

UNEMPLOYMENT INSURANCE

If you can't work because your employer voluntarily closed or because your employer was ordered to close due to the coronavirus pandemic, you may be eligible for enhanced unemployment benefits.

Visit myunemployment.nj.gov to start a new claim online.

Though individual circumstances vary, you are likely eligible for unemployment insurance if you fall into one of the following categories:

- Full-time workers who have lost work through no fault of their own.
- Gig workers, freelancers and independent contractors who have lost work.
- Part-time workers who have lost their jobs.
- Individuals who have been diagnosed with COVID-19 or have been ordered to quarantine or need to care for a family member who has been diagnosed and can no longer work.
- Individuals who rely on a school, day care, or another facility to care for a child, elderly parent, or another household member so that they can work - and that facility has been shut down because of coronavirus.
- Individuals who are unemployed, partially unemployed, or unable to work because their employer closed down, even temporarily.
- Additionally, if you are still working at you have seen your hours reduced, you may qualify for partial unemployment benefits.

Additional guidance for self employed individuals in New Jersey is available [here](#).

Additional guidance for self employed workers, independent contractors and gig workers in New Jersey is available [here](#).

Visit myunemployment.nj.gov for more information on claiming weekly benefits due to the coronavirus emergency. You can also apply for unemployment insurance by phone by calling the Reemployment Call Center in your area. Please utilize online resources whenever possible; due to the large volume of claims, phone waiting times are currently high:

- North New Jersey: 201-601-4100
- Central New Jersey: 732-761-2020
- South New Jersey: 856-507-2340

FREQUENTLY ASKED QUESTIONS: UNEMPLOYMENT INSURANCE

How do I file for unemployment insurance?

You can apply for unemployment compensation through the unemployment office in the state where you worked. If you worked in New Jersey, visit myunemployment.nj.gov to start a new claim online.

How much can I get from Unemployment Insurance?

The exact amount you can receive through Unemployment depends on your state and your previous earnings. Between now and July 31, an additional \$600 will be added to every unemployment compensation check.

What if I'm not eligible for traditional Unemployment Insurance?

The CARES Act temporarily expands unemployment insurance to cover individuals who are not traditionally covered, including the self-employed, gig-workers, independent contractors, and workers with irregular work history. It also expands the list of allowable criteria for claiming unemployment compensation to include many reasons related to the COVID-19 public health emergency. Contact the unemployment office in the state where you worked to determine your eligibility.

What do I need to do to access the 13-week extension of benefits?

Are you currently receiving or have applied for unemployment benefits? If yes, no action is required. The 13-week extension will be automatically available to you after your current balance is exhausted. Otherwise, read the scenarios below:

SCENARIO A: Do these describe you?

1. On a date after July 8, 2018, I filed for unemployment.
2. I have not worked since the dates in 2018-2020 when I collected unemployment.
3. I have exhausted my balance OR my benefit year ended on my most recent claim.

If this describes you, WAIT for notification from NJ DOL before you certify for benefits.

SCENARIO B: Do these describe you?

1. On a date after July 8, 2018, I filed for unemployment.
2. I have worked since the dates in 2018-2019 when I collected unemployment.

If both describe you, file a new claim if you haven't already.

SCENARIO C: Do these describe you?

1. On a date after July 1, 2019, I filed for unemployment benefits.
2. I have not utilized all 26 weeks of benefits.

If both describe you, re-open your claim if currently closed. Begin certifying for benefits again.

What if I've been out of work because of COVID-19 for several weeks already?

If you exhaust the weeks of unemployment compensation available to you through your state's laws, you will be eligible for an additional 13 weeks of benefits. These benefits will be federally funded, but you will still receive them through your state unemployment insurance program.

How long will the expanded benefits be in place?

Expanded eligibility for unemployment insurance will be in effect until December 31, 2020. A \$600 additional benefit will be added to unemployment compensation received for weeks between April 1, 2020 and July 31, 2020.

Is there a waiting period?

The CARES Act includes incentives for states to waive the waiting week between applying for unemployment compensation and receiving it. Contact the unemployment office in the state where you worked to determine whether there will be a waiting week. New Jersey does not subject unemployment insurance recipients to a waiting week requirement.