

You're going to hear about a bunch of different programs and laws that may be applicable to Rhode Islanders who are out of work due to the COVID-19 pandemic.

There is traditional [unemployment insurance](#) (UI), which has long been available to workers when they lose their jobs.

There is [Temporary Disability Insurance](#) (TDI), an option for people who are out of work for a shorter period due to illness or injury (or, in this case, a COVID-19 quarantine).

There is also [Temporary Caregiver Insurance](#) (TCI), a newer offshoot of TDI that offers paid leave to workers caring for a newborn or other family members.

Those are the programs. There are also state and federal laws that provide some employees with paid leave and unpaid leave, but the eligibility varies based on employer size and how long you've had your job.

That's a lot of options. How do I know what to apply for?

Think of it this way: there are two groups of people whose ability to work has been affected by the COVID-19 crisis right now.

One category is the people affected for *economic* reasons — their employer isn't operating due to the crisis. Maybe they work in a bar that's shut down under the governor's order. Maybe they've been laid off because their company is in the hospitality industry and business has dried up. Maybe their factory has cut staff because supplies aren't coming from China or Europe.

The other category is the people affected for *health* reasons — they are sick; they've been told to self-quarantine; or they have to stay home because someone else in the family is on self-quarantine.

Figure out which category you're in and that will help you figure out what to do next.

I'm in the economic group — my business is closed for now because of the COVID-19 crisis. What should I do?

You should apply for unemployment insurance — and [you should apply online here](#). (Officials emphasize that you should skip calling for more information and just apply right away.)

Make sure you check off on your application that your reason for being out of work is related to COVID-19.

I'm also in the economic group, but my employer has gone out of business. What should I do?

Same for you. Apply for unemployment insurance — [do it online here](#) — and again, say it's related to COVID-19 if that's the case.

What kind of benefit will I receive on unemployment?

It varies, so you're going to want to fill out an application and find out your exact eligibility. But in general, most workers are currently eligible for roughly 50% of their wages for up to 26 weeks.

Usually, you can't apply for unemployment insurance until you've been out of work for seven days, but due to the COVID-19 situation Governor Raimondo's administration has [adopted emergency regulations](#) that waive the waiting period — so you can apply as soon as your employer says it's closing down or laying you off.

When will I receive my first unemployment check (or direct deposit)?

R.I. Department of Labor and Training (DLT) officials say their staff is working around the clock to process claims as quickly as possible.

In general, if you have a "clean claim" — it's COVID-related, you have a record of wages to examine — your first payment should arrive between seven and 14 days from applying.

The message: just put in your application for now, [and do it online](#).

I'm still not quite sure if I'm eligible for unemployment or not. What should I do?

There is no penalty for applying (as long as you tell the truth on your application, of course). If you think you might be eligible, fill out the online application and DLT will let you know for sure. Again, make sure you check the box to say it's related to COVID-19.

I'm a business owner who needs to cut payroll because of COVID-19. What should I do?

If you're a restaurant or other business that expects to quickly resume normal operations once the emergency is over, DLT officials say to hang tight. They may have more information about options in the coming days.

However, if you're a company that is facing a longer-term disruption — say, a manufacturer who can't make products because of a supply chain disruption — you may be eligible for WorkShare.

WorkShare is a program Rhode Island has had since 1991. Basically, DLT works with a company to help avoid layoffs by cutting hours and offsetting the lost wages using unemployment insurance funds. The idea is to help the employer keep its workforce in place during a downturn.

However, WorkShare is a fairly hands-on program, so DLT officials suggest businesses should only reach out if they're facing that kind of longer-term disruption. [More information on WorkShare is available here.](#)

I'm in the other group. The Department of Health has ordered me to self-quarantine for 14 days so I can't go to work. What should I apply for?

In your case, you are supposed to use your paid sick leave benefits if you have them at work. In Rhode Island, employers with at least 18 workers are required to offer up to five paid sick days to eligible employees. Your own employer may offer more.

However, if you do not have enough sick days to cover two weeks out of work, you should [apply online for Temporary Disability Insurance, or TDI.](#)

Make sure you mark COVID-19 as the reason you need TDI; people who enter the program due to COVID-19 are eligible for 14 days of benefits [under emergency regulations.](#)

I'm not in self-quarantine myself, but I have to stay home because someone in my family is. What should I apply for?

The same as above, though in your case you might wind up on Temporary Caregiver Insurance, or TCI. [You can apply for TCI online here.](#) And if DLT reviews your application and determines that you should be on the other program, the agency will switch you over to the other one.

What kind of benefit will I receive on TDI or TCI?

It varies, so you're going to want to fill out an application and find out your exact eligibility. But in general, most workers are currently eligible for roughly 60% of their wages.

Should I wait to apply for TDI or TCI until I've finished using my sick days at work?

No. [Apply online now,](#) and your benefits will start once you've exhausted your sick days.

What happens if I actually come down with COVID-19 and am out of work sick for an extended period?

[Apply online for TDI.](#) If you're going to be out for more than two weeks, you may need to reapply and provide a doctor's note showing you have come down with the disease.

How do I get more information?

[The DLT COVID-19 fact sheet is available here.](#) You can also email dlt.covid19@dlt.ri.gov.

You also have the option of calling DLT — however, officials are strongly urging people who think they should go on unemployment or TDI/TCI to just apply online without a phone call in order to keep the lines free for people with truly unique circumstances. You can [apply for unemployment here](#) and [apply for TDI/TCI here](#). But if you want to call, the number is (401) 462-2020.