

Pandemic Unemployment Assistance (PUA) FAQs

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Who is entitled to receive PUA?	2
How do we direct claimants who meet the PUA criteria and filed a regular UI claim?	2
If a claimant has both W2 and 1099 wages, what benefits are available to them?	2
How will claimants access the PUA application online?	3
How much will I receive on PUA?	3
Am I entitled to that extra \$600 a week?	3
How long can I collect my PUA?	3
When will my claim be effective?	4
How and when can I request my payment?	4
How do I upload my tax information to my claim?	4
What are acceptable tax documents I can provide?	4
Can I change my taxes? If so, how?	4
How do I set up direct deposit?	5
I recently moved, how do I change my address?	5
I need a copy of payments that were sent to me for PUA, can I get this?	5
I forgot my password to log into my account, how do I reset it?	6
Is there a way to see documents that I have received?	6
When will I be paid?	6
Will I be paid for the back weeks since I've been unemployed?	6
How do earnings affect my payments?	6
If a claimant already started filing a PUA claim, how do I continue filing it for them?	6
Can I combine my 1099 & my W2 earnings and file a PUA claim?	7
Can I cancel my standard UI claim and file a PUA claim instead?	7

Who is entitled to receive PUA?

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.

The most likely candidates are self-employed or independent contractors who are responsible to pay taxes on their own income. That includes::

- Sole proprietor who does not pay unemployment premiums
- Gig-economy worker
- Freelancer
- App-based worker (e.g. Uber, Lyft, Instacart)
- Being issued a 1099 form from the business to report income for tax purposes
 - Filing a Schedule C tax form to report income made and lost

How do we direct claimants who meet the PUA criteria and filed a regular UI claim?

If the regular UI claim is exhausted or IQW, then the claimant can complete a PUA application online.

If a claimant has both W2 and 1099 wages, what benefits are available to them?

For claimants who are primarily self employed but have wages from a covered employer that are \$2500 or above in the base period, they cannot receive PUA. They must file a regular UI claim and they need to exhaust their regular UI first. If they do not have \$2500 in the base period then they can file for PUA. All options must be explored for Regular UI eligibility, including Alternate Base Period.

Does the claim in CUBS need to be deleted in order for the claimant to file in MyUI+?

Claims in CUBS do not need to be deleted to file in MyUI+. The MyUI+ application will verify whether the claimant is ineligible for regular UI to allow the claimant to complete the PUA application.

How will claimants access the PUA application online?

<https://www.colorado.gov/pacific/cdle/covid-19/pua>

How much will I receive on PUA?

Your weekly benefit amount (WBA) will be based on the tax information that you provided to the division. You can log into your MyUI+ account to see what that amount is. It is under Claim Information on your homepage. The minimum amount you can receive per week is \$223 with a maximum of \$618.

Your actual benefit amount is based on the following calculation:

1. The first formula begins with the total wages paid for the highest two consecutive quarters in the base period. The total earnings for this six-month period is divided by 26 (the number of weeks in the six-month period). That number is then multiplied by 0.6 to determine your weekly benefit amount. According to Colorado law, this weekly benefit amount currently cannot exceed \$561 per week, or be less than \$223.
2. The second formula begins with the total wages paid in the 12-month base period and divides that total by 52 (the number of weeks in a year). That number is then divided by 2 to determine your weekly benefit amount. According to Colorado law, this weekly benefit amount currently cannot exceed \$618 per week or be less than \$223.

Formula 1 is run first. If the benefit amount is less than the maximum of \$561, that amount is your weekly benefit amount. If the benefit amount reaches the maximum of \$561, then formula 2 is run. The amounts from each formula are compared, and your benefit amount is the amount that gives you the highest weekly amount.

Am I entitled to that extra \$600 a week?

Yes, you will be entitled to Federal Pandemic Unemployment Compensation (FPUC). This extra \$600 is available for all weeks from 03/29/2020 through 07/25/2020. Any weeks before or after that date will be paid at your PUA WBA.

How long can I collect my PUA?

Claims for PUA are eligible for up to 39 weeks and are collectable from 02/02/2020 through 12/26/2020. If you run out of PUA prior to that end date you'd need to contact the division to see if you'd be entitled to any additional benefits.

When will my claim be effective?

Your PUA claim will be effective the closest Sunday which you were unemployed or had your hours reduced due to COVID-19.

If the date is a Sunday, Monday, Tuesday or Wednesday the claim will be effective the previous Sunday (if Sunday it will be effective that day)

- For example, claimants that separated 4/12/2020-04/15/2020 the claim effective date would be 04/12/2020

If the date is a Thursday, Friday or Saturday, the claim will be effective the next Sunday

- For example, claimants that separated 04/16/2020-04/18/2020 the claim effective date would be 04/19/2020

How and when can I request my payment?

Payment can be requested through your MyUI+ account at <https://pua.clouduim.cdle.state.co.us/Claimant/Core/Login.ASPX>. PUA payments can be claimed weekly starting on Sundays at 12:01 AM MST.

How do I upload my tax information to my claim?

- Log into your MyUI+ Account
- On the Left Hand Navigation Bar go to View and Maintain Account Information>Upload Documentation
- Follow screen prompts to complete the process

What are acceptable tax documents I can provide?

- Form 1040
- Form 1040NR
- Form 1040NR-EZ
- Form 1040 Schedule C
- Form 1040 Schedule 1

Can I change my taxes? If so, how?

You can change your taxes on your PUA claim once during the claim year.

To change your taxes:

- Log into your MyUI+ Account
- On the Left Hand Navigation Bar go to View and Maintain Account Information>Payment Method Options and Tax Information
- Click the Edit Button under Current Tax Withholding Information and select your new option
- Make sure you press the Submit button for the change to process

How do I set up direct deposit?

To change payment to Direct Deposit:

- Log into your MyUI+ Account
- On the Left Hand Navigation Bar go to View and Maintain Account Information>Payment Method Options and Tax Information
- Click the Edit Button under the Payment Option

- Select your new option and input your bank account information
- Make sure you press the Submit button for the change where future payments will be sent

I recently moved, how do I change my address?

To change your address::

- Log into your MyUI+ Account
- On the Left Hand Navigation Bar go to View and Maintain Account Information>Contact Information
- Click the Edit Button on the bottom of the screen.
- Update your address and any other information needed on the screen.
- Make sure you press the Submit button for the changes to occur

I need a copy of payments that were sent to me for PUA, can I get this?

To see your payment history:

- Log into your MyUI+ Account
- On the Left Hand Navigation Bar go to View and Maintain Account Information>Payment History
- Your payment history is near the bottom of the screen and will show you payment amounts week by week.

I forgot my password to log into my account, how do I reset it?

On the MyUI+ homepage, go to the Existing Claimants section. Enter your SSN and click the Forgot Password button. Go through the prompts to get an email sent to the email address you provided the division. That email will contain a link to reset your password.

Is there a way to see documents that I have received?

To see your correspondence history:

- Log into your MyUI+ Account
- On the Left Hand Navigation Bar go to View Correspondences
- All documents that have been generated to you for your PUA claim will be on this screen.

When will I be paid?

As a result of the COVID-19 emergency, we are striving to issue payment within two weeks after you file your claim. You must request payment weekly and benefits are paid after your request if you meet the requirements.

Will I be paid for the back weeks since I've been unemployed?

Once your claim is filed, the following day log in to your account and file for any back weeks that are available. When your claim is approved, all weeks that you filed for will be retroactively paid to your payment preference.

How do earnings affect my payments?

Claimant's can earn up to 25% of their WBA before a dollar for dollar reduction on benefits. For example, if a claimant's WBA is \$400, they can earn \$100 before a reduction is taken. So if they earned \$101, they would get \$399 in benefits.

If a claimant already started filing a PUA claim, how do I continue filing it for them?

To pick up where the claimant left off you will search the claimant out on the left hand nav via Searches>Claimant. When you are on the claimant's homepage you will see a link on the left hand nav to File a Pandemic Claim. Click that and work through the screens and you will pick up where they left off.

Can I combine my 1099 & my W2 earnings and file a PUA claim?

This is not an option. If a claimant has enough earnings in the base period to file a standard UI claim they must first file that before they'd be entitled to a PUA claim.

Can I cancel my standard UI claim and file a PUA claim instead?

No, according to the CARES Act of 2020: "PUA is a temporary Federal program to provide relief for workers affected by the coronavirus who do not qualify for other Federal benefits such as regular unemployment insurance or extended benefits." Therefore anyone entitled to regular UI has to file that claim and collect benefits under that program. CDLE will not delete regular UI claims for a claimant to file PUA.