

Unemployment Insurance Benefit Tips

Most states typically estimate anywhere from 3-6 weeks from the time you apply for benefits until you receive your first payment. It is possible that larger delays can occur in response to COVID-19. Here are some ways to make sure you get your Unemployment Insurance benefit payment as soon as possible:

Apply Online

If your state offers multiple ways to apply for Unemployment Insurance benefits, applying online may help you avoid the delays that could be associated with phone calls or mailing forms.

Be Thorough

When filling out your application, answer every question and provide as much information as you can. Delays can occur if your state needs to follow up with you for missing or incomplete information. If you're not sure what to put in a field, don't guess. Use the resources on the state website, call the state's unemployment office, or ask an HR professional to ensure that you are providing accurate information.

Apply Anyway

If you think that you may not be eligible for Unemployment Insurance benefits for any reason, apply anyway. Many states have implemented special provisions to deal with the response to COVID-19, making this an unprecedented time for Unemployment Insurance considerations. The state will examine your application on a case-by-case basis and approve or deny benefits accordingly. There is no penalty for applying, even if you are not eligible.

File at the Appropriate Time

Filling out an application for Unemployment Insurance benefits too early or too late can cause delays in your benefit payout. If you worked a full week (Monday through Friday,) most states ask that you wait until Sunday to fill out an application. If you worked a partial week, most states ask that you fill out the application on the first day you are not working.

Certify on Time

Delays may occur if you do not recertify or request payment by the deadlines in place. Make sure you keep all of your documentation organized and ready to recertify when you need to. Most states require weekly or bi-weekly recertification or requests for payment.