Understanding the Unemployment Assistance Program

The Coronavirus Aid, Relief, and Economic Security Act, or “CARES Act,” (H.R. 748), includes a dramatic expansion and reform of the unemployment insurance program in territories with existing systems and a new Pandemic Unemployment Assistance program in territories currently without unemployment insurance like Guam.

**Q** What benefits does the Pandemic Unemployment Assistance (PUA) program provide?

The PUA program provides up to 39 weeks of financial benefits, which are available retroactively starting with weeks of unemployment beginning on or after January 27, 2020 and ending on or before December 31, 2020.

**Q** What financial benefits available under the PUA?

Eligible workers will receive a weekly financial compensation. The weekly PUA amount will be a national average of unemployment benefits, which is approximately $360 per week. In addition, persons receiving PUA benefits will get an additional $600 per week in Federal Pandemic Unemployment Compensation offered to the unemployed nationwide through July 30, 2020.

**Q** Who is qualified to receive PUA benefits?

Those individual workers who have become unemployed, partially unemployed, or unable or unavailable to work because of certain health or economic consequences of the COVID-19 pandemic.

**Q** I am an immigrant; do I qualify for the Unemployment Assistance program?

If you are lawfully present and your work authorized, you are eligible for the PUA benefits, so long as you have been working lawfully in the job you were laid off from and legally allowed to work during the time you are getting PUA benefits. Non-citizens who lack work authorizations or who were not “authorized” to work while they were working are ineligible.

**Q** What if my employer puts me on furlough? Will I qualify for PUA benefits?

Yes, furlough workers are eligible for unemployment insurance payments. It is also possible for your employer to continue to pay your health benefits during a furlough, which would still allow you to receive unemployment insurance payments until you are called back to work. If your employer continues to pay your health benefits, you are still required to pay your health benefit contribution.