

## Waiting on your unemployment insurance payment? Here are the 8 top reasons why ...

Since mid-March, when businesses began closing due to the COVID-19 pandemic, the Indiana Department of Workforce Development has received more than 650,000 initial claims for unemployment insurance benefits. In any given week since, about 80-85% of those claims go directly from application to payment in approximately 21 days. While some applicants simply are not eligible to receive unemployment, others are waiting beyond the 3-week average to receive their benefits until an investigation of the claim is completed. The investigation process is required by state statute and federal law, and in adherence to the temporary CARES Act passed by Congress and signed into law by President Trump. Here are the top reasons why your unemployment insurance benefit payment may not yet have arrived:

1. **21-Day Wait:** The vast majority of initial claims go from application to payment, on average, within 21 days, and many of those within 14-15 days. That time is necessary to perform the required due diligence. Yet the top reason claimants contact the call center is simply to check on payment for initial claims, many of those within a week of filing. Result: Patience is required, as most initial claims are paid with 21 days on average.
2. **Deductible Income:** Certain types of income that a claimant received must be deducted from benefit amounts. For example, a payout of vacation, severance, or other type of income. Result: When the Claimant enters the information correctly, DWD only holds the number of weeks in question. If the information is entered incorrectly, this issue requires further investigation, contact with claimant, and possibly with the employer.
3. **Voluntary Quit from Employment without Good Cause:** The claimant or employer indicated that the claimant voluntarily left employment for a potentially disqualifying reason, which may include simple voluntary quitting. Quitting a job voluntarily can be the deciding factor on eligibility. Result: Further investigation required, input from employer may be requested.
4. **Employment Status:** The claimant, employer, or an internal records search indicates the claimant may be working. Result: Further investigation required. Benefits are for those who are unemployed, or partially unemployed. Part-time status could result in partial payment, pending further review.
5. **Clerical Errors/Missing and Incomplete Information:** During the online application process, errors can be made. The more common ones can be, for example, a mistaken entry of a Social Security number or home address. Errors are also made on the employer end, an incorrect job code, for example. Result: DWD has installed special software to help catch such errors using automation and thus expedite the process. Those entries are automatically pulled and evaluated and, in most cases, resolved and pushed forward within days of initial entry.

6. **Residency:** The claimant, or a records match, indicated they are not a U.S. Citizen. DWD will confirm with the federal government whether the claimant legally earned wages, and whether the claimant is able to legally work during the benefit period. Indiana residency is also part of the investigation. Result: Further investigation required. Individuals who were not legally working, or who are not legally able to work while claiming benefits, are ineligible.
7. **Fraud:** Yes, unemployment insurance fraud is very real, and investigation of possible fraud is often necessary and does require additional time. Claimants receiving benefits who are called back to work and continue to file is a common example of fraud. DWD has an active fraud unit that investigates each case with a myriad of resources, and has a 98% successful fraud conviction rate. Result: Once convicted, fraudsters must meet several requirements in order to be eligible for benefits in the future, including complete repayment of any benefits received that were deemed fraudulent.
8. **Appeals:** As part of the unemployment insurance process, those who receive an initial ineligible determination have the right to appeal. The appeals process is more involved and requires additional time and research to be completed. Appeals are assigned to the DWD adjudication team to administer. Result: The record number of claims filed is also resulting in a record number of appeals. The adjudication team has been expanded and trained four-fold to render decisions on the appeals, all of which take additional time beyond the average 21 days.

**Bottom line:** While Indiana's Uplink unemployment system continues to perform under unprecedented numbers, not all claimants are paid within the average 21-day period. Those that require additional investigation can range from a simple clerical error in the application process to more complicated deductible income issues. The number of claims currently under investigation continues to drop, as many Indiana claimants return to work.

*Source: Indiana Department of Workforce Development*

(Updated 6/3/20)