



# Cal OES News

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## Benefit programs available to help California workers who are losing wages due to the impacts of the Coronavirus

📅 March 20, 2020 🗣️ Robb Mayberry

**Sacramento** – Workers who have lost their jobs or have had their hours reduced due to the impacts of COVID-19 may be eligible for the financial support provided by the benefit programs of the California Employment Development Department (EDD). These programs are designed to replace a portion of the wages workers are losing through no fault of their own, and are available to those affected for medical reasons or for economic impact reasons.

“The sudden and immense impact on jobs and Californians’ earnings due to the COVID-19 pandemic is unprecedented,” said EDD Director Sharon Hilliard. “At the EDD, we know that our employment benefit programs are a critical lifeline for Californians and we are applying any and all means to ensure we process claims and issue payments as quickly as possible.”

### Medical Impact on Jobs

- If an individual is unable to work due to being ill or due to a medical quarantine related to COVID-19, the worker is encouraged to file a claim for [Disability Insurance \(DI\)](#).
- If an individual is unable to work because he or she has to care for an ill or medically quarantined family member related to COVID-19, the worker is encouraged to file a claim for [Paid Family Leave \(PFL\)](#).
- Both of these types of claims require a medical certification from a treating physician or a written order from a state or local health officer.
- Both programs are part of the State Disability Insurance (SDI) program. Most Californians contribute to these insurance programs with a payroll deduction noted as “CASDI” on their paycheck stubs.
- Benefit amounts are based on wages earned over the past 12-18 months and range from \$50 – \$1,300 a week.
- If an individual is not covered by the SDI program, or if there is no medical certification or written order available, an individual forced out-of-work or working reduced hours can file for unemployment benefits.

- The [Governor's Executive Order](#) waives the one-week unpaid waiting period, so individuals can collect UI benefits for the first week they are out of work. It will still take a few weeks to process a claim before the first payment can be issued to an eligible worker.

### Economic Impact on Jobs

- If an individual is not ill or caring for an ill or medically quarantined family member and has lost a job or has had hours reduced for reasons related to COVID-19, the worker is encouraged to file a claim for [Unemployment Insurance \(UI\)](#) benefits. That could include a parent who needs to stay home to care for dependent children due to a school closure.
- Workers who are temporarily unemployed due to COVID-19 and expected to return to work with their employer within a few weeks are not required to actively seek work each week. However, they must remain able and available and ready to work during their unemployment for each week of benefits claimed and meet all other eligibility criteria.
- Benefit amounts are based on wages earned over the past 12-18 months and range from \$40 – \$450 a week.
- The [Governor's Executive Order](#) waives the one-week unpaid waiting period, so workers can collect UI benefits for the first week they are out of work. It will still take a few weeks to process a claim before the first payment can be issued to an eligible worker.
- Self-employed individuals may not be eligible for benefits since the UI and SDI programs are insurance programs and either a worker or their employer has to have contributed to them in order for a worker to be covered for potential benefits. It's possible such a worker may have past wages earned or has been misclassified. More information is available on the EDD COVID-19 Resources webpage.

### Things to Remember to Help EDD Process a Worker's Claim

- Filing a claim for each of these benefit programs can and should be done online whenever possible. The EDD's [COVID-19 Resources](#) webpage provides all of the links needed to help workers identify their particular situation and how to apply for benefits.
- Online services are available through a mobile phone to help workers who may not have access to a computer at home.
- Workers found eligible for benefits are encouraged to select an EDD Debit Card as the method for receiving benefit payments instead of checks in order to receive those benefits as fast as possible.
- **Workers should be aware that it always takes at least a few weeks to process claims and issue benefit payments to those found eligible** due to requirements such as checking wage records.

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### EDD's Efforts to Meet Unprecedented Demands

- While these programs are designed to assist workers during any economic downturn, the immense widespread impact created by COVID-19 is creating a sudden and unprecedented demand for benefits.
- The EDD is working to respond to the needs of the California workforce with several strategies including staff working overtime 7 days a week, redirecting staff whenever possible, encouraging staff to return from recent retirements, and hiring additional staff.
- With the heavy load on our online systems, the EDD encourages workers who may encounter any issue with getting into the systems to try again a little later. Our systems are available around the clock (with some limitations in the late evenings as claims processed are forwarded for payment).

For more information visit the Labor and Workforce Development Agency's

[Coronavirus 2019 webpage](#).

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