

Frequently Asked Questions about COVID19 and Maryland's Unemployment Insurance Benefits Administration

General Questions

1. If I need to take time off work because I contract COVID-19, will I be eligible for unemployment insurance benefits?

1. No. You are not unemployed. The first and best option for employees who need to miss work due to illness is to use their employer-paid time off. The Maryland Healthy Working Families Act requires employers with 15 or more employees to provide paid sick and safe leave for certain employees. Maryland employers who employ 14 or fewer employees are required to provide unpaid sick and safe leave for certain employees. [See this page for more information about the Maryland Healthy Working Families Act.](#)

As a rule, once an individual becomes unemployed, they should apply for benefits immediately. Section 8-101 of Maryland's Unemployment Insurance Law states that claims are effective only from the week that they are filed and will not be backdated. Therefore, if a claimant is eligible, that person can only be paid benefits from the time that they filed.

Unfortunately, a claimant would not be eligible for benefits in the instance where they are not working due to being quarantined and their job is being held for them. This situation is akin to a medical "leave of absence" from a job. A medical leave of absence is when work is available, but the individual is not medically able to perform the work. Section 8-903 of the Law requires claimants to be able and available to work without restriction. Although the circumstances of the quarantine are compelling, individuals in this situation would not meet the requirements of Section 8-903 and would not be eligible for benefits.

2. If I have to quit my job as a result of COVID-19, will I qualify for unemployment benefits?

1. The first and best option for employees who are unable to work due to illness is to use their employer-paid time off. The Maryland Healthy Working Families Act requires employers with 15 or more employees to provide paid sick and safe leave for certain employees. Maryland employers who employ 14 or fewer employees are required to provide unpaid sick and safe leave for certain employees. [See this page for more information about the Maryland Healthy Working Families Act.](#)

Unfortunately, a claimant would not be eligible for benefits in the instance where they are not able to work because they are sick. Section 8-903 of the Unemployment Insurance Law requires claimants to be able and available to work without restriction. Although the

circumstances of a severe illness is compelling, individuals in this situation would not meet the requirements of Section 8-903 and would not be eligible for benefits.

3. Will workers qualify for unemployment benefits if the coronavirus (COVID-19) causes an employer to shut down operations?

1. Yes. Maryland unemployment benefits are available to individuals who are unemployed through no fault of their own. If an employer must shut down operations and no work is available, individuals may be eligible for unemployment benefits if they meet the monetary criteria and the weekly eligibility criteria.

4. If an employer lays off employees due to the loss of production caused by the coronavirus, will the employees be eligible for unemployment insurance benefits?

1. Yes. Maryland unemployment benefits are available to any individual who is unemployed through no fault of his/her own. If an employer must lay off employees due to the loss of production caused by the coronavirus, individuals may be eligible for unemployment benefits if they meet the monetary criteria and the weekly eligibility criteria.

5. If an asymptomatic employee imposes a self-quarantine because of the coronavirus, will they be eligible for unemployment benefits?

1. No. The employee is still employed. Unemployment benefits are available to individuals who are totally or partially unemployed due to no fault of their own. In this example, the individual—not the employer—is choosing not to work and, therefore, would be ineligible. However, the facts of each circumstance are important. If the employer allowed this individual to telework, they would not qualify for benefits because they would not be unemployed.

6. If an employee is in mandatory quarantine because of suspicion of having the coronavirus, will they be eligible for unemployment benefits?

1. They might meet the initial eligibility criteria but not the ongoing eligibility criteria, which require them to be able to work, available for work, and actively seeking suitable work. If the employer required the individual to stay home but did not offer telework, the individual might be eligible for benefits if they met the monetary and weekly eligibility criteria.

7. What if I am asked by a medical professional or public health official to quarantine as a result of COVID-19, but I am not sick?

1. If you are following guidance issued by a medical professional or public health official to isolate or quarantine yourself as a result of exposure to COVID-19

and you are not receiving paid sick leave from your employer, you may be eligible to receive unemployment benefits. If you know you can return to your job as soon as your isolation or quarantine is lifted, you may not need to search for work. You must be able to accept any work offered by your employer that would not cause you to break isolation or quarantine.

8. What if my employer goes out of business as a result of COVID-19?

1. You may be eligible for unemployment benefits if you're out of work due to a lack of work. You can [apply for unemployment insurance benefits here](#). (These benefits are intended to assist workers who lost their jobs through no fault of their own.)

9. My employer has shut down operations temporarily because an employee is sick and we have been asked to isolate or quarantine as a result of COVID-19. Am I eligible for unemployment benefits?

1. If you are not receiving payment from your employer, such as paid sick leave or paid time off, you may be eligible for unemployment benefits during this time. Please check our [Claimant Frequently Asked Questions page](#) for general information.

10. If I am temporarily laid off work because business has slowed down as a result of COVID-19, can I receive unemployment insurance benefits?

1. If you are laid off work temporarily or if your hours are reduced due to a business slowdown or a lack of demand as a result of COVID-19, you may be able to receive unemployment benefits.

11. Can I still collect unemployment benefits if I am able to work remotely from home?

1. Working your full normal hours remotely would not qualify you for benefits. However, you may be eligible to collect some Unemployment Insurance benefits if your usual number of work hours are reduced through no fault of your own.

Employer-Specific Questions

12. If an employee receives unemployment benefits as a result of a coronavirus-related business shutdown, will the employer's unemployment taxes increase?

1. Unemployment benefits are proportionately charged to each employer based on weeks worked and wages earned in each individual's base period. Contributory employers could see an increase in their tax rate, which would result in higher taxes. Reimbursing employers would be charged dollar for dollar for benefits paid, which could result in higher than expected unemployment costs.