

N E W S R E L E A S E

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Employment Development Department Issues Unemployment and Disability Insurance Updates, Reminds Californians to Safeguard Personal Information and Help Fight Fraud

SACRAMENTO—As the holiday season approaches, the California Employment Development Department (EDD) is reminding Californians to safeguard financial and personal information online and elsewhere and remain vigilant to guard against identity theft.

Scammers attempt to get personal information in many sophisticated and creative ways. Scammers may “phish” for victims by pretending to be banks, stores, or even government agencies. They do this over the phone, in e-mails, by text message, in the regular mail, and by other communications forms. Once scammers have stolen this information they may attempt to file false benefit claims such as disability or unemployment insurance claims.

EDD takes an aggressive approach to combatting fraud and these fraud-fighting efforts have blocked an estimated \$125 billion in unemployment insurance fraud attempts during this pandemic. Still, fraudsters continue attempts to file false claims using stolen information.

Identity theft can happen to anyone, but there are [things everyone can do to reduce the risk](#). The [California Department of Justice has useful information and resources](#) to help reduce the risk of becoming a victim, as well as information to help victims. These resources include [Key Tips for Identity Theft Protection, an Identity Theft Victim checklist](#), and [Identity Theft Victim Complaint and Affidavit](#).

EDD’s proactive fraud fighting efforts have detected and halted unemployment and disability insurance scams. EDD deploys additional safeguards to stop these scammers and validate legitimate claimants as well as medical providers of disability insurance benefits.

Those who receive communications from EDD regarding an application for public benefits (such as disability or unemployment insurance) and believe someone filed the claim falsely, should file a fraud report by visiting [Ask EDD](#) and selecting the Report Fraud category to complete the Fraud Reporting Form. Claimants may mark any mail “Return to Sender” and put it back in the mailbox or mail the documents to EDD PO Box 826880, MIC 43, Sacramento, CA 94280-0225.

Identity theft victims may also want to file an identity theft report with the [Federal Trade Commission \(FTC\)](#).

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EDD offers information about how to protect against scams and identity theft, and how to report suspected fraud on its [Help Fight Fraud webpage](#). This includes information about how to visit [Ask EDD](#) and select the “Report Fraud” category to complete a Fraud Report.

Unemployment Insurance Information Video Explainer

Unemployment insurance is complex and the program requirements can be difficult to understand. EDD posted an [educational video](#) with four key things to know about this program based on common questions from claimants:

1. **Benefits Require Eligibility Determination:** Claimants must meet eligibility requirements when applying for benefits as well as each week they collect benefits. Those requirements include being unemployed through no fault of their own, having earned enough wages to establish a claim, being physically able to work, being available for work, and being ready and willing to accept work immediately.
2. **Past Wages Determine Benefit Amounts:** To be eligible for regular unemployment benefits, the claimant must have earned a minimum amount of employer-paid wages in the last 12 to 18 months. Weekly benefits range from \$40 to \$450 and are available to be collected throughout a 12-month period called a benefit year.
3. **Claimants must certify eligibility for benefits:** Certifying is the process of answering basic questions every two weeks that tells EDD the person is still unemployed and eligible to continue receiving benefit payments. Claimants should always read and answer each of the certification questions very carefully, as incorrectly answering the questions can delay payment.
4. **A claim balance is not necessarily the full amount a person will collect:** Past wages help determine the weekly benefit amount and the maximum benefits available in a benefit year. This maximum amount is also referred to as a claim balance, and it is not necessarily the total amount of benefits a person will collect.

Proving Self Employment or Employment for Federal Benefits

EDD continues to provide information on the [Pandemic Unemployment Assistance webpage](#) in response to common claimant questions about the federal requirement for those who applied for or received federal Pandemic Unemployment Assistance (PUA) benefits on or after December 27, 2020. These claimants must submit documentation showing they were (or were planning to be) either self-employed or employed at some point during the calendar year before and up to the start of their PUA claim.

PUA claimants already stated that they were or were unemployed or their businesses were interrupted as a direct result of COVID-19 when they applied for PUA and again when certifying for benefits every two weeks.

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The proof of work documents requested re now required to verify that the information claimants previously provided is true and correct. Notices being provided to claimants through UI Online, or sent through the mail, provide the time period that the documentation must cover:

- If the PUA claim started in the year 2020, claimants will need to provide documentation validating work status for some time between January 1, 2019 and the start of the claim in 2020.
- If the PUA claim started in the year 2021, claimants will need to provide documentation for some time between January 1, 2020 and the start of the claim in 2021.

Proof of self-employment or employment can be done quickly by uploading documents through UI Online. Claimants can scan the documents or take a picture of the documents with a digital camera or mobile device to upload through a one-time link. Claimants should ensure all documents are gathered in advance and represent the correct timeframe associated with the claim before starting the upload process.

Examples of documents that can be used are posted on the [Pandemic Unemployment Assistance webpage](#). That list is not comprehensive and claimants can submit multiple documents if helpful. Gig worker receipts could be acceptable proof of self-employment provided they show services performed during the appropriate timeframe. Electronic tax documents could also be acceptable. Signed affidavits verifying self-employment need not be notarized and should include the claimant's name, job start date, service that was to be performed.

The deadline to submit work history documentation will be explained in notices being sent to claimants. In general, claims filed for benefits on or after January 31, 2021, will have 21 days after the notice date to submit proof or to request more time. Claims filed before January 31, 2021, will have 90 days after the notice date to submit proof or to request more time. An extension of the deadlines may be requested.

After submitting documentation, claimants will receive a confirmation number. Once the documents have been reviewed, EDD will send a follow-up communication indicating whether the documentation was sufficient. If a claimant receives a notice indicating the documents submitted do not meet the federal validation requirement, the claimant will have the chance to respond and submit any further documents they believe verifies their work status as part of the normal appeal process with EDD. EDD may also call claimants in an effort to clarify any documentation received if necessary.

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