

Office of Developmental Disabilities Services

Unemployment Insurance, COVID-19 Stimulus Money, and other Financial Supports During the COVID-19 Pandemic

Many people have lost a job or had their hours reduced due to the COVID-19 pandemic. You might qualify for financial supports if this has happened to you.

How do I apply for Unemployment Insurance?

You can apply online at <https://bit.ly/3g94GjA> or call 1-877-FILE-4-UI. Applying online is best. Many people are calling right now. It might take time to have your call answered. Here is a video and more information about applying: <https://bit.ly/2Yncaag>

Who can help me apply?

A person you trust can help you file a claim for Unemployment Insurance. This might be a family member or friend. If you had a job coach before losing your job, they can also help. You can ask your provider or case manager for more information.

Can I get Unemployment Insurance if I do not work to avoid getting COVID-19?

Unemployment Insurance has been temporarily expanded for some COVID-19 situations. For example, you may be eligible if you cannot work because a doctor or public official recommends you stay home due to COVID-19. Contact the Oregon Employment Department for more information: <https://go.usa.gov/xwEkt>

What is this stimulus payment I got from the government?


You may have received a \$1,200 stimulus check from the federal government. \$500 payments have also been made for children under 17. You can track the status of your payment on the IRS website here: <https://www.irs.gov/coronavirus/get-my-payment>

Do I have to use Unemployment Insurance payments or stimulus money on things related to my disability?

No. These are **NOT** payments from Social Security. They are to use any way you want.

My benefits won't let me have more than \$2,000. What can I do?

Many people now have more money than they expected because of Unemployment Insurance and stimulus payments. Many benefits have an asset limit, including SSI, Medicaid, HUD, SNAP, and others. That means you can't have more than \$2,000. The stimulus payment will not impact asset limits if it is used within 12 months.



Unemployment Insurance payments could impact your benefits if you reach the asset limit. If you are worried, you have a few options. You might want to open and put the money in an ABLE account. You can save up to \$100,000 in an ABLE account, and still get your benefits. You could also look at opening an [Individual Development Account \(IDA\)](#), or a special needs trust.

Will Unemployment Insurance payments impact income limits for my benefits?

Unemployment Insurance payments are counted as unearned income for SSI. You must tell Social Security if you are receiving Unemployment Insurance payments. If your Unemployment payments are over a certain amount, your SSI may be suspended. This suspension is *not* termination, but a temporary loss of SSI eligibility. When you are done receiving Unemployment, you **MUST** call Social Security to get your SSI it started again.

Why might I put this money into an ABLE account?

Starting an ABLE account lets you save for emergencies or for anything that makes your life better. You can save up to \$15,000 a year with ABLE. You can save more if you are working or receiving Unemployment Insurance.

What can I use my ABLE savings for?

You can use ABLE to save for anything that improves your health, independence, or quality of life. People are saving for houses, vacations, cars, and more. You get to decide what to spend your money on. Ask yourself, “Will this expense improve my life?” If the answer is yes, then you can use money from your ABLE account to pay for it.

Can others help me decide if and how to set up an ABLE account?

You can ask someone you trust for help to set up an ABLE account. It might be a family member, friend, or provider. If you have a case manager, then you can ask them for help to identify the best person to help you set up an ABLE account. But it is **your** decision how to spend **your** money. If you have a guardian or conservator, they can help you too.

What if I continue to have questions about the impact on my Benefits?

Benefits Counseling is available in Oregon through multiple programs including [Work Incentives Network \(WIN\)](#), [Disability Rights Oregon’s Plan for Work Program](#), and [ODDS-funded community providers](#). Contact one of these programs directly or ask your case manager for a referral.

Where can I go for more information?

To learn more about Unemployment Insurance benefits: <https://bit.ly/2AEsaMV>

To learn more about COVID-19 stimulus money and benefits: <https://bit.ly/3cPsJSg>

To learn more about Oregon ABLE Savings Plan: www.oregonABLEsavings.com