient work history. These individuals who

are not eligible for regular unemployment insurance (UI) and who cannot work due to COVID-19 are now eligible to apply for a maximum of 39 weeks of benefits, effective January 27, 2020 through December 31, 2020.

The basic eligibility requirements for unemployment are that you must be:

- Unemployed through no fault of your own
- Able to work
- Available for work
- Willing to accept a job for which you are qualified

2. The cases my office is receiving fall into three categories. What are the solutions for these issues?

- Persons applying for over a month via email, phone call and on the website and for whatever reason they cannot enroll.
- They apply, and are found eligible. Within a week they receive another notification saying they do not meet criteria and benefits never come.
- I have one constituent who works on a government contract and his employer is forcing their employees to fill out timesheets and write "leave without pay". Unemployment office is telling them they do not meet criteria. Employer will not fire them and at the same time will not pay them. Employer is threatening them to never have a job again if they quit.

Answer:

- 1) We would need their contact information to be able to address their issue directly. The cause could vary on a case by case basis.
- 2) Again, it's difficult to provide an answer to a specific scenario. We would need the specific case information to be able to provide more direct assistance.
- 3) We would need the specific case information to be able to look into this matter further and determine if they may be eligible given their specific circumstances. Again, without looking into the case further it is not possible to know the reason for their denial.

Some of the reasons claimants accounts may be pending adjudication relate to mistakes made when answering weekly certification questions, a return to work date provided by the employer that deactivates a claimants

eligibility, or conflicting information provided by claimant/employer, just to name a few. Every case is different.

3. The constituents that finally do get through and start to receive benefits are generally two weeks to two months behind their actual employment termination date. They are inquiring about back payment and stating they started the application process long before they receive benefits. When can they expect to receive their back payments?

Answer: Claimants are eligible for payments backdated to their earliest date of eligibility. Typically, this is the day after they became separated from employment. A claimant's first benefit payment will include all back payments since their date of eligibility.

4. We are currently working with the local office of the Department of Labor to assist a large number of constituents who are experiencing significant problems with the BEACON website. We want to be sure the staff at the local office will continue to work with us. To lose them would create a significant problem for us. If you want to help us, doing more to empower the local office to communicate with us directly would help expedite case work.

Answer: We are all hands on deck during this pandemic and I am happy to hear you have been receiving assistance from members of our Labor team. Without knowing the specific details of this matter it is difficult to provide a response. We will continue working around the clock to serve you and your constituents during this crisis, whether that is directly or through our partners. While our local American Job Centers play a different role in workforce development than our Unemployment Insurance Claim Centers, we are all one team at the Department of Labor, and everyone is pitching in to help our unemployment insurance customers at this time.

5. The overriding question is why have they not suggested that people with names A-G apply on Tuesday and H-N apply on Wednesday so that the system is not overwhelmed with people waiting all day to be able to apply. In other words, control the call-in curve.

Answer: We did implement a gating system as suggested. On April, 1st, when we further expanded our call center hours, we asked our customers

to abide by a new gating system to control the traffic to our systems. See below.

- If your last name starts with A - F, file your claim on Monday.
- If your last name starts with G - N, file your claim on Tuesday.
- If your last name starts with O - Z, file your claim on Wednesday.
- Claim filing is open to all last names by phone on Thursday and Friday and online Thursday through Sunday.

We also recently implemented a gating system for our BEACON one-stop portal.

- On Sundays and Mondays, ONLY our customers who are filing weekly claim certifications will be able to file, in order to ensure that Marylanders can receive their payments timely and when needed. If you are unable to file your weekly claim certification on Sunday or Monday, you are not restricted from filing it on any other day.
- On Tuesdays through Saturdays, our customers can file new claims as well as complete all other activities.

6. Could they create a special work force to deal with issues for the different workers?

Answer: We have been partnering with vendors, hiring and training new employees, and transferring staff from within Labor and our sister agencies to boost our capacity during this crisis. As stated before, we are all hands on deck, working around the clock to serve the needs of our customers and your constituents. While unemployment insurance laws and processes are extremely complex, all of Labor's Divisions are operational and ready to serve the workers and employers of Maryland.

7. What type of services that they have for workers applying that do not have access to computers since the libraries are closed due to the virus?

Answer: We have six regional claims call centers that will take a claim by phone. Each is operating with expanded hours, including on Saturdays.

8. How many claimants that have applied for unemployment since March 5 have received payments?

Answer: We are compiling those numbers and will update you with them shortly. Claimants that have not been paid since any date in March most likely have an issue with their claim that requires adjudication.

9. Please provide the names and addresses and the principal owners' names of the vendors that have been retained to upgrade the unemployment website to accommodate the changes needed due to the COVID- 19 emergency. Please include all web designers, creators, internet access providers and those involved in maintenance of the website. Also, please provide the terms of the contract including how much each vendor is getting paid.

Answer: Our website vendor is [Sagitec](#). A purchase order has been signed but no money has been paid, nor will it be paid until we have a site that serves the needs of all Marylanders and we are satisfied with the results for our customers. Additionally, we partnered with vendor [Queue-it](#), to implement our virtual waiting line. We have also partnered with [Accenture](#) to bring on 200 unemployment insurance experts to increase our call center capacity.

10. Some who have applied and received their first payments, have now been more than 2 weeks waiting for their next payments. They are continuing to file their weekly claims. Why the delay in continued benefits?

Answer: We would need to look into their specific cases to determine the cause. Some of the reasons claimants accounts may be pending adjudication relate to mistakes made when answering weekly certification questions, a return to work date provided by the employer that deactivates a claimants eligibility, or conflicting information provided by claimant/employer, just to name a few. Every case is different.

11. Constituents who have been told they must speak to a representative to complete their application and have been waiting for more than 3 weeks, when can they expect a call?

Answer: It sounds like this scenario is in reference to an adjudication interview. Unemployment Insurance law requires adjudication interviews

when certain circumstances arise. Claimants will receive notice of their interview and our claims adjudicators will make contact directly. We have seen a 5000% increase in the need for our services and this has caused delays in many of our processes, including adjudications. We have made this process a priority and are working to resolve every claimant's issues as quickly as humanly possible, but we are human and the volume is unprecedented.

12. Those receiving their benefits and now have to file their weekly claim on the new website why, when it was apparently fairly simple to file weekly claims on the old website, is it now so difficult for them? Why do they have to wait in line with those who are waiting to file their initial claim?

Answer: We transitioned to the new BEACON system to provide more individuals the ability to file their claims entirely online and also to begin offering the federal CARES Act programs that expanded UI. We are aware of the concerns regarding the weekly claim certification. The federal government has required our agency to ask new, additional questions for the weekly claim certification related to Covid-19 and the implementation of the CARES Act. The department has worked to clarify these new required questions to make the language more clear for our customers. We have also communicated with our customers via direct email, our website and social media to help explain the new questions. As our system has improved, the wait times for accessing our new platform have dissipated. Claimants are now experiencing little to no wait time when accessing their accounts. They always have the option of filing their weekly claim certifications by phone as well.

13. Constituent question from a closed case: "I'm sorry to say I'm having more problems with unemployment logon. It doesn't seem to recognize my credentials. Any idea when the system will be working properly or what I can do to access it in order to file claims?"

Answer: We have recently published some helpful resources on our [Website](#) regarding login and password issues, including some video tutorials on this issue.

[BEACON One Stop Username and Password Handbook](#)

[Login Quick Start Guide](#)

[Account Activation and Login](#)

If issues persist, they may email our Tech Support at BEACON.Support@maryland.gov.

14. Staff is definitely frustrated and caught in the middle with very little hope of getting an answer for our constituents. Since we are now asked to submit a spreadsheet at the end of each day with constituent cases, will there be any follow-up with our office? You can be assured when they do not hear from DOL by the end of one, two, or three weeks, they will reach back out to our office. What are we to do then, since we've been told not to resubmit an old case? At this date, some of our constituents have been waiting three to four weeks for someone from DOL to reach out to them.

Answer: Yes, you absolutely will receive feedback from the Department when we have been able to assist your constituents. We recently asked your offices to begin a new process for submitting constituent cases to better streamline the process, as we are receiving a significant number of requests for assistance during this time. We understand that wait times have been long, and we know it's not enough, but we remain committed to responding to every case until we have served all those Marylanders in need. You may contact my legislative team at any time if you have any questions or need further clarification on this process.

Andrew Fulginiti - (443) 401-5129 - Andrew.Fulginiti@maryland.gov

15. If an applicant is on unemployment –such as a stylist- and are going back to work, but not FT, will that affect their state and federal employment insurance?

Answer: It depends. They may be eligible for partial benefits but it would depend on their weekly wages. Income would need to be reported on their weekly web certs and their claim may be reexamined at that time.

16. How long will it take for an applicant to see their check- debit card?

Answer: It depends. Unemployment Insurance is a complicated and complex process. Cases vary in the length of time it takes to process them based on many factors (work history, employer responses, misinformation, etc.). Once an applicant has received a determination and notice of monetary eligibility, we have been processing those payments in

8-10 days. Then, our vendor, Bank of America, ships the claimant their loaded debit cards in 7-10 days.

We have put together a [Bank of America Debit Card FAQ Page](#) for our customers that you may find helpful.

17. Will the debit card include both back pay since applying along with the \$600?

Answer: Yes. It should include their backdated pay, including the \$600 weekly FPUC payments back to their earliest date of eligibility.

18. Is the weekly certification a federal requirement or is it something that can be waived or altered? With the sheer numbers of people having to file weekly claim certifications, is there any way to mediate the amount of people who must access the site? Is it possible to make the certifications biweekly or even monthly and have people rotate so not everyone is having to access the site at the same time?

Answer: It is a federal requirement. We cannot waive this requirement. We are working around the clock and with our vendor to constantly improve the site so as to better serve the needs of our customers.

19. Will the unemployment ratings for businesses go back to the table G soon?

Answer: This is yet to be determined. No business will see any increase through 2020. There are currently interest free loans available to states via USDOL. However, we have asked USDOL and our federal partners to look into providing states with grants or forgivable loans, rather than 0% interest loans, to replenish the states trust funds if and when they become depleted. We do not want our small businesses bearing the burden of replenishing our trust fund through increased taxes, especially given that this crisis was through no fault of their own.

20. Are individuals really making \$20/hour with the federal increases in benefits?

Answer: The maximum weekly benefit amount under regular UI and PUA is \$430 per week. The \$600 FPUC payment is in addition to what a claimant receives under regular UI or PUA, only through the week ending July 28th. Possible weekly benefits could be as high as \$1030 per week if an individual claimant received the maximum benefit amount. This is not automatic and they must meet eligibility requirements.

21. How many people, regular employees and 1099's (individual numbers) are receiving unemployment benefits?

Answer: We are compiling that information and will update you shortly. PUA and PEUC claimants will start to see their approved payment amount in the BEACON One Stop portal starting this Saturday, May 9. It may take 7-10 business days for these claimants to receive their Bank of America debit cards.

22. We need a better way to address the issues that we are being contacted about. People are extremely frustrated that they are not able to help themselves through the phone system and being placed on hold for extended times only to have their call dropped. Is there a way to ramp up the phone system?

Answer: The difficulty in scaling up and adding call center capacity is related to the comprehensive training and expertise that is required by our claims takers. Typically, these employees undergo 3-6 months of training followed by a lengthy one-on-one shadowing period. This measure of training is not possible given the current crisis. We have partnered with a vendor, Accenture, to provide us 200 unemployment insurance professionals and are exploring increasing this number because these efforts have been successful. We are seeing improvements in our call centers with the added capacity provided by Accenture.

23. Letters are being sent to schedule interviews and are being received after the interview date. Is it possible to send the interview schedules by email? You can request a read receipt or follow up with the mailed letter.

Answer: The new BEACON system now allows all claimants to select their preferred form of communication (Phone, text, email).

24. Multiple letters are also sent with conflicting instructions, information and denial notifications when the claimant does qualify. They cannot get answers to their questions by phone, no responses to emails sent to the email address that the website directs them to.

Answer: Please send us these specific cases and we will look into the individual cases. Some notices may have been delayed by mail due to

Covid-19, but the new BEACON system allows all claimants to select their preferred form of communication (Phone, text, email).

25. How long are people waiting to receive their first unemployment payment? We are being told that some were approved 6 weeks ago and still have not received their debit cards

Answer: See answer to #16. Also, claimants that have not been paid since any date in March most likely have an issue with their claim that requires adjudication.

Senate Questions

Q: The MVA has a call center located in Cumberland (Crescentville?). Could it be used to process UI claims? -

A. Space is not the issue when it comes to increasing the capacity of our claims takers and call centers. The difficulty in scaling up and adding call center capacity is the comprehensive training and expertise that is required by claims takers. Typically, these employees undergo 3-6 months of training followed by a lengthy one-on-one shadowing period. This measure of training is not possible given the current crisis. We have partnered with a vendor, Accenture, to provide us 200 unemployment insurance professionals and are exploring increasing this number because these efforts have been successful. We have also begun transitioning call center employees to a tele-work environment so as to better protect their health and well being during these times.

Q: Another issue for tonight:

- **Self-employed set up U/N & P/W with BEACON**
- **Got part way in**
- **Locked her out**
- **Recognizes her SSN, but not U/N & P/W**
- **Instructs her to go to previous page and finish application**
- **There's no such choice available**
- **Tried to set up new U/N & P/W, but it recognizes her SSN and won't let her change settings**

- A. Answer: We have recently published some helpful resources on our [Website](#) regarding login and password issues, including some video tutorials on this issue.
- a. [BEACON One Stop Username and Password Handbook](#)
 - b. [Login Quick Start Guide](#)
 - c. [Account Activation and Login](#)
 - d. If issues persist, they may email our Tech Support at BEACON.Support@maryland.gov.

Q: Why are people who initially had their claim accepted later being told they will receive \$0? My constituent received this notice after 5 weeks of filing his webcerts. He can't get any answers from the Department via phone, email or through my office inquiring on his behalf.

We need the contact information for this individual. Typically, this happens when something was discovered during the processing stage that now requires adjudication. Some of the reasons claimants accounts may be pending adjudication relate to mistakes made when answering weekly certification questions, a return to work date provided by the employer that deactivates a claimants eligibility, or conflicting information provided by claimant/employer, just to name a few. Every case is different.

I have a single three-part Question for Secretary Robinson: The General Assembly adjourned six weeks ago today. The Department of Labor has had six weeks to deal with the pandemic and the ensuing loss of jobs in Maryland, not to mention the three weeks before that when we knew what was in store.

Q: By what concrete date are you going to have enough people trained to answer the phones promptly and deal with the very real suffering of Marylanders who have lost their jobs?

A: The difficulty in scaling up and adding call center capacity is the comprehensive training and expertise that is required by claims takers. Typically, these employees undergo 3-6 months of training followed by one-on-one shadowing for a time period. This measure of training is not possible given the current crisis. We have partnered with a vendor, Accenture, to provide us 200 unemployment insurance professionals and are exploring increasing this number because these efforts have been successful.

Q: By what concrete date are you going to have enough people in your communications office to answer the phone calls of legislators and promptly give

them honest answers to the questions that they are posing on behalf of their constituents?

A: We are grateful for the offered help from legislators staff and will be streamlining communication of Legislator constituent inquiries. You all should have received a Legislator Resource Guide detailing this new process, which we began just this week. We are making it a priority to get back to you and your constituents.

Q: Is the State going to pay the vendor of the new system which went online last Friday and promptly crashed and hasn't worked properly since?

A: Our website vendor is [Sagitec](#). A purchase order has been signed but no money has been paid, nor will it, until we have a site that serves the needs of all Marylanders and we are satisfied with the results for our customers. Additionally, we partnered with [Queue-it](#), to implement our virtual waiting line feature, and [Accenture](#) to bring on 200 unemployment insurance experts to increase our call center capacity.

Q: Are you aware of the facebook page Maryland Unemployment DYI – REAL ANSWERS?

Yes, its a Facebook page a claimant started to share information and their experiences with other claimants. We have tried to use this to create FAQs of our own and post on our site and Facebook to address the issues they are facing.

Q: What is the status of: Request the Dept of Labor give a daily update on: # of unemployment applications, # processed, # in process, # rejected and # of new applications for that day? It would help our constituents know that there is progress happening right now just seems like a black hole and they are getting very frustrated."

A: Since March 9, we have received 494,728 new claims. We are compiling the additional information and will update you shortly. These numbers change daily and we are currently all hands on deck to assist our customers.

Q: Seems folks are getting the old letters from UI (pre-BEACON) and the new notices, contradicting each other. Can you provide any guidance on when this will no longer occur?

A: The new system will allow constituents to choose their method of communication (mail, text, email). While constituents should pay attention to all mail, some notices may have been delayed due to Covid-19. We have also waived all worksearch requirements, but some notices are still required by federal law, so we understand how this might be confusing.

Q: What is the plan of action to quickly alleviate the frustrations of Marylanders and what resources do you need to speed up the unemployment insurance application process, if we can help?

A: As noted, we have seen a 5000% increase in the need for our services. No state or department could have been prepared to handle such a surge. The BEACON system will ultimately help to alleviate frustrations and allow the state to process applications more efficiently because claimants have access to do many new tasks and receive automatic status updates through their online portal. Currently, many customers still need and/or wish to speak to a live claims agent, so we will continue to expand our capacity in the claims centers. We are seeing historic numbers, the likes of which have never been experienced before, and we will continue to make improvements to our systems and processes until we have served every single customer.

Q: Not everyone has a computer. One constituent can only access online on his phone. The new system does not fully load on his phone but the old system did? How can this be corrected?

A: Sagitec is working on a solution for this. Right now, the system works best on a PC. BEACON One-Stop does not currently support all mobile devices with smaller screens, and some links and buttons may not display and/or function properly. Sagitec is in the testing phase of a new mobile application, however, our current priority is the functionality of the current system.

Q: How long the benefit payments are taking (best case scenario and worst case scenario)

A: Unfortunately, there is no easy answer to this question. Each case is unique to the individual claimant and their circumstances. The eligibility verification rules are more streamlined for PUA claimants and some of those customers could be approved for payment in a matter of a few short days. Other regular UI customers who are subject to federal rules regarding eligibility and income verification may not be approved until an adjudicator has investigated the case, interviewed both the claimant and employer and resolved all conflicting issues. Sometimes follow up interviews are required and additional documents must be provided. The worst case scenario would be that a claimant is found ineligible for benefits after this required process.

Q: Why are some payments taking longer than others

A: Each individual's circumstances and work history are unique and must undergo an investigation prior to eligibility being determined. As you can understand this does take

some time. Some individuals may also be required to have an adjudication if there is a contradiction in their claim. Please see answer directly above.

Q: Where are we in the process to allow digital deposits of payments (some states paying out in 24-48 hours)

A: We are considering this option, but it requires additional programming. Currently, Bank of America provides Maryland debit cards, and we are working to expedite those deliveries.

Q: Why are payments being started and then stopped?

A: Usually it has to do with filing weekly certification. Since the launch of the BEACON One-Stop application, many claimants have mistakenly inactivated their unemployment insurance claim while answering the new weekly claim certification questions. The federal government has required our agency to ask new, additional questions for the weekly claim certification related to Covid-19 and the implementation of the CARES Act. The department has worked to clarify these new required questions to make the language more clear for our customers. We have also communicated with our customers via direct email, our website and social media to help explain the new questions. In addition to streamlining and clarifying the questions, our department also implemented an automated solution to reactivate these claims and prevent benefit payments from being interrupted. Marylanders with a claim that became inactive last week can now login to their BEACON One-Stop account to file their weekly claim certification like normal. Those with a claim that became inactive this past Sunday or Monday after filing their weekly claim certification also had their claim automatically reactivated, but do not need to refile this week's claim certification. Claimants always have the option of filing their weekly claim certifications by phone as well.

Q: Why are folks approved for benefits and then a short while later they are getting a letter saying that they are no longer eligible for unemployment?

A: Their benefits depend on the completion of their weekly claim certifications. If they are reporting wages on their weekly claims, the wages may be enough to disqualify them for unemployment benefits. We would need to look into these cases individually to determine exact causes. Many things may trigger such a pause and require adjudication.

Q: We have been told #1 problem is payments being started and then stopped. Said it was a glitch and thought maybe it was on Bank of America's side...

A: Same as above. We need the contact information. Every case is different. It could be a combination of issues. Usually it has to do with filing weekly certification. We

would need to look into these cases individually to determine exact causes. Many things may trigger such a pause and require adjudication.

Q: Attached is a letter I received from the State Of Maryland denying my claim for unemployment with a very vague explanation. I have attempted to call to dispute Statement of Reported Wages over 2000 times. I have yet to get through to anyone. I have emailed twelve times to ui.inquiry@maryland.gov I have not received any response. Went on to the new web site today. It is a total mess. I cannot even file a work certificate. At this point I would like to know how I appeal this denial, as the letter nor the Web site has anything about an appeal process.

A: During the current State of Emergency, the appeals can be electronically filed. The Board will accept e-mail appeals ONLY through the following e-mail address: dluiboardappeals-labor@maryland.gov. A request for an appeal must include:

- The Claimant's name as it appears on the Lower Appeals Division Decision;
- The Claimant's social security number and/or the Lower Appeals Division Appeal Number;
- A telephone number where you can be reached; and
- A brief statement of why you disagree with the Lower Appeals Division Decision being appealed.
- You will receive a letter in the mail notifying you of receipt of your appeal to the Board and explaining your rights and responsibilities as it relates to the appeal.

More information can be found at:

<http://www.labor.maryland.gov/uiappeals/apboard.shtml>

Q: Do I have to go in and submit weekly claims since I've been off or will they do that all retroactive from the date I closed???

A: When a claimant files their Initial Claim, they will be able to backdate their claim to the date that they become unemployed or could no longer work. There are questions that only the claimant can answer in each weekly certification. The claimant will need to file all claim certifications for each week that they are unemployed or lack work. The claimant will be able to file all weekly claim certifications in one visit to the site. The weekly claim certification requirement is not one that can be waived under federal law.

Q: An employer was having trouble bringing people back who are on UI.

A: USDOL guidance makes it clear that if employees refuse work, they are NOT eligible to receive UI. The weekly claim certifications ask this exact question. Employers should send us names and the last 4 of SSN for any employees that have refused work, and we can process these cases through the SIDES program. Some employers are getting PPP and need those employees to return to work in order to have their loan forgiven.

Q: Employer has closed down or went out of business, leaving employees high and dry - How does that affect an individual's claim?

A: Unresponsive employers do not affect employee claims. The default is to approve benefits if an employer does not respond by a certain deadline.