

# Unemployment Insurance (UI)



MONTANA DEPARTMENT OF LABOR AND INDUSTRY  
administers Montana's UI program

-  [COVID-19: Resource Guide for Montana Employers and Employees](#)
-  [Emergency Rules Relating to the Claims and Payments of UI Benefits](#)
-  [COVID-19: Scenarios and Benefits Available](#)

## U.S. DEPARTMENT OF LABOR

[Guidance to states regarding unemployment compensation flexibilities related to COVID-19](#) 

- Determining whether an individual is “unemployed”;
- Determining if the individual is able to work, available for work, and actively seeking work;
- Examples for assessing UC eligibility;
- Employer charging, with consideration for impact on trust fund solvency;
- Impact of eliminating the waiting week; and
- Promotion of Short-Time Compensation
- Approved Montana Department of Labor's Emergency Rules.



FAMILIES FIRST CORONAVIRUS RESPONSE ACT

expands unemployment benefits and provides an estimated \$6.2 million in grants to Montana for processing and paying claims for unemployment.  
[Public Law No. 116-127](#)

# Medical benefits/ Sick Leave



[Public Law No. 116-127](#)

FAMILIES FIRST CORONAVIRUS RESPONSE ACT

Requires employers of less than 500 employees to provide paid sick leave for employees that:

<500  
EMPLOYEES

- Are under a quarantine or isolation order related to COVID19
- Are advised by a health care provider to self-quarantine due to COVID19
- Have COVID19 symptoms and are seeking a medical diagnosis
- Are caring for a child due to a school closing for COVID19 or because a child care provider is unavailable due to COVID19

According to White House officials, employers will be able to credit the sick leave payments against their withholding taxes due to the federal government as a method of funding the new sick and family leave requirement. Exceptions may be granted for employers of less than 50 employees.

*“UI is not intended to be used as a paid sick leave.”*

Families First Coronavirus Response Act provides for:

- Family and medical leave in certain instances; and
- Paid sick leave for a similar but more expansive set of needs

Congressional Research Office published a paper on March 17, 2020, summarizing [Paid Leave and Unemployment Insurance Responses](#)



# Loan or Grant Program

## SMALL BUSINESS ADMINISTRATION

[Economic Injury Disaster Loans](#) 

- Payments on these loans will be deferred for a year.
- There is also discussion at the federal level about allowing standard SBA loan payments to be deferred for 6 months.
- Interest is 3.75% for small businesses and 2.75% for nonprofits

FAMILIES FIRST CORONAVIRUS RESPONSE ACT

[Public Law No. 116-127](#)



- requirements for providing coronavirus diagnostic testing at no cost to consumers
- treat personal respiratory protective devices as covered countermeasures that are eligible for certain liability protections
- temporarily increases the Medicaid federal medical assistance percentage

# Reimbursement for Employers

Montana Department of Labor's emergency Unemployment Insurance rules provide that that employers will be relieved of charges for benefits paid out pursuant to the emergency rules. Additionally, the Families First Coronavirus Response Act provides tax credits to reimburse employers for paid sick time and paid FMLA. There are limits to the amounts that will be reimbursed, but no limit on the amount an employer is allowed to pay.