Disaster Unemployment Insurance
Q&As

Q. What is Disaster Unemployment Insurance?
The purpose of the DUA program is to provide payment and reemployment assistance to individuals who are unemployed as a direct result of a major disaster and who are not otherwise eligible for another form of Unemployment Compensation. A major disaster is any natural catastrophe or other type of disaster that results in a Presidential declaration of a disaster.

Q. Am I eligible for DUA benefits?
Those who became unemployed or those who are self-employed and had work interrupted beginning July 26 as a direct result of the severe storms and flooding that occurred in 5 Eastern Kentucky counties included for individual assistance in the FEMA disaster declaration area are eligible to apply for DUA benefits. Those counties include Breathitt, Clay, Knott, Letcher, and Perry.

- Farmers and other self-employed individuals who are traditionally ineligible for unemployment insurance (UI) benefits may qualify for DUA.

The Kentucky Office of Unemployment Insurance is responsible for making determinations of eligibility for individuals applying for DUA. For an individual to qualify for DUA, one of the following conditions of unemployment must have occurred as a direct result of the disaster:

- The individual has had a week of unemployment following the date the disaster began.
- The individual is unable to reach his/her place of employment.

- The individual was scheduled to start work and the job no longer exists or the individual was unable to reach the job.
- The individual became the major support because the head of household dies a direct result of the disaster.
- The individual cannot work because of an injury caused as a direct result of the major disaster.

Q. How do I apply for Disaster Unemployment Assistance (DUA)

Claims can be filed online at www.kcc.ky.gov or by phone (502) 875-0442. In order to complete the application process, you will be required to verify your identity through ID.me. See the ID.me FAQs below.

- All Disaster Unemployment Assistance (DUA) claimants are required by the federal government to file for regular unemployment insurance before being considered for DUA.

- If you receive a letter after you file stating you do not have sufficient income in the base period to qualify for regular unemployment insurance, your claim will be reviewed for DUA eligibility.

Q. How will I know if I am approved for DUA?

After your information has been reviewed and if you are deemed eligible, OUI will automatically enroll you in the DUA program. You will receive a monetary determination for the DUA claim by mail.

Q. Will I be required to search for work if I am drawing DUA benefits?

The Kentucky Office of Unemployment Insurance has received approval from the U.S. Department of Labor to temporarily waive work search requirements for Disaster Unemployment Assistance claimants affected by the flooding that occurred in Eastern Kentucky beginning July 26 in the 5 FEMA designated counties included in the major disaster declaration. Gov. Andy Beshear signed Executive Order 2022-471 on July 29,2022 suspending the work search requirement and seven-day waiting week period for DUA claimants in the FEMA affected counties approved for individual assistance.

Q. I am self-employed? Can I apply for DUA?

Yes, Claims can be filed online at www.kcc.ky.gov or by phone (502) 875-0442. In

order to complete the application process, you will be required to verify your identity through ID.me.

- **All self-employed individuals must submit 2021 tax documents or check stubs within 21 days from the filing date of their claim to be considered for DUA eligibility. If you meet all other DUA qualifications, payments **cannot** be issued without this documentation.

- When filing a claim in-person, self-employed individuals should bring a copy of their 2021 income tax return. All applicants filing for disaster benefits will be required to verify your identity. (ID.me).

Q. What is the deadline to apply?
The deadline to apply for benefits is 30 days after the program is formally announced via a press release from the Kentucky Education and Labor Cabinet.

Q. How much is the weekly DUA benefit amount?
The maximum weekly benefit amount payable is generally determined under the provisions of the state unemployment compensation law in the state where the disaster occurred. However, the minimum weekly benefit amount payable is half (50%) of the average benefit amount in the state. DUA minimum weekly Benefit amount will be $191.

- The minimum weekly benefit is calculated quarterly and published for states through a UIPL issuance

- **Can I request a higher weekly benefit rate?**
  Yes, claimants have 21 days from the filing date of their claim to submit 2021 earnings verification documents to be considered for a higher weekly benefit amount. You can provide the 2021 earnings by logging into your account online at www.kcc.ky.gov. Once logged in, use the Document Upload feature and select "Earnings Verification" from the dropdown box to upload documents. Acceptable Documentation include: 2021 tax documents, 1099, W2's

Q. Is there a resource that provides more detail about the DUA program?
Please see the DUA Rights and Responsibilities guide.

Q. How many weeks are payable under the DUA program?
DUA benefits are generally paid for up to 26 weeks beginning with the first week following the date the major disaster began and ending with the 26th week following the date the major disaster is declared by the President.

Q. How do I request my DUA benefits?
If you are approved for DUA, you will automatically receive payment request forms to the email address you provided on your claim. You must complete and submit the form each week in order your benefit payments.

- **Pay order forms will be issued every Sunday to individuals that have an established DUA claim.

Q. I received a letter stating I was not eligible for DUA? Can I appeal?
Yes, appeal rights will be included on your DUA determination letter.

ID.me FAQs

Q. Who is ID.me?
ID.me is our federally certified technology partner for secure digital identity verification. ID.me helps make sure you're you – and not someone pretending to be you – when you request access to your benefits.

Q. Does ID.me keep my information secure?
ID.me uses bank-grade security infrastructure and federally compliant information protection practices to safeguard your data.

Q. How does ID.me use my information?
ID.me never shares user data with third parties unless they receive explicit consent from the user to do so – on a case-by-case basis – after the user has been appropriately authenticated. In fact, ID.me requires your explicit permission before they send your information to our agency.

Q. Does this impact my credit score?
No. When ID.me verifies information about your credit history for identity

verification there is no impact on your credit score and does not hurt your credit report in any way.

Q. Why does ID.me ask for my social security number?
ID.me's verification process requires collecting sensitive pieces of information, like your Social Security number (SSN). ID.me needs this information in order to uniquely identify you, a critical step to prevent impersonation and fraud.

Q. How do I verify my identity with ID.me?
In addition to entering your phone number for a mobile phone verification, you will have the option to either answer questions about your credit history or upload a photo of your government ID. If one or both of those methods does not work, you can verify your identity by speaking with a real person on a video call.

Q. Why was my identity verification attempt unsuccessful?
There are several reasons why an identity verification attempt may be unsuccessful. One potential cause is that the information provided to ID.me does not match the authoritative sources they use for identity verification. Alternatively, an attempt may be unsuccessful if a user entered incorrect information or if the identity documents provided do not meet federal digital identity protection guidelines. If your first three verification attempts are unsuccessful, click on the "Verify identity on a video call" button to join a video call with an ID.me employee that is trained and certified to verify your identity.

Q. What is a Trusted Referee video call?
If your self-service identity verification attempt was unsuccessful, you can verify your identity on a recorded video call with a Trusted Referee instead. This process consists of a short video call with a trained ID.me employee where you present [acceptable documentation](#) to verify your identity.

Q. What documents do I need for the Trusted Referee video call?
You will need either two primary IDs or one primary and two secondary IDs. Please navigate to this link for a list of acceptable documents: help.id.me/hc/en-us/articles/360017833054-What-is-a-Primary-or-Secondary-IdentificationDocument-. Be sure to have these physical documents on hand before joining the video call.

Q. ID.me is not processing the photos of my government ID. What should I do?
When taking a picture of your document, make sure all four corners are visible, turn off your flash to reduce glare, place your document on a dark surface, and match the orientation to the document (e.g., use landscape for driver's licenses). If you're still experiencing difficulties, Locate and click the "Verify identity on a video call" button to join a video call with a Trusted Referee.

Q. How long does the Trusted Referee video call take?
Depending on the number of claimants attempting to verify their identity, the Virtual In-Person wait time can vary; however, once you join the video call session with an ID.me Trusted Referee, the verification process should take 15 minutes or less.

Q. What should I do if I don't own a mobile phone with a camera and internet connection?
ID.me can still verify your identity even if you don't own a mobile phone. Identity verification with ID.me is a one-time event and can be completed on a device that you borrow from a friend/family member or one that is available at a public location, like a library. When using a borrowed device, it's likely that you will need to verify your identity over a video call with an ID.me Trusted Referee. You will be given the option to "Verify identity on a video call" after your third self-service attempt.

Q. I received an error saying that I have already verified my identity. What should I do?
This error is usually related to having a duplicate ID.me account. A verified account may already exist for you under a different sign-in and there can only be one verified user per account created. Try signing into your previously verified ID.me account to continue. If you do not remember verifying your identity or cannot remember your login credentials, please contact ID.me at help.id.me for help.

Q. How do I contact ID.me for assistance?
Please navigate to help.id.me to submit a request or interact with ID.me's virtual assistant (on the lower right). ID.me's member support team is available 24 hours a day, 7 days a week and will respond to your question as soon as possible.

ID.me Tutorials
[Kentucky Career Center ID.me Introduction](#)

How to Verify your identity (self-serve):

- English: https://vimeo.com/500131403

- Spanish: https://vimeo.com/720773213

- CC: https://vimeo.com/720772956

- ASL: https://vimeo.com/720771203

How to Verify your Identity (TR):

- English: https://vimeo.com/500120512

- Spanish: https://vimeo.com/720775687

- CC: https://vimeo.com/720775910

- ASL: https://vimeo.com/720773691

How to Verify your identity (In-person Kiosk):

- English: https://vimeo.com/manage/videos/684814818

- Spanish: https://vimeo.com/720761326

- CC: https://vimeo.com/720760984

- ASL: https://vimeo.com/720760017

What is ID.me?

- English: https://www.youtube.com/watch?v=Er4VBblnq1U

- Spanish: https://vimeo.com/720776972

- CC: https://vimeo.com/720776688

- ASL: https://vimeo.com/720776150

How to Correctly Upload Documents for ID.me:

- English: https://vimeo.com/498014244

- Spanish: https://vimeo.com/720770865

- CC: https://vimeo.com/720763329

- ASL: https://vimeo.com/720761623