

# Colorado Unemployment FAQs 4/20/2020

## What are Colorado's unemployment eligibility requirements?

To be eligible to receive Colorado's unemployment benefits, both on an initial basis and an ongoing basis, you must meet all requirements set forth by the CDLE:

- You must have lost your job through no fault of your own. This can be due to a layoff, a lack of work, or a plant closure. You must also meet Colorado unemployment qualifications if you're still employed but have experienced a reduction in hours and meet certain minimum conditions.
- If you quit your job, you may still be eligible for benefits if you left under certain circumstances, such as being asked to perform illegal acts or work in hazardous conditions. You may also qualify for unemployment benefits in CO if you have experienced personal harassment by your employer or you suffer from qualifying medical conditions.
- You must have earned at least \$2,500 in wages during your standard base period. Tips are considered wages and should be included in this calculation. A standard base period is defined as the first four of the last five completed calendar quarters before you started your Colorado unemployment claim. Calendar quarters are broken into three-month segments beginning in January of each year.

## Dates for Base Period and Out-of-State Work

The basic requirements include:

- Earned at least \$2,500 in wages from 10/2018 through 09/2019. .
  - If you worked only outside of Colorado during that time frame, you may have to file a claim in the state you worked.
  - For claims effective April 5 or later, the time period of wages changes to 01/2019 through 12/2019.
  - If you wait for this effective date, any weeks before April 5 will not be a part of your claim and cannot be back paid.
- You must be working fewer than 32 hours and earning less than the weekly benefit amount on your claim.
- You must be able and available to return to work for your employer when they can open or return to normal operations.
- If you did not earn at least \$2,500 in wages during your base period, then you may be eligible to file a claim based on wages earned during an alternate base period. The alternate base period is defined as the most recent four completed calendar quarters.
- Other factors that may have an impact on your claim will include whether or not you received vacation pay, severance pay, pension payments, or workers' compensation payments. It could also impact your claim if you worked in any other states during your

base period. If any of these situations took place, your benefits may be reduced or delayed, and you will receive a Notice of Decision.

- Federal civilian wages and military wages are not reported to the CDLE, which means that they may not be reported on your first Statement of Wages and Possible Benefits. You must file appropriate paperwork and report those wages to CDLE so that they can be considered as part of your claim. Failure to do so could constitute fraud and result in fines, penalties, and other consequences.
- You must register at the state's job program Colorado Connects within four weeks of the start of your claim. If you do not, you may lose your benefits.

## How do I file a Colorado unemployment claim?

You should apply for Colorado unemployment through the Colorado Department of Labor and Employment as soon as you become unemployed.

1. **Gather your information.** Before you apply, make sure you have all the necessary information in front of you for easy access:
  - Social Security number
  - Your home address, mailing address, telephone number, and a valid email address
  - Addresses, telephone numbers, employment dates, [reason for leaving](#), and any other contact information for employers from the past 18 months
  - Any additional wages you have received from vacation pay, severance pay, or other sources
  - Bank name, address, and account and routing number if you would like to use direct deposit
  - An Alien Registration number if you aren't a US citizen
  - A DD Form 214, Member 4, if you were on active duty in the US military in the past 18 months
  - A Standard Form 8 and Standard Form 50 if you worked for the federal government in the past 18 months
2. **Submit your claim online.** You can file online by [creating a MyUI account](#) or at [coloradoui.gov](#). Because of the volume, we are working to improve the experience and appreciate your patience. Accessing the system at off-hours may help.
  - If your last name begins with the letter A - M, file a claim on Sunday, Tuesday, Thursday, or after 12 noon on Saturday.
  - If your last name begins with the letter N - Z, file a claim on Monday, Wednesday, Friday or before 12 noon on Saturday.
3. **By phone**
4. You can also file by phone through the Colorado unemployment phone number:
  - 303-318-9000 (metro Denver)
  - 1-800-388-5515 (outside metro Denver)
  - If your last name begins with letters A–M, call the following numbers on Tuesday or Thursday from 8 a.m. to 4 p.m. or on Saturday between 12 p.m. and 4 p.m.
  - If your last name begins with a letter from N to Z, call on Monday, Wednesday, or Friday between 8 a.m. and 4 p.m.

## After submitting your claim

After you submit an initial claim, CDLE will request separation information from your former employers, evaluate your previous wages, and take into consideration any additional income you have received. We will send you a personal identification number (PIN) by mail, which you must use to access unemployment benefits and services.

**Are you waiting for your PIN?** Under normal circumstances your PIN would be mailed to you the next business day after you filed your claim. Due to the high volume of claims, there has been a delay in processing those requests. If you have not received your PIN in time for your first payment request, we ask for your patience. We will email or call you with your PIN and mail it to you. If you are scheduled to request payment and do not have your PIN, please contact Customer Service at 303-318-9000. Expect long wait times as the volume is very high.

- Use this PIN to create your MyUI Claimant account at <https://myui.coworkforce.com/Registration>
  - MyUI offers 24/7 convenient online access to your claim, fast and secure payment request, and answers to many questions about your claim.
- You Can Request Payment:
  - Online through MyUIClaimant at <https://myui.coworkforce.com/Welcome>
  - By phone at 303-813-2800 or 1-888-550-2800 (for those outside the Denver-metro area).

You will also receive mail showing your income history and potential benefits in the base period of your claim.

- If you agree with the document, no further action is required;
- If you disagree with the reported earnings, please fill out the back of this form, attach proof, and return it to the address provided.

During the processing timeframe, you may be sent other notices regarding your claim, so check your mail or MyUI Claimant account and return any requests for information by the due date on the request.

For some claims, the CDLE will ask for Verification of Personal Information. This request requires your signature affirming that you're a US citizen or are legally present in the country. This is an important document, and failing to return it in a timely manner could impact the timely delivery of your benefits.

You may also be asked to provide proof that you lawfully reside in the US. You can provide at least one of the following forms of identification:

- Colorado driver's license or Colorado ID card
- US military ID card or military dependent ID card
- US Coast Guard Merchant Mariner card
- Native American tribal document

- A driver's license or ID card issued by another state or Canada

### **After you're approved for benefits**

- When your claim is processed and you have obtained Colorado unemployment benefits eligibility, you will need to go through a waiting week, which means you'll have an unpaid week without benefits. **However, Colorado is temporarily waiving the waiting week due to COVID-19.**
- Next, you'll need to request benefits every two weeks you wish to claim unemployment. These biweekly certifications can be done through your MyUI account or over the phone. Your first request for payment will be on the Sunday immediately following the first two weeks of your claim. You Can Request Payment:
  - Online through MyUIClaimant at <https://myui.coworkforce.com/Welcome>
  - By phone at 303-813-2800 or 1-888-550-2800 (for those outside the Denver-metro area).
  - If you file a claim Sunday through Wednesday, your claim will be effective the week you file. If you file a claim on Thursday through Saturday, your claim will be effective the following week.
  - It typically takes 2 – 3 business days for your requested benefits to be applied to your debit card or bank account.
- In addition to submitting your claims, you must register with a local workforce center within four weeks of your initial claim. To register, go to [www.connectingcolorado.com](http://www.connectingcolorado.com) or visit any one of the 50 workforce centers located throughout Colorado. If you have difficulty registering, or have questions about Colorado unemployment, contact a CDLE office to ensure you do not miss benefits.
- **Note: Colorado has temporarily suspended the job-search requirement due to COVID-19—however, you still have to register for work.**

### **[Am I qualified for unemployment benefits FAQs?](#)**

#### **What if I work part time and my employer reduced hours to zero for the next 30 days?**

If you are working fewer than 32 hours a week and earning less than the weekly amount that unemployment benefits pay (approximately 55 percent of your average wage over a 12-month time period), you may receive unemployment benefits.

#### **What if I work for a business that is closed as a result of an order by the Governor or other local official?**

If you are not working, you can file a claim (or reopen a claim if you filed in the last 12 months and money remains on the claim).

#### **What if I work full time for an entertainment venue and my hours were reduced?**

If you are working fewer than 32 hours a week and earning less than the weekly amount that unemployment benefits pay (approximately 55 percent of your average wage over a 12-month time period), you may receive unemployment benefits.

**What if I am furloughed from the airline/travel industry? My employer said this is an unpaid leave of absence until they can pay me again.**

If you are an employee and not working, you should file a claim at [coloradoui.gov](http://coloradoui.gov).

**What if I currently have work authorization under the Deferred Action for Childhood Arrivals (DACA).**

If you have valid work authorization, you may be eligible to receive benefits, if you are not working or your hours have been reduced.

**I've heard there are employers hiring, and I want to supplement my income. What do I do?**

If you are looking for work, there are employers who are hiring. Go to [connectingcolorado.com](http://connectingcolorado.com) and register. You will have to provide an email address and a social security number. Indeed.com has a feature to search [employers hiring immediately](#). We also encourage you to check out jobs available with the [State of Colorado](#).

**What if I am an immigrant? I plan to apply for legal permanent residence status and I am eligible for unemployment benefits. Will this be considered under the public charge determination in my future immigration proceedings?**

Receipt of unemployment benefits is not considered under the [public charge](#) rule. Only programs listed explicitly in the [public charge rule](#) are considered, alongside other factors such as age and education. Unemployment Insurance is not considered income maintenance.

**What if I have not been laid off? I had a salary reduction in lieu of getting laid off; however, I'm above the states standard poverty level. How do I receive help?**

If you are working fewer than 32 hours and earning less than the weekly amount unemployment may pay you, you can receive partial unemployment insurance benefits. Unemployment pays about 55% of your average weekly wage over a 12-month period of time.

**What if I work a few hours a week, can I still get federal and state aid?**

For unemployment insurance, you may still receive partial benefits if you are working fewer than 32 hours a week and earning less than the weekly unemployment benefit amount. You must report all hours worked and earnings, including tips, for the hours worked when you request payment of unemployment benefits.

## **What if my employer laid off all employees?**

If you are a traditional employee and are not working, you can file a claim (or reopen a claim you filed in the last 12 months if money remains on the claim).

## **What if my hours have been reduced, but I am still getting paid by my employer?**

You must be working fewer than 32 hours and earning less than the weekly amount unemployment may pay you to receive unemployment insurance benefits. If your earnings are also reduced, you may be able to receive unemployment benefits.

## **What if I work as a substitute teacher?**

This depends on your individual situation. You should file an unemployment claim, and we will review it. You have to have earned at least \$2,500 in wages from the time frame of 10/2018 through 09/2019 (or 01/2019 through 12/2019 after April 2).

## **What if I am an independent contractor, a 1099 employee/worker, or self-employed. Do I qualify for unemployment?**

Typically, unemployment benefits are available when you work as an employee and an employer is paying premiums based on your wages. The CARES Act makes expanded unemployment benefits, called Pandemic Unemployment Assistance (PUA), available. As of April 20, 2020, you can apply for PUA at [coloradoui.gov](http://coloradoui.gov). That benefit program can be utilized retroactively to Feb. 2, if you were unemployed at that time.

## **What if my employer reduced my pay but not my hours?**

Typically, you must be working less than 32 hours to qualify for regular unemployment compensation. You may be able to have your employer to change your rate structure so that you can qualify.

## **What if I tested positive for COVID-19 and am quarantined?**

Typically, to receive regular unemployment benefits, you must be able and available to return to work for your employer. [An emergency rule](#) went into place requiring employers in certain industries to pay up to four days of sick leave. A federal law also goes into effect on April 2 requiring many employers to pay sick time. Please check with your employer first.

# **Pandemic Unemployment Assistance**

## **Who qualifies for Pandemic Unemployment Assistance?**

In general, individuals who are not eligible for regular unemployment benefits, extended benefits, or federal expanded benefits called Pandemic Emergency Unemployment Compensation (PEUC), and are not receiving pay from an employer, including individuals who:

- **Are self-employed, 1099 workers, independent contractors, gig workers, or otherwise not a traditional employee.**
- Have been diagnosed with COVID-19.
- Have a member of their household who has been diagnosed with COVID-19;
- Are providing care to a household or family member.
- Have primary caregiving responsibility for a child or other person who is unable to attend school or another facility as a result of COVID-19.
- Are unable to reach the place of employment because of an Executive Order or other shelter-in-place order imposed as a result of the COVID-19 public health emergency.
- Are unable to go to work because the place of employment is closed as a result of an Executive Order or other shelter-in-place order.
- Are unable to reach the place of employment because the individual has been advised by a health care provider to self-quarantine.
- Were scheduled to start work and do not have a job as a result of COVID-19.
- Have become the major support for a household because the head of the household died as a direct result of COVID-19.
- Have to quit their job because of COVID-19.
- Have exhausted other unemployment benefits (regular, extended, and PEUC) but have been paid fewer than 39 weeks of benefits.

## **Pandemic Unemployment Compensation**

### **How much does unemployment pay for the expanded benefits provided by the federal laws?**

Expanded Benefit is an additional payment of \$600, regardless of your unemployment benefit amount, paid for each week a regular, extended, Pandemic Unemployment Assistance, or Pandemic Emergency Unemployment Compensation benefit is paid. The \$600 a week benefit will be retroactive to March 29 and runs through July 25.

The 26 weeks of regular unemployment benefits will be paid out through the state trust fund. All benefits paid out under the CARES Act – including the pandemic assistance for the new group of workers, 13 additional weeks, and \$600 benefits – are federally financed.

### **What are the requirements to file an unemployment claim for expanded benefits provided by the federal laws?**

**Update as of April 17, 2020:** On April 20, 2020, we will begin taking unemployment benefit applications under the CARES Act (Coronavirus Aid, Relief, and Economic Security Act), paying the additional \$600 per week in unemployment benefits and launch other new points of access for unemployed workers to obtain information. Self-employed and gig workers: you will need to provide a 1099 form, show qualifying wages, or provide either a 2018 or 2019 tax return

as part of your application. If you receive regular UI, but have also lost work in self employment, re-apply under the PUA program. Claimants do not need to take action to receive the additional \$600 weekly benefit amount. The \$600 a week benefit will be retroactive to March 29 and runs through July 25.

### **What if I have flu-like symptoms and my employer or a health official asked me to self quarantine?**

Typically, to receive regular unemployment benefits, you must be able and available to return to work for your employer. An [emergency rule](#) went into place this month requiring employers in certain industries to pay up to four days of sick leave. A federal law also goes into effect on April 2 requiring many employers to pay sick time. Please check with your employer first.

If your employer is exempt from paying emergency sick pay or extended family medical leave, you may be eligible for expanded unemployment benefits, called Pandemic Unemployment Assistance.

last names allows customers to successfully submit claims and not run into system issues.

### **How much does regular unemployment pay?**

Unemployment benefits are approximately 55 percent of a person's average weekly wage over a 12-month time period. [Estimate your potential payments.](#)

### **What will be the effective date of my unemployment claim?**

Your claim is effective based on when you file your claim. If you tried to file your claim but were unable to submit it because of the system issues, we may be able to change the effective date of your claim based on your last day of work. Contact the Customer Service Center at 303-318-9000 if you think the effective date is incorrect.

### **How do I increase my unemployment benefit amount?**

Unemployment benefits are based on your average weekly wage during a 12-month period. Typically, if your wages are correct, your weekly benefit amount will be about 55% of your average wage and cannot be changed. The CARES Act allows for an additional \$600 to be paid to you each week you receive unemployment for up to four months or until 07/31/2020, whichever comes first.

### **How much does unemployment pay for the expanded benefits provided by the federal laws?**

In general, this is an additional payment of \$600, regardless of your unemployment benefit amount, paid for each week a regular, extended, Pandemic Unemployment Assistance, or Pandemic Emergency Unemployment Compensation benefit is paid. The \$600 a week benefit will be retroactive to March 29 and runs through July 25.

## **How long before I receive unemployment?**

It may take as little as 2 weeks but as many as 6 to complete the processing, depending on how many employers are a part of the claim. Our goal is to get payments out within 2 weeks.

## **Will the department waive the weekly work-search requirements?**

During the COVID-19 pandemic, we are waiving the requirement for claimants to perform work-search activities. Claimants must still register for work at [connectingcolorado.com](https://connectingcolorado.com) or with a local workforce center if the office is accepting in-person customers.

## **My benefits are exhausted. How do I get an extension?**

Pandemic Emergency Unemployment Compensation In general, this would allow us to pay an additional 13 weeks of unemployment benefits to individuals who have run out of regular unemployment benefits. You must be able to work, available to accept work, and actively seeking work to collect this benefit. **Note that the work search requirement has been suspended during the pandemic.**

- If you continue requesting payment, we can add the benefits to your claim once we have the guidance if you meet the requirements.
- If you need to reopen your claim, reapply under the PUA program.

## **[Temporary changes to Unemployment Benefits](#)**

### **Will I have to serve a waiting week?**

During the COVID-19 pandemic, we are waiving the standard waiting-week requirement before benefits can be paid. This waiver applies to all claimants regardless of the reason for filing for any waiting week not yet served as of 03/15/20 and later until the Governor's Executive Order expires.

### **Will I be required to look for work even if my employer has promised me my old job back as soon as the business is reopened?**

Claimants who are unemployed because their employers are closed to the public or otherwise unable to operate in their normal capacity as a direct result of an order by the Governor because of the COVID-19 pandemic may be job-attached for as long as the place of business is required to remain closed. **During the COVID-19 pandemic, we are waiving the requirement to perform work-search activities.** You must still register for work at [connectingcolorado.com](https://connectingcolorado.com) or with a local workforce center if the office is accepting in-person customers.

Under normal circumstances, though, one of the most important requirements you must meet is to make a continued effort to look for work. The CDLE takes various factors into account when

determining if the work you're looking for is suitable for you or not. This includes the rate of pay, prior experience, the length of your unemployment, commuting distance, and other factors.

To begin your job search, you must register with a workforce center which you can do [online](#) or in person. To maintain benefits eligibility, you will be assigned to make up to five contacts each week, though a workforce center may adjust this number depending on your circumstances.

Part of your job search requirement is that you must document your efforts. The CDLE can audit your records at any time for up to two years following the filing of your initial claim, so keeping detailed information about your search is essential.

For every job contact, you must keep a record of the following:

- What action you took (submit an application, interview, etc.)
- How you applied for the position (in person, online, etc.)
- The type of work you were looking for
- The person you contacted as well as their contact information
- The outcome of your action
- **Note: Colorado has temporarily suspended the job-search requirement due to COVID-19—however, you still have to register for work.**

## Receiving Payment

There are two methods of receiving your unemployment benefit payments:

- Direct Deposit
- Prepaid Debit Card

### Prepaid Debit Card

Everyone who signs up for unemployment benefits gets a debit card, also called a ReliaCard. You may be subject to debit card fees. Our vendor, U.S. Bank, provides all the [information](#) you will need to know about the debit card. [More>](#)

### Direct Deposit

You can avoid debit card fees by having your benefit payments deposited directly to your checking or savings account through our payment method selection tool. You will need your social security number, unemployment insurance PIN, and bank account and routing number. Go to <https://www.coloradoui.gov/payment> to set up direct deposit.

## How do I file an appeal if my unemployment claim is denied?

If you receive a notice that your claim has been denied, you have the right to submit a written or an online appeal.

To submit an appeal online, use your [MyUI](#) account. You can also mail your appeal to this address:

Unemployment Appeals Section  
PO Box 8988  
Denver, CO 80201-8988

Or fax your appeal to 303-318-9248—but make sure to include the front and the back of the form that you're required to fill out.

After CDLE receives your appeal, a hearing will be scheduled, and you will be notified of the details by mail. You can either participate in the hearing by telephone or in person.

You'll have roughly 20 days to file an appeal from when your denial is mailed out.

Once you submit your appeal, continue to file claims for your unemployment benefits. If your rejection is overturned, you will only receive benefits for the weeks during the appeal if you filed for them.

If your appeal is denied and you still feel you're eligible for unemployment benefits, you can file an additional appeal. Call one of these numbers if you have questions about your appeal:

- 303-318-9299
- or toll-free at 800-405-2338