**PANDEMIC UNEMPLOYMENT INSURANCE**

**BENEFITS EXPANDED IN THREE (3) WAYS IN RESPONSE TO COVID-19**

1. Pandemic Unemployment Assistance (PUA) assists those who previously would not have qualified for unemployment for reasons such as:

* short work history
* self employed

1. Pandemic Unemployment Compensation (PUC)

* Provides an additional $600 per week for all unemployment recipients, including persons receiving Pandemic Unemployment assistance (PUA) (such as self employed). Pays thru July 31, 2020.

1. Pandemic Emergency Unemployment Compensation (PEUC)

* Provides additional weeks of benefits for persons who run out of state benefits.
* Results in more people being eligible, benefits will be more, and benefits will last longer.

1. The amount, timing, and type of unemployment benefit will likely affect eligibility for

* SNAP (Food stamps)
* Medicaid
* TANF(Temporary Assistance for needy families)

**IMPACT OF UNEMPLOYMENT ON SNAP, MEDICAID, TANF ELIGIBILITY**

1. SNAP application-for those already receiving unemployment, full amount of benefits count as unearned income
2. Medicaid-additional $600 per week from Pandemic unemployment compensation (PUC) is not counted for eligibility. Other unemployment benefits are counted for eligibility
3. TANF-States have flexibility in deciding whether or not to count benefits

* Most states count full amount/all sources of unemployment as income for TANF
* Some states do not count the additional $600 per week from PUC
* State agencies (MDHS and Medicaid) can provide information on expanded benefits.
* State agencies can encourage persons to apply for additional benefits
* **Mississippi excludes the additional $600 payment. Only the regular payment is counted towards qualification during COVID-19.**

**IMPACT OF UI ON PEOPLE ALREADY ENROLLED IN SNAP, MEDICAID or TANF**

Persons approved for unemployment may need to report UI income to state agency.

Benefits of UI income may affect SNAP, Medicaid or TANF benefits.

**IMPACT ON SPECIFIC BENEFITS**

1. SNAP

* All unemployment benefits, including additional $600 per week, count as income
* Unemployment benefits may reduce SNAP benefits for household. They may continue receiving maximum benefit if State is issuing emergency allotments during COVID-19.
* For other households, unemployment benefits may make them ineligible.

1. Medicaid

* States must keep enrollees covered through the end of the health emergency as a condition of receiving increased federal Medicaid funds.
* Medicaid enrollees who begin receiving unemployment must not lose Medicaid.
* $600 per week as additional unemployment does not count as income.

1. TANF

* States have flexibility in how to consider income
* States generally treat unemployment benefits as income
* Receipt of unemployment will likely make a household ineligible, unless the State chooses to exclude the unemployment from CARES Act as disaster relief.
* **Mississippi does not exclude unemployment under CARES Act as disaster relief**
* **In Mississippi applicant must not own any property (except home) or have cash or resources with a combined value over $2000**

**REPORTING REQUIREMENTS**

* Many states have system where state unemployment benefits are automatically reported to other agency
* The new $600 benefits and other new UI benefits may not be reported in automated system
* Clients may need to report UI if state system is not fully data matched.
* **Mississippi has an automated data match system called IVES that reports and matches agency information.**

**SNAP**

* Must report changes when income exceeds 130% of poverty for household size
* Additional $600 per week UI, may put household over eligibility and household must report change.
* Will need to report change within 10 days of receipt of UI
* If there is an asset test, a lump sum payment may be counted as an asset
* **Mississippi does not have an asset test, but does count resources such as cash on hand and equity value of $1500 in funeral insurance.**
* **In Mississippi a lump sum payment may result in loss of eligibility for one or more months-if the payment is added to other countable resources and the total exceeds $2000 limitation.**

**Medicaid**

* Generally-Must report changes that affect eligibility
* Since recipients cannot lose their coverage right now, even if there is increase in income, should not need to report unemployment.
* A lump sum payment is usually considered as income in month received, but a lump sum payment right now will not affect eligibility.

**TANF**

* Varies by state, but in most situations, must report upon receipt of unemployment.
* **Mississippi requires that recipients report any and all income.**