

**Pandemic Unemployment Assistance (PUA) Program  
For self-employed, contract, and some gig workers**

**1. What is Pandemic Unemployment Assistance (PUA)?**

PUA is a new unemployment benefits program in response to the COVID-19 pandemic. It was created through the March 27, 2020 federal CARES Act. It gives unemployment benefits to workers who are out of work due to COVID-19 and not eligible for regular unemployment benefits.

**2. Who is eligible for PUA?**

PUA provides unemployment benefits to workers who have never before been eligible for benefits. To qualify, you must be:

- Out of work due to COVID-19, and
- Not eligible for any other unemployment benefits. This includes:
  - Self-employed people
  - Independent contractors
  - Some gig workers (gig workers whose employers are not required to pay payroll taxes on their wages)
  - Employees whose wages are not reported for unemployment insurance, like some agricultural workers
  - Employees who have not earned enough wages or worked enough hours for regular unemployment benefits
  - Employees who ran out of regular unemployment benefits, and are not eligible for another extension
  - People who were going to start work but could not, due to a COVID-19 situation

**3. What does “out of work due to COVID-19” mean?**

Federal law requires that to get PUA benefits each week, you have to be unemployed directly because of one of the reasons listed in the [CARES Act](#). These are:

- You have been diagnosed with COVID-19. Or, you have symptoms of COVID-19 and are seeking a medical diagnosis.
- A member of your household has been diagnosed with COVID-19.
- You are caring for a family member or a member of your household who has been diagnosed with COVID-19.
- Your child can't go to school because their school is closed as a direct result of the COVID-19 public health emergency, and you need your child to be in school for you to work.
- A person in your household for whom you have primary caregiving responsibility can't go to a facility for care because the facility is closed as a direct result of the COVID-19 public health emergency, and you need them to be in facility care for you to work.
- You can't get to your workplace because of a quarantine imposed as a direct result of the COVID-19 public health emergency.
- You can't get to your workplace because a health care provider has advised you to self-quarantine due to concerns related to COVID-19.
- You were going to start a job but you can't start it or can't get to it as a direct result of the COVID-19 public health emergency.
- You have become the main income earner for your household because the head of your household died as a direct result of COVID-19.
- You had to quit your job as a direct result of COVID-19.
- Your workplace is closed as a direct result of the COVID-19 public health emergency.

#### 4. **How do I apply for PUA? How do I submit a claim for PUA?**

**Online.** The best way to apply is by filing an initial PUA claim online through our [Online Claim System](#). Applications are available in English, Spanish, Vietnamese, Russian, Simplified Chinese, Arabic, Farsi, Romanian, Hmong, Khmer, Mien, Korean, and Lao.

The application can be confusing, so we created [step-by-step guides and videos](#) to help you. Once you fill in the PDF form for the initial or weekly claim, you securely upload it online at the link above.

**By phone.** If you cannot apply online, you can apply over the phone. Free interpretation is provided.  
Toll free PUA hotline: 1-833-410-1004  
Local PUA hotline: 1-503-370-5400

**By mail.** You can mail your PUA application and weekly claim reports to the Oregon Employment Department at P.O. Box 14165, Salem, OR 97311.

**By fax:** You can fax your PUA application and weekly claim reports to 503-371-2893.

#### 5. **Do I have to file a claim each week?**

Yes. A weekly claim is how we figure out how much money to send you for that week. A week is Sunday through Saturday. You can't submit a weekly claim until the week is over.

To keep getting benefits, you need to file a new weekly claim every week. If you don't file a claim every week, we will think it's because you are back at work. File a weekly claim even if you worked that week. Otherwise, you may have to restart your claim later. Sometimes restarting a claim means you will have to speak with one of our claims specialists. Currently there is high call volume on our hotline.

File your weekly claims even if you don't know if your application has been approved yet. It can take at least six weeks for us to process your application. If your application is approved, we will send you money for all the past weeks you were eligible for, as long as you filed your weekly claims.

#### 6. **How do I file a weekly PUA claim? I heard I have to do it online and over the phone--is that true?**

That is not correct--you do not have to file your weekly claim over the phone. You only have to file your weekly claim one time each week. You should file your weekly claim online through our [Online Claim System](#). Unless you need language or other help, you do not need to call us to file a weekly claim.

#### 7. **Why is it taking so long to get approved?**

PUA is a new program that allows us to pay claims to people who have never been eligible for benefits before. This means we needed to create brand new processes and forms, in addition to making programming changes.

PUA also requires handling new kinds of sensitive information, such as tax information that wasn't typically handled before at the Employment Department. It took until late April to put the beginnings of these processes in place, so it was not even possible to start receiving and trying to process claims until that time.

Getting PUA up and running has been a huge challenge for all states, not just Oregon. We knew it would take thousands of hours of coding to add PUA to our computer system. So we started by working around our computer constraints: we created paper and PDF applications. This way, we were able to get thousands of paper and PDF applications on hand and processing well before we were able to get the technology moving.

We're working on getting our computer system to process claims more. But right now, processing PUA claims is still very manual.

Finally, more than 100,000 people have applied for PUA benefits. It simply takes time to review all of the claims. We are hiring and training more people to process claims, and working to process claims faster every week.

**8. How long will PUA last? And how far back can I get PUA benefits?**

PUA benefits may last for up to 39 weeks if you are eligible and out of work due to the COVID-19 pandemic. The program started the week of February 2, 2020 and goes through the week ending December 26, 2020. This does not mean you will automatically get PUA for every week from February through December. You still need to apply and file weekly claims, and be eligible.

You can get retroactive PUA benefits. This means that you can get benefits all the way back to the week you first lost work (but not farther back than February 2, 2020), even if you didn't apply for PUA until later. To get benefits for past weeks, just list on your initial claim all the weeks you have been affected, and how much (if anything) you earned for each of those weeks. When we process your PUA claim, you will get benefits for all eligible weeks. You will also get the extra \$600 per week in FPUC benefits for each week you were eligible for PUA (this only applies from March 29 through July 25).

**9. How much will I get in PUA benefits? How do you decide how much I get?**

The minimum PUA benefit is \$205 per week. You will get at least that much if you are eligible. The maximum is \$648 per week. Your weekly benefit amount is 1.25 percent of your earnings over the last 12 months. It is net earnings (earnings minus expenses) for self-employed workers, but gross earnings (total earnings) for other workers.

To get more than \$205 per week, you must have earned more than \$16,480 in the 2019 tax year. You have to provide proof of income for your most recently completed tax year (2019 for most people).

You can use the [Pandemic Unemployment Assistance Benefit Calculator](#) (also called form 196PUA) to estimate how much you may be eligible to get.

If you get PUA benefits, you will also get an extra \$600 per week because of the CARES Act. This extra \$600 per week is called Federal Pandemic Unemployment Compensation (FPUC). It is only available March 29, 2020 through July 25, 2020. This does not mean you will automatically get the extra \$600 for every one of those weeks. You will only get it for the weeks you are also eligible for PUA.

It can take at least six weeks for us to process your PUA application. If your application is approved, we will send you your \$205 (or more) per week in PUA benefits plus the extra \$600 per week for all the past weeks you were eligible. You may get several checks at once.

**10. Do you calculate my PUA benefit based on gross earnings or net earnings?**

If you are self-employed, federal law requires that we use net earnings (income minus expenses) from 2019 to figure out what your maximum weekly benefit amount could be. It requires that we use gross weekly income (total income that week) to figure out how much to actually send you for any particular week. Your benefit amount might go down or in some cases might be \$0, depending on what you earned that week.

**11. Am I also eligible for the extra \$600 a week while on PUA?**

If you are eligible for PUA, you are also eligible for the additional \$600 per week. This is part of the new CARES Act, and it's called Federal Pandemic Unemployment Compensation (FPUC). You don't have to take any action to get it. If you are eligible for PUA in a given week, we will automatically send you the extra \$600 that week too. If you are not eligible for PUA in a particular week, you will not get the \$600 payment that week. FPUC is only available for March 29, 2020 through July 25, 2020.

**12. What documents do I need to prove my previous income?**

If you are eligible for PUA, you will get the minimum amount of \$205 per week even without proof of income. However, you should still gather and keep your documentation in case your claim is audited.

If you want more than \$205 per week, you will need to send us proof of your earnings for your most recently completed tax year, such as:

- 2019 business tax return showing your net income
- 2019 pay stubs
- 2019 W-2

To decide your benefit amount, we need to know your total earnings over the last 12 months. We count earnings from employment and self-employment. In order for us to make these calculations, you have to provide proof of your net earnings from your self-employment for your most recently completed tax year.

PUA claims are subject to audit, including random audits. During those audits we may request proof of earnings from employment or self-employment. We will accept various forms of proof during this process. We may also ask for proof of your qualifying situation.

Failing to provide accurate information on the self-certification will result in a denial of the current and future PUA benefits. You will be required to pay back any benefits paid, and you may face federal criminal prosecution.

**13. Why am I only getting the minimum \$205 per week when I proved that I qualify for more?**

We are focused on getting as many people their PUA benefits as soon as possible. That means we are starting with sending the minimum \$205 payment in most cases. Getting a PUA payment means people can start getting the extra \$600 per week FPUC payment as well.

We will then go back and review claims where people sent in documents to get higher PUA benefits. If you qualify for higher benefits, we will send them to you for all the past weeks you were eligible for. We are already doing this work, and we are paying some people more than the minimum amount.

But right now, our priority is to get more people receiving at least the minimum benefits.

**14. What is the difference between the Pandemic Unemployment Assistance program and regular unemployment benefits?**

The difference is in who qualifies. And that is related to how the programs are funded. PUA is funded by the federal government. Regular unemployment benefits are funded by payroll taxes that employers pay. With the COVID-19 pandemic, that left out self-employed people, contract workers, some gig workers, and others. So the federal government created PUA to help these workers pay their expenses during the pandemic.

**15. If I get a Paycheck Protection Program (PPP) payment from my employer, do I need to report it as earnings?**

If your employer sends you a PPP payment for past weeks that you have already filed weekly claims for, that is considered back pay and you do not need to report it. If you get PPP for a week you have not yet claimed, you do need to report it to us in the week you get it.

**16. Can I choose to stay on PUA if I qualify for a new claim but that weekly benefit amount is lower?**

No. You are not eligible for PUA if you have regular benefits available regardless of the weekly benefit amount.

**17. I am receiving regular UI benefits. Do I also qualify for PUA benefits?**

No. PUA is only available for those who otherwise do not qualify for a regular unemployment claim or who have run out of other forms of regular and extended unemployment insurance benefits they could get.

**18. I have run out of UI benefits on my regular claim. Am I eligible for PUA?**

You may be eligible for PUA benefits if you do not qualify for, or have run out of Pandemic Emergency Unemployment Compensation (PEUC) and any other extension that is currently available.

**19. If I have wages in another state, can I stay on PUA in Oregon instead of filing a claim in another state?**

No. PUA is only available if you have no other possible claims for regular unemployment benefits in any state or in Canada.

**20. I am a gig worker. Am I eligible for PUA?**

- If you are a gig worker whose employer is supposed to pay payroll taxes on your wages, then you are actually an employee, and should apply for regular unemployment benefits.
- If you are self-employed, an independent contractor, or a gig worker whose employer is not required to pay payroll taxes on your wages, apply for PUA.
- If you apply for regular UI and you're actually eligible for PUA, we'll let you know and you'll need to file a separate PUA claim. And if you apply for PUA but you're actually eligible for regular UI, we can move your application over.

**21. I was self-employed and had to stop my work because of the COVID-19 pandemic. Am I eligible for PUA?**

You may be eligible for PUA if you are out of work as a direct result of the COVID-19 public health emergency, and:

- You do not qualify for a regular unemployment claim, and
- You do not qualify for, or have run out of Pandemic Emergency Unemployment Compensation (PEUC) or another extension that is currently available.

**22. I am self-employed and still operating, but my business has significantly slowed because of COVID-19. Am I eligible for PUA?**

You may be eligible for PUA. If you are getting insurance payments for your business, or you receive payment to your business for work performed in other weeks, please report those on your weekly claims. While you may still be eligible, any business income can impact how much you are eligible to get through PUA.

**23. I am receiving other types of payment or financial assistance. Am I eligible for PUA?**

It depends. You must report on your weekly claims if:

- An employer is paying you
- You are getting insurance payments for your business
- You receive payment to your business for work performed in other weeks

While you may still be eligible, these types of income or payments can impact how much you are eligible to get under PUA.

**24. I have a regular claim, but I am serving penalty weeks. Am I eligible for PUA?**

Yes, if you are also out of work due to COVID-19. You may be eligible for PUA if:

- You are unable to get benefits from your regular claim due to a disqualification that prevents payment (like penalty weeks), and
- You are out of work or unable or unavailable for work due to one of the COVID-19 related reasons.

You should apply for PUA, and we will check if you are eligible. Any week you get PUA benefits will not count as serving one of your penalty weeks for regular benefits. Each week, you can choose to get PUA benefits or you can choose to give back regular benefits for your penalty week. If you get PUA, you will still owe your penalty weeks for your regular benefits later.

**25. I have a regular UI claim, but I was denied benefits because of my prior job loss circumstances. Am I eligible for PUA?**

You may be eligible for PUA if:

- You are unable to get benefits from your regular claim due to a disqualification that prevents you from getting payment, AND
- You are out of work or unable or unavailable for work due to one of the COVID-19 related reasons.

You should apply for PUA, and we will check if you are eligible.

**26. I just started my first job in January 2020, and am now out of work because of COVID-19. Am I eligible for PUA?**

If you were working when the COVID-19 public health emergency was declared on January 30, 2020, you may be eligible for PUA. You must meet all the eligibility criteria outlined in federal guidelines.

**27. I am able to telework. Can I collect benefits under PUA?**

PUA is generally not payable to people who can telework with pay for the same hours you would have been working if you were not teleworking.

**28. My employer is open, but I am on paid leave. Am I eligible for PUA?**

PUA is generally not payable to people who are getting paid sick leave or other paid leave benefits.

**29. My employer is closed and paying me during my layoff. Am I eligible for PUA?**

PUA is generally not payable to people who are getting paid sick leave or other paid leave benefits.

**30. I had to quit my job as a direct result of COVID-19. Am I eligible for PUA?**

You may be eligible if you are out of work due to COVID-19 and not eligible for any other unemployment insurance benefits. Take our Eligibility Quiz to figure out which unemployment benefits program you may qualify for.

**31. I was fired from my job as a direct result of COVID-19. Am I eligible for PUA?**

You may be eligible if you are out of work due to COVID-19 and not eligible for any other unemployment insurance benefits. Take our Eligibility Quiz to figure out which unemployment benefits program you may qualify for.

**32. I have never worked before. Am I eligible for PUA?**

PUA is generally not payable to people who have not previously worked. However, you may be eligible if you were scheduled to start a new job that did not start or that you could no longer get to as a direct result of the COVID-19 public health emergency.

**33. I have a job and I do gigs or contract work on the side. I lost my gigs/contract work because of COVID-19, but still have my job. Can I get PUA benefits for the gigs I lost?**

If you still have your primary job and are fully employed, you are not eligible for unemployment benefits of any kind, including PUA.

**34. I have two jobs – one W-2 payroll job for an employer and a 1099 self-employed job on the side. I've lost work in both due to COVID-19 closures. Which benefits should I apply for? Can I choose PUA because it has the higher weekly minimum or \$205?**

Which benefits you should apply for depends on your work history. If you earned enough at your W-2 job to get regular UI benefits, you have to apply for regular UI. If you are eligible for regular unemployment benefits, then by federal law you are not eligible for PUA. Unfortunately, you can't choose PUA over regular UI. You can only get PUA if you are not eligible for any regular unemployment benefits. Take our Eligibility Quiz to help you figure out which benefits to apply for.

**35. I am working reduced hours. Am I eligible for PUA?**

If your hours have been cut, you may be eligible for PUA if:

- You do not qualify for a regular unemployment claim (including Work Share), or
- You do not qualify for, or have run out of Pandemic Emergency Unemployment Compensation (PEUC) and any other benefit extensions,
- And you are working less than 40 hours and earning less than your weekly benefit amount.

If your hours have been cut, you may be eligible for Work Share if your employer participates in that program. Work Share is an unemployment benefits program that partly replaces your income for the hours that were cut.

Ask your employer if they are participating in Work Share, or would consider applying. [Employers can learn about Work Share here.](#)

For Work Share, your employer fills out most of the paperwork. You would only need to fill out a two-page [initial claim form](#). You don't have to look for work or file weekly claims to get Work Share benefits. If you have other employment, you do have to report any income from that employment.

- 36. My employer has remained open because it is essential, or has re-opened under public health guidelines. I'm not sick and no one in my household is sick. I do not provide primary care for anyone. I am not in a vulnerable population and have not been advised by a health provider to self-quarantine. I am afraid of getting coronavirus from customers coming to the store. I quit and filed for unemployment. Can I receive benefits under the CARES Act?**

No. Under the CARES Act, you may be eligible for benefits only if you meet one of the reasons for being out of work listed in the act, but none include what you just described. Unfortunately, quitting due to fear of getting COVID-19 counts as voluntarily quitting, not having to quit. Only people who had to quit can get benefits under the CARES Act.

- 37. If I am ineligible for regular Unemployment Insurance (UI) benefits, but I think I am eligible for Pandemic Unemployment Assistance (PUA) benefits, does OED automatically move my claim to PUA or do I need to file a new claim?**

No, OED doesn't automatically move an initial UI claim to PUA. Federal law requires that you apply for PUA benefits, so you will need to file a separate PUA claim through our [Online Claim System](#).

- 38. I filed my initial PUA application when the weekly PUA certification claim form was not yet posted. I filed weekly claims for regular unemployment insurance instead. I didn't know about the weekly PUA form until weeks later. Do I now have to file a weekly PUA claim for all those past weeks?**

If you have applied for PUA benefits, you should file your weekly claims through the PUA system, not the regular UI system. If you have already filed some weeks in the regular UI system, we will move those over when we start your initial PUA claim. If you have not yet filed your weekly claims in either system, file for those weeks in the PUA system. You have to file a weekly claim if you want to get benefits for that week.

- 39. What does "claim restart" mean?**

It usually means that you missed a week of claiming benefits. To keep getting benefits, you need to file a new weekly claim every week. File a weekly claim even if you worked that week. Having some earnings does not require a brand new initial application for PUA benefits. You would just report those earnings on your weekly claim.

In some cases, you can restart your claim online. In other cases, you will need to speak with one of our claims specialists.

- 40. My PUA payments stopped coming. What happened?**

One reason is that our staff have to review each weekly PUA claim, and we are getting a high volume of claims. We are hiring more and training more staff to help process these claims.

Another reason your PUA payments may have stopped is if you answered a question on your weekly claim that caused your claim to be paused. For example, a common reason for claims getting paused right now is when a person says they are unable to work because they are caring for a child whose school is closed. Since all schools are now closed for summer break, federal law says this no longer is enough to make you eligible for PUA benefits for the week. But if you can't work because you're caring for a child whose summer camp or day care facility is closed, that is still a valid reason.

A paused claim requires a claims specialist to talk to you before the claim can be processed.

- 41. I got a letter saying there was a problem with my claim. It didn't say what the problem was, or what I should do. Why not? What can I do?**

These notices are coded into our mainframe computer system. Changing them will take hundreds of hours of coding. Right now we have the people who could do that coding focused on making sure our system can support everyone getting their benefits. We will have to wait to change the notices.

If you got a letter saying there was a problem with your claim, call the PUA hotline at:  
Toll free: 1-833-410-1004  
Local: 1-503-370-5400

**42. I got a letter saying I am eligible for PUA. But every week I also get a letter saying that I haven't been paid due to a question about my self-employment. What can I do?**

We are required to make sure people are eligible for benefits, and for what program. Sometimes this means follow-up questions. We are calling people directly to follow up on issues with their PUA claims.

Also, many people applied for benefits under both UI and PUA, and are getting letters related to both claims, which can be confusing. For instance, the self-employment questions might be related to a regular UI claim, and not your PUA application.

**43. Who is handling PUA claims? I heard it was the tax department.**

A dedicated team of Employment Department claims experts is handling most of the PUA claims. Because of the interplay between PUA and regular UI, there are some types of issues, on some claims, that are being handled by other groups. For example, we do have some employees from the UI Tax section addressing issues around whether someone's work is "employment" or counts as an independent contractor under Oregon law. This is specialized work, and work those UI Tax employees normally do, so we have them focusing on those issues to be able to resolve more of them more quickly.

**44. Do Uber and Lyft drivers qualify for PUA?**

Unfortunately, we are not allowed to share information about specific employers or businesses. Generally, employees may qualify for regular unemployment benefits, and independent contractors now may qualify for PUA. We are required to determine if someone was an employee or independent contractor under state law.

If you are a gig worker whose employer is supposed to pay payroll taxes on your wages, then you are actually an employee, and should apply for regular unemployment benefits. If you are self-employed, an independent contractor, or a gig worker whose employer is not required to pay payroll taxes on your wages, apply for PUA.

Take our Eligibility Quiz to figure out which program you should apply for.

**45. Why are claims not processed in the order they are received?**

We started processing paper and PDF applications before the computer system was in place, so that we could get benefits out fastest. Because of that, it was hard to organize them in the order they were received.

Also, some claims are simple and can be processed quickly, allowing those people to get their benefits. Others are complex and take much more time. We do not want to hold up the simple claims, so we are processing them as we also work through the complex claims.

**46. Are certain people, or groups, getting preferential treatment?**

No. We are prioritizing, to the best of our ability, people who have been waiting the longest. As we enter paper and PDF claims into the computer, we can tell who has been waiting the longest. And simple claims get approved much more quickly than complex claims.

**47. How are complicated claims handled?**

Complicated claims are referred to claims specialists with the appropriate training and experience to process them.