



Advocate Troubleshooting Guide: Unemployment

Pre-Filing questions:

1. I am both a 1099 and w2 employee. Where do I file?
 - a. If you have made w2 wages in excess of \$2500 since January of 2019, then you need to file for Standard state unemployment. If all income is 1099, then PUA will be the route.
 - b. Troubleshoot eligibility here:
<https://www.colorado.gov/pacific/cdle/unemployment-insurance-worker-faqs>
2. I just moved here from another state.
 - a. You can file an interstate wage claim in Colorado with the out of state wages included if you have made at least some (\$1+) wages in Colorado during the standard base period (January 2019-December 2019)
 - b. If all wages are out of state, you will not qualify for unemployment in Colorado.

Standard Claim Issues

1. My claim has gone inactive: Every claimant must continue to request payments on a two week cadence in order to get paid. If a claimant attempts to request earlier than their request date, or too late, the claim locks down.
 - a. Claimants can reactivate themselves through the “Reopen my Claim” button here: <https://www.colorado.gov/pacific/cdle/ui/returning-claimants>
 - b. Once the claimant reaches the call center, then can enter missed weeks for payment.
 - c. If urgent, send to Daniel.
2. My claim is “Exhausted”: the term exhausted is used to indicate that there are no benefits available for the claimant.
 - a. They could have filed under the wrong SSN. Wages are attached to the SSN, so filing under the wrong one will not connect the wages to the claim.
 - b. Their employer reported wages under the wrong SSN. (wage review needed)
 - c. They did not make \$2500, in the standard base period (Jan 2019-Dec 2019).
 - i. Alternate base period: One option here might be to shift the base period by one quarter, right now that would mean April 2019-March 2020). If this is needed, notify Daniel. (wage review needed)
 - ii. If they do not have enough wages in either base period, they will need to file PUA.
 - d. They need out of state wages to meet the \$2500 threshold. (Interstate wage request needed.)



- e. Their wages are not reported by the employer. (wage review needed)
 - f. They have used up their standard available benefits. They will need to file for the PUA extension.
3. I would like to get benefits from before my claim was filed. This can mean one of two things:
- a. They need their claim effective date backdated. This will need to use the backdate request form at the bottom of this page:
<https://www.colorado.gov/pacific/cdle/ui/returning-claimants>
 - i. This could require us to delete and refile their claim if they want to go past April 5th.
 - b. They recently reactivated their claim and need the backweeks for payment. This will require us to enter it. Tell them to continue to contact the call center, and once they get through we will take care of it. Again, if urgent you can send to me.
4. I am missing one or many payments.
- a. The [USBank Reliacard](#) is the default payment method for all claimants. If they requested payment prior to changing it, it is likely these payments ended up on the card. They can call 855-282-6161 to get a new card issued.
 - b. Their Direct Deposit information is bad. This happens especially when a claimant has filed in the past, which will carry over their direct deposit information from many years ago. If they report all payments as saying issued but missing, this should be their first check. I can then request a reissue of payments once this is updated. They can update here:
<https://paymentmethod.coworkforce.com/>
 - c. We have seen more claimants believing they are not receiving the CARES Act \$600 addition to their weekly payments. I have never seen a claimant actually not receive this money, it is just that they don't understand. Explain to the claimant that their base benefit will come with both weeks combined into one, but the \$600 will come as two separate payments, and after tax it is \$516.
 - i. I.E. A claimant's base weekly benefit is \$330. After taxes are taken out that looks like \$285 per week. When they request every two weeks, they will get one payment of \$570 (\$285 x 2weeks) and two separate payments of \$516 which is two weeks worth of the \$600.
 - d. The claimant may be violating the work and earnings rule. If they go over 32 hours, or go over their weekly benefit in earnings, they do not qualify for unemployment. See more here:
<https://www.colorado.gov/pacific/cdle/working-collecting>
5. I have been requesting payment, but my claim says "active issue".
- a. During each payment request, we ask eligibility questions to determine if a claimant is still eligible. One question that is asked is "do you have any recent job separations or refusals that you need to report?" If they answer yes, then

- that will set a hold on their claim. While I cannot clear the hold, I can put in the queue for processing. I will need the employer name, Start/end dates, rate of pay, job title, average hours per week, reason for separation/refusal. If it was set in error, they would need to indicate that for me.
- b. This could also indicate an issue with their direct deposit. If we notice payments being rejected, we will set a hold until the information is updated.

What do I do?

- Wage review: We can submit w2s or 1099 for review, verification, and possible addition to the claim. We would need the w2 from the claimant to move this forward. This process can take 2-3 weeks from request date, and can be escalated after that.
- Alternate Base Period: If the claimant did not work enough during the standard base period, we could request an alternate base be applied. We would need any w2s or 1099s from 2019. This takes 1-2 weeks, and can be escalated from there.
- Out of state wage request: We can request wages be pulled in from other states. This can only be done for W2 wages, and takes 4-6 weeks from the request date.
- Job separation/Refusal: We can do one of two things here. If set in error, we will clear it immediately. If it is a true separation/refusal, we will update their claim to put them in the queue for processing.
- Bad Direct Deposit: While we cannot update banking information ourselves, we can reissue payments once the direct deposit is updated. This takes about a week for my request to be processed, then the payments issued.
- Activate and backweeks: If it is urgent, I can reactivate the account and enter backweeks for payment. I would need to know if they have worked at all during the weeks I am entering, and any earnings during that week.