



Understanding Unemployment Insurance in Kentucky

Kentucky Office of Unemployment Insurance (OUI)

Unemployment insurance provides temporary financial assistance to qualified individuals who have lost their job through no fault of their own and who continue to meet eligibility requirements. Just because you lost a job does not mean that you are eligible to receive UI benefits!

As an unemployment insurance claimant, when filing a claim in Kentucky, you must:

- Accurately report the reason you are unemployed and separated from your job when initially filing a claim. You must provide OUI with the precise reason for your separation so that we can best assist you and help you to avoid a possible overpayment and fraudulent determination being applied to your claim.
- Report your gross wages (pre-tax) for each week you work and request benefits - even if you will not be paid until later. Accurately report all earnings during your bi-weekly claim process even those from part-time or temporary work. Failure to accurately report earnings could be considered fraud that could result in prosecution.
- Register with Focus Career (<https://focuscareer.ky.gov/careerexplorer/home>) and keep your resume up to date while unemployed to be eligible to collect benefits. For those who are not required to register, you may still seek help in finding a job from any KCC location. Any KCC office can provide job leads, job search assistance, as well as adult education and vocational rehabilitation services. Staff in each center can provide information about apprenticeship opportunities and training resources.
- Meet all work search requirements. You must search for one job per week that you request benefits. Failure to search for work during a week in which you file a claim could result in benefits being denied until you show that you have begun seeking work.

- Make yourself able and available for work. To collect benefits, you must certify each week that you are able, available, and willing to accept suitable work. Limitations with childcare or transportation could limit your work availability and present eligibility issues.
- Avoid errors to ensure benefits are properly paid. To prevent errors, please read all of the information provided to you in the Claimant Guide: Your Rights & Responsibilities When Claiming UI Benefits when you file your claim.
- Immediately report the date you return to work. As soon as you begin working, you must notify OUI if you plan to continue claiming benefits. You must report the change no later than the Sunday following your return to work. Claimants should not wait until they receive their first paycheck to report. Claimants should note that OUI relies on state and national resources to track new hires, so it is in your best interest to report your return to work immediately to avoid any penalties.

All claimants should develop an effective work search plan. The Kentucky Career Center is a great place to learn about different types of jobs, their educational needs and availability, and how to access training resources.

Know Your Responsibilities!

As a recipient of unemployment insurance benefits, you have a legal responsibility to understand and follow all rules and reporting requirements. Anyone who collects UI benefits is legally responsible for ensuring the requirements set by state law are followed. Failure to follow the rules can result in serious consequences, which can include prosecution by government authorities, being ordered to repay benefit funds with penalties, forfeiting future federal and state income tax refunds, losing future eligibility to collect UC benefits, and a possible jail sentence.

Look to your [Claimant Guide: Your Rights and Responsibilities When Claiming Unemployment Insurance Benefits booklet](#) for helpful tips to avoid committing fraud!

Navigating the process can be confusing. If you have a question about your responsibilities or the requirements, you can contact the Kentucky Career Center:

502-564-2900 UI Assistance Line
502-875-0442 File a Claim (Only)