



Basics of Unemployment Insurance in Maine

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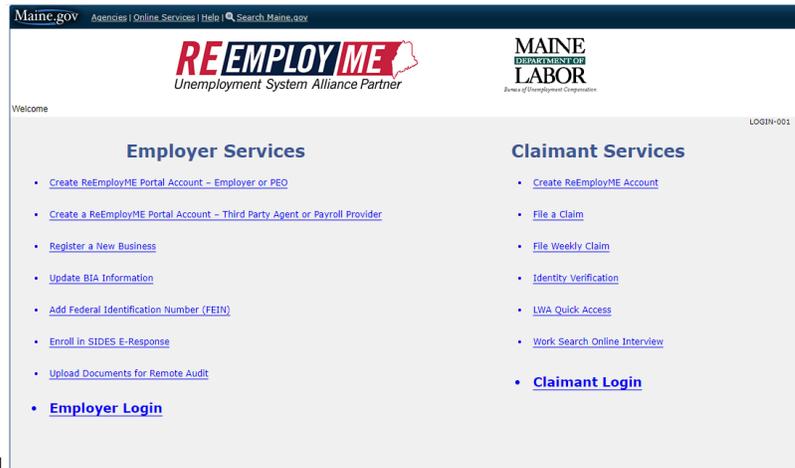
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I lost my job. Should I file for unemployment insurance benefits?

Yes. You should file for unemployment insurance benefits as long as you are:

- Physically able to work
- Available for work
- Looking for work.

Many people don’t apply for unemployment insurance benefits because they think they are not eligible when in reality they could get benefits. Find out if you are eligible by applying!



Applying for unemployment benefits

When should I apply for unemployment?

Right away. Open a new claim for benefits as soon as you lose your job to be sure that you get all the benefits you qualify for. One exception is if you quit your job to follow your spouse to a new location. In that case, you must wait until you arrive at the new location to apply.

How do I file a new application for unemployment benefits?

If you have computer access you can file a new claim for unemployment benefits at [ReEmployME](#). If you do not have a computer you can start your unemployment claim by calling the Maine Department of Labor at 800-593-7660 between 8 AM and 3 PM.

If you are applying online and have never applied for unemployment benefits, first you will need to create a ReEmployMe account (the first item under “Claimant Services”).

Follow the directions to exit the system to verify your email address. It is worth verifying your email so that the Department of Labor can contact you by email and to make the process easier if you forget your password.

Next, you will need to File a Claim (the second item under “Claimant Services”). This tells the Department of Labor that you are now unemployed and applying for unemployment benefits.

You will need the following information for this step:

- Social security numbers for yourself and children who are your dependents;
- Alien Registration number if you have one;
- Information about your employer or employers during the last 18 months. If you have worked for the US Military in the last 18 months you will need your DD-214.

You will be asked about what happened when you left your job. If you were laid off, just choose the reason “lack of work.”

This step opens your claim but you will still need to file a weekly claim at the end of each week for which you want to get unemployment benefits.

After I open an initial application for unemployment benefits what should I do?

Here are some important things you can do so that your claim for unemployment benefits goes smoothly:

- You must file a weekly claim at the end of each week for which you want to get benefits.
- Unemployment weeks start on Sunday and end at the end of the day on Saturday.
- You have 14 days from the end of the week to file a weekly claim. On the 15th day, your claim will close. Although you will not be able to claim benefits for the weeks you missed, you can reopen your claim. Reopen your claim by going to the “File an Initial Claim” item on ReEmployMe or by calling
- For every week that you file you will need to answer the following questions:
 - Were you physically able to work?
 - Were you available to work?
 - Did you look for work?
 - Did you refuse an offer of work that included a start date and rate of pay?

You will find more information about these questions later in this guide.

How long will it take to start getting unemployment benefits?

It depends. The Department of Labor will contact your employer to confirm the details of how you left your job. If you were laid off due to lack of work and your employer confirms your information it will take two to three weeks to start getting benefits.

If you quit your job or you were fired you will need to participate in a “fact-finding” interview. After the fact-finding interview, you will get a “Deputy’s Decision” that will tell you whether you are eligible for benefits. This process will take a couple of extra weeks. **It is very important to keep filing your weekly claims during this time.**

You will find more information about the fact-finding process later in this guide.

The first week that you would otherwise be eligible to get benefits, you will not get paid by unemployment. This is called a “waiting week.”

If you cannot meet your basic needs while you are waiting for unemployment benefits to start, call DHHS at 855-979-4357 to ask about MaineCare, Food Assistance (SNAP) benefits, and TANF or Emergency Assistance (if you have children at home). Go to the Maine State Housing website and apply for Emergency Rental Assistance or call your town office to ask about General Assistance to help with your rent. ‘

Your weekly unemployment benefit cannot be considered income to you for any of these other programs if you are not receiving it.

Am I eligible to get unemployment benefits?

Maybe. There are two parts to eligibility for unemployment benefits. You have to meet the criteria for both “monetary” eligibility and “non-monetary” eligibility requirements.

- Monetary Eligibility is determined by how much you have earned as an employee in the last eighteen months. To get unemployment, you must have earned at least \$5904 in a recent 12 month period and at least \$1968 in two different quarters of that 12 month period.

When you get a Monetary Determination it will also tell you your weekly benefit amount (the amount you can get each week), and your maximum benefit amount (the total amount of unemployment benefits you can get during the next year).

- Non-Monetary Eligibility refers to the other eligibility requirements. To get unemployment benefits you must:
 - Be physically able to work, available to work, and looking for work.
 - Have lost your job through no fault of your own.

How do I know if I earned enough money to qualify for unemployment benefits?

Apply for unemployment benefits. Once you have completed your initial application you will get a “monetary determination” in the mail. This will include a record of your earnings. Check this carefully to be sure that all your employment is listed. If it is not, call the Maine Department of Labor at 1-800-593-7660 between 8 a.m. and 3 p.m. Monday-Friday. If you worked in a

different state or for the Federal Government, you will have to call and provide information about that employment.

Your “monetary determination” will include information about your Weekly Benefit Amount (the amount you are eligible to get each week), and the total amount of benefits for which you are eligible.

The maximum total amount of benefits is usually the weekly benefit amount (WBA) x 26 weeks, but may be less in some cases.

I have children. How do I get the extra benefit for Dependents?

You need to apply. Usually, you will do this when you first open your claim for benefits. But you can do this anytime by applying when you file your weekly claim online or by downloading and mailing a paper application.

You will get an extra \$25 per week per child for any week you qualify for unemployment benefits. In the past, you could not get this benefit if the children’s other parent was working or paying child support. This law was changed recently and now most parents can get this benefit.

Separation from Employment (why you are not working)

I was laid off from my job but I don’t see that as an option when I’m trying to file my claim. How should I file my initial claim for unemployment benefits?

If your employer told you that you were “laid off” or your position was terminated, list your reason for your separation from employment as “lack of work.”

I’m still working for my employer but my hours have been reduced. How should I file my initial unemployment claim?

If your employer reduced your hours your separation is considered to be due to a “lack of work,” and you should use this as a reason for separation when you open your claim.

I'm thinking about quitting my job. Can I get unemployment benefits?

Maybe. If you have not quit your job yet, please read this answer carefully.

If you quit your job you will get a "Notice of Fact-Finding Interview" with a date and time when a Deputy (also called a claims adjudicator), will call you and ask questions about what happened. The Deputy will also talk to your employer. You will get a written decision stating whether you have been disqualified from benefits because you quit.

If you are disqualified for quitting your job, you cannot get unemployment benefits until you return to work with an employer and earn 4 times your weekly benefit amount.

There are situations where you may be able to quit your job and still get unemployment benefits:

1. You quit for "good cause attributable to the employment."

This could be true if your employer is failing to provide a safe work environment or is mistreating you in some way. Some examples of "good cause" include sexual harassment or other serious harassment, failing to pay you on time, discriminating against you based on your gender, race, disability, or religion, or retaliation when you've made a legitimate complaint about your employer. A Deputy will decide whether the circumstances constitute "good cause attributable to your employment" for quitting your job and whether you have proved your claims.

It is your responsibility to provide proof of what happened. Keep any records of conditions of your employment that were unsafe or intolerable, including photos, emails, or signed statements from coworkers.

You must tell your employer about your concerns and give the employer a chance to make a reasonable effort to address them **before** you quit your job. You could be denied benefits if you don't try to resolve your concerns. Try to contact your employer in an email so that you have proof that you asked them to make changes before you quit.

2. Your unemployment benefits may be allowed if you quit your job under one of the following special circumstances:

Leaving due to Illness or Disability: If you or an immediate family member became sick or disabled.

You must tell your employer right away if you need to take time off or if you need to work fewer hours or a different shift because of your illness or disability. Keep a record of your request and your employer's response.

If your employer cannot or will not accommodate your request and you have to leave your job, you may be eligible to get unemployment benefits once you are able to work, available to work, and looking for work. You do not have to be physically able to perform the job duties of your previous job to get benefits.

Leaving to Accept a New Job: If you leave one job to accept a new permanent full-time job and the new job falls through because of action by the new employer.

You must have an actual offer of employment with a specific start date for this exception to apply.

Leaving to Accompany, Follow, or Join Spouse: If you have to leave your job to accompany, follow, or join your spouse to a new place of residence.

It is very important to wait until you arrive at your new residence before opening your initial claim. You must be able to work, available for work, and looking for work when you open your claim in your new location.

Leaving Due to Domestic Abuse: If you have to leave your job to protect yourself or an immediate family member from domestic abuse.

The Department of Labor must take your word that you needed to leave your job to protect yourself or a family member unless there is clear evidence that this was not the case. However, you must also make all reasonable efforts to keep your job. That could include asking for time off, asking for a transfer to another location, or asking for other accommodations.

Domestic abuse includes attempting or causing bodily harm or putting another in fear of bodily injury. It also includes controlling another's conduct, restricting another's movements, threatening violence, or repeated intimidation or harassment.

Leaving due to an unexpected loss of child care or other dependent care: If you have to leave your job to care for your child or another immediate family member after unexpectedly losing their caregiver through no fault of your own.

You must make a good faith effort to continue working by asking for a different schedule or a leave of absence, or searching for alternative care arrangements.

You will not be disqualified for quitting your job in this situation, but you will only be able to start getting benefits once you have arranged for new child care that will allow you to accept a job.

I was fired from my job. Can I get unemployment benefits?

Maybe. If you were fired from your job you will get a “Notice of Fact-Finding Interview” with a date and time when a claims adjudicator will call you and ask questions about what happened. They will also talk to your employer. The adjudicator will decide whether you were fired for “misconduct”. You will get a written decision stating whether you have been disqualified for benefits because you were fired.

If your employer alleges that you were fired due to your own “misconduct” the employer must provide proof that you did something against the interests of the employer, did something that your employer had told you not to do, or did something that you knew to be wrong. You may be disqualified for unemployment benefits if the adjudicator decides that you were fired for misconduct.

Misconduct can include:

- Missing work or being late for work after warnings
- Drinking or using drugs at work or arriving to work intoxicated
- Refusing to follow reasonable instruction from an employer
- Stealing
- Abusive behavior
- Unsafe behavior

If you were fired from your job because you were not able to perform your job duties to your employer’s satisfaction or made a single mistake, this is considered a discharge for unsatisfactory job performance and not misconduct. As long as you were working to the best of your ability, you will be eligible for unemployment benefits.

If you are disqualified because you were fired for misconduct, you will not be eligible for unemployment benefits until you return to work with an employer and earn 8 times your weekly benefit amount.

Fact-finding Interviews, Deputy's Decisions, and Appeals

What happens at a fact-finding interview?

If there is a question about your eligibility for unemployment benefits, you will get a notice of a fact-finding interview with a date and time. The Deputy will call you within an hour of that time. That means they may call an hour before or an hour after the time listed.

Fact-finding interviews can be just with you if the issue does not involve the employer. If the issue is about why you quit or were fired from your job, the adjudicator will talk to you and the employer, but not at the same time.

You have the right to state your case. Be prepared for the call with any evidence you have to prove your case. Ask the adjudicator how to send in any documents you have that prove what you are saying.

If you cannot be available for the fact-finding interview, the adjudicator will leave a phone number for you to call. Try to get back to them as soon as you can.

If you have been getting unemployment benefits they cannot be stopped until you get a decision from your fact-finding interview.

I was told that I could write a statement for the fact-finding instead of doing an interview. Should I do this?

Sometimes you will have an option to write a statement about the issue on your claim (were you able and available to work? Did you look for work?). If you feel confident that you understand the issue, and the issue is simple, you may want to write a statement instead of participating in a fact-finding interview.

For example, if you were too sick with the flu to work for three days of the week, but you were able and available to work all the other days, your written statement would be a simple way to resolve the issue.

You can always choose to participate in a fact-finding interview rather than make a written statement if you think that you can better explain what happened in a personal conversation.

I got a Deputy's Decision saying that I am disqualified. What should I do?

If you disagree with the decision, you have 15 days to file an appeal. If you have a good reason that you couldn't file the appeal in the first 15 days, you may be given an extra 15 days.

You can file an appeal:

- Online by using your ReEmployME account
- By email at Admin.Hearings@Maine.gov
- By calling 207-621-5001
- By fax at 207-287-5949

You will get a letter telling you the date and time of your appeal hearing. You must attend the Appeal Hearing. You can ask for the hearing to be rescheduled if you cannot be available. Usually, these hearings are conducted over the phone.

The Administrative Hearing Officer who conducts the appeal hearing will question you (and your employer, if an employer is involved in the decision), and ask you for any documents that prove your case.

You must continue filing weekly claims for every week you want to claim unemployment benefits, even if you are disqualified. If you win your appeal you will be paid for these back weeks. If you have let your claim close and have not filed weekly claims, you will not be allowed to file for any weeks you missed. Be sure to file weekly claims so that you can be paid benefits if you win the appeal!

If you cannot meet your basic needs while you are waiting to find out about your unemployment benefits, call DHHS at 855-797-4357 to ask about MaineCare, Food Assistance (SNAP) benefits, and TANF or Emergency Assistance (if you have children at home). Go to the Maine State Housing website and apply for Emergency Rental Assistance or call your town office to ask about General Assistance to help with your rent.

Your weekly unemployment benefit cannot be counted as income to you for any of these other benefits if you are not getting it.

The Deputy's Decision allowed my benefits but my employer has appealed. What should I do?

Continue to file your weekly claims, as long as you are unemployed. You will continue to receive benefits.

You must attend the Appeal Hearing. You can ask for the hearing to be rescheduled if you are not available for the scheduled date and time.

The Administrative Hearing Officer who conducts the appeal hearing will question you and your employer and will ask you for any documents that prove your case. Although the Administrative Hearing Officer will read the previous decision and the Deputy's notes, they have to investigate the facts themselves.

If the Administrative Hearing Officer finds in favor of your employer, the decision will establish an overpayment of benefits. You have the right to appeal the decision to the Unemployment Insurance Commission. It is unlikely that the UI Commission will conduct a new hearing. They will review the file for your case and make a new decision.

Once an overpayment of benefits is final (this means that the Department determined that you were not eligible for the benefits, and there are no more appeals), you can apply for a waiver of the overpayment. You will find more information about Overpayment Waivers later in this guide.

You Must be Able to Work, Available to Work, and Looking for Work to Qualify for Unemployment Insurance Benefits

What does Able to Work mean?

Able to work means that you are physically and mentally able to work. You do not have to be physically able to work at your previous job. You do need to have the skills to apply for work that is reasonably available and would accommodate your physical limitations.

If you are not physically and mentally able to work at all you are not eligible for unemployment benefits.

If you are too sick or injured to work for a day or two, you are still eligible to get unemployment benefits for the other days in that week, but not for the days during which you were not able to work. You may be asked to provide a doctor's note saying that you are released to return to work if your illness or injury was very serious.

What does Available to Work mean?

Available to work means that if you were offered work, you would be available to accept it. For example, you could arrange for child care and transportation so you could go to work.

Generally, you must be able and available for full-time work to qualify for UI. But there are some important exceptions discussed below. You must be available to work for the customary hours of your occupation. You cannot, for example, limit your availability to particular days of the week or times of the day. Shift workers must be available to work any shift unless you are needed at home to care for a child or dependent overnight. In this case, you are not required to be available for a shift where the majority of hours are between midnight and 5 AM.

To be considered available to work, you must have transportation to get to a job. There is no specific commuting distance for which you must be available. This will vary based on where you live, what kind of work you do, and what commuting distances are customary for your area and occupation.

If you are not available to work (for example, you are on a family vacation in another state) you are not eligible for unemployment benefits for the week. If you are not available to work at all (for example, you are incarcerated), you are not eligible for unemployment benefits until you are again available.

If you are not available for work for a few days of the week for “good cause” (for example, you are needed to care for an immediate family member who is sick), you can still get unemployment benefits for the days in that week when you were available.

Do I have to be able and available for full-time work to get unemployment benefits?

If you are not available for full-time work, you may still be eligible for unemployment benefits if:

- You worked less than full time during the past 18 months, and you are now able and available for roughly the same number of hours a week.
- You worked full time during the past 18 months but you can no longer work that same number of hours for good cause. For example, you can still work, but your health does not allow you to work the same number of hours that you did before.

- You worked full time in the past, but you are now able and available to only work less than full time because of the illness or disability of a family member
- You worked full time in the past, but you are currently available less than full time because of the need to protect yourself or an immediate family member from domestic violence.

If you are only available to work part-time and you find a part-time job that uses all the hours you are available to work, you are not eligible for a partial benefit, even if your weekly gross earnings minus \$100 is less than your weekly unemployment benefits amount (see partial benefits for more information).

What counts as a Work Search?

Here is the list of the activities that will meet your work search requirement:

- Attending a job fair/virtual job fair hosted by a Career Center
- Participating in Career Center virtual reemployment services or workshops directly related to seeking employment
- Applying for a job for which you are reasonably qualified and which you are willing to accept
- Interviewing for a job for which you are reasonably qualified
- Contacting an employer to inquire as to whether the employer is hiring
- Participating in networking events related to a job or occupation for which you are reasonably qualified

[How to register for a Career Center workshop](#)

Training and Education

I'd like to get training or education so I can get a better job. Can I do that and get unemployment at the same time?

Yes. There are several programs to help you get the education you need to get a better job and still collect unemployment benefits.

If you want help finding a training program or apprenticeship that would suit you, contact your local [Career Center](#).

If you are already taking classes or participating in a training program, or if you plan to enter a training program, you will need to apply for a Training Waiver (see next question).

What is a Training Waiver and why do I need one?

If you are enrolled in classes or a training program that interferes with your availability to work, you will need a training waiver to keep getting UI benefits while in training.

You can apply for a Training waiver by calling the Maine Department of Labor at 1-800-593-7660 / TTY: Maine relay 711 (Customer service available Mon-Fri, 8:00 a.m. to 3:00 p.m.)

Once you have a Training Waiver in place you can collect benefits and do not have to look for work for the weeks covered by the waiver.

Can I get additional weeks of unemployment benefits to finish my training?

Dislocated Worker Benefits can provide up to an additional 26 weeks of unemployment benefits for claimants who have an approved training waiver.

To be eligible for Dislocated Worker Benefits you must:

1. Be a “dislocated worker.” This means that:
 - You were laid off or had your hours reduced by your employer
 - You lost your job due to a plant closing, OR
 - You are “long-term unemployed” and it is unlikely that you will be able to find work in your previous occupation.
2. Have a “Training Waiver” approved by the Maine Department of Labor (see above).

I’ve already exhausted my unemployment benefits. Can I still get Dislocated Worker Benefits?

Yes. To get Dislocated Worker Benefits you must enroll in approved training and apply for a “Training Waiver” within 30 months of exhausting your unemployment benefits.

What is the Competitive Skills Scholarship Program? How do I apply?

The Competitive Skills Scholarship Program (CSSP) provides funding and support services to pursue two or four-year degree programs or other credentialing programs that will qualify you for a high-wage, in-demand job.

CSSP programs are usually considered “approved training” qualifying for a waiver.

To apply for the basic CSSP program you must:

- Be at least 18 years old or have graduated from High School
- Live in Maine
- Be seeking a degree or credential for a high wage, in-demand job
- Not have a marketable post-secondary degree
- Have a household income less than 200% of the federal poverty level (\$52,400 for a family of 4 in 2021)
- Have the ability to complete the education or training program.

For more information: [CCSP Information and application](#)

Refusing an Offer of Work

I was contacted by an employer who wanted me to apply for a job. I don't want to work there so I didn't apply. Should I report that I refused an offer of work?

No. You must report if you refused a “bona fide” offer of work. This means an offer that includes details like start date and time, a rate of pay, and other conditions of employment.

I have been offered a job that I don't want to take. Can I turn it down and still get unemployment benefits?

Maybe. You can refuse work and continue to qualify for unemployment benefits if:

1. The work is not “suitable.”

These are the things the Maine Department of Labor will look at to determine if the work is suitable:

- The degree of risk involved to your health, safety, and morals
- Your physical fitness and prior training
- Your work experience and prior earnings.
 - After your first 10 weeks of unemployment, if pay for the work meets or exceeds the average weekly wage in Maine (\$984.00), then your prior earnings are not considered. If the job pays less than this, the Department will look at what you

earned in the past. If the pay is similar, it is probably suitable. If the pay is significantly less, it may not be suitable.

- How long you have been unemployed and your chances for getting a job in your usual occupation.
- The distance of the available work from your home. Work that is beyond the typical commuting distance for people living in your same area may not be suitable.

Work is not considered to be suitable if:

- The job requires shift work and you are offered an overnight shift, if you are needed to care for a child or other immediate family member or if you rely on a personal care attendant and one is not available during these hours.
- The job is the same one you left for good cause and those reasons have not changed. If you refuse an offer of the same job you left for compelling reasons, be sure to explain those reasons to the Deputy at the fact-finding interview. For this to apply you do not need to have applied for unemployment benefits and been found eligible at the time you quit the job.

2. Your refusal of the work was for reasons of a “necessitous and compelling nature.”

Usually, this relates to a refusal of additional hours with a current employer, rather than the refusal of the offer of a new job (see next question). However, If you are scheduled to start a new job and you are sick or have a family emergency (including a transportation or child care emergency) on your start date you should contact the employer and ask to start work later. This is a reason of “necessitous and compelling nature.”

I’m working part-time and getting partial unemployment benefits. I couldn’t go in for my scheduled shift. Is that a problem?

You do need to report that you have refused work, but as long as you have a good reason, you will probably be able to continue collecting unemployment benefits.

You can refuse work for reasons “of a necessitous and compelling nature,” without losing your unemployment benefits. The most common reasons include:

- You are sick or a family member is sick and needs your care
- You have a family emergency or other unexpected circumstance (including child care or transportation emergency)
- There is a death in your immediate family.

However, in these situations, you will only get benefits for any day in the week that you actually were able and available to work. So, your benefits for that week could be denied or reduced for that week depending on how many days you were actually able and available to work. But you will not be denied benefits for future weeks if you had a good reason for missing work during a prior week.

Partial Unemployment Benefits

Changes in unemployment law that occurred in 2021 increased access to UI benefits for partially unemployed people. Previously, if you earned the amount of your weekly benefit plus \$5 you could no longer get partial benefits for the week. The new law lets you get partial benefits if the amount of your weekly gross earnings minus \$100 is less than your weekly unemployment benefit amount.

I'm still working but my hours have been cut. Can I get unemployment benefits?

Yes, if the amount of your gross weekly earnings minus \$100 is less than your weekly unemployment benefit amount. Even though you are still employed, if your hours have been reduced substantially you may be eligible for unemployment benefits. This is considered a “lack of work separation”, even though you are still working in the same job.

Find out if you can get unemployment by opening a claim for unemployment benefits. You will receive a “monetary determination” which will tell you your weekly benefit amount.

If the amount of your current gross weekly earnings minus \$100 is less than your weekly unemployment benefits amount (WBA), you may be eligible for partial benefits.

I was unemployed and I found a job but it's just part-time. Can I still get unemployment benefits?

Yes, if the amount of your weekly gross earnings minus \$100 is less than your weekly unemployment benefit amount. You should continue to file weekly unemployment claims and report your weekly earnings in the week in which they were earned, not in the week in which you were paid.

For example:

Steve is unemployed and his weekly benefit amount for unemployment is \$250. As long as he is earning less than his weekly benefit amount plus \$100, he will get a partial benefit from unemployment.

He gets a job for 10 hours/week at \$18/hour = \$180/week in gross earnings, but sometimes he can pick up an extra shift. His employer pays employees every two weeks.

	How much does Steve work and earn?	What does Steve report on his weekly UI claim?	What does Steve get paid by UI?
Week 1	Steve works 10 hours and earns \$180 gross.	Steve files his weekly UI claim and reports that he earned \$180	250 (WBA) - 80(gross less \$100) = \$170 (paid by UI)
Week 2	Steve works 11 hours and earns \$198 gross.	He files his weekly claim and reports that he earned \$198 this week	250 - 98 = \$152 (paid by UI)
Week 3	Steve works 10 hours and earns \$180 gross	He files his weekly claim and reports that he earned \$180	250 - 80 = \$170 UI
Week 4	Steve gets an extra shift and works 20 hours	He files his weekly claim and reports that he earned \$360	Steve has "Excessive earnings" and Partial benefits are not available for this week.
Week 5	Steve works 16 hours and earns \$288 gross	He files his weekly claim and reports earnings of \$288	\$250 - \$188 = \$62 UI

It is important to continue to file weekly UI claims if your part-time hours change from week to week even if you aren't eligible for unemployment benefits some weeks. This will keep your claim open. Some weeks you may

earn too much to get unemployment benefits and other weeks you may qualify for a partial benefit.

If you stop filing weekly claims and your unemployment account closes, you can reopen it on your ReEmployMe account by going to “File a Claim,” or by calling the Maine Department of Labor at 800-593-7660 between 8 AM and 3 PM.

Overpayments and Waivers

I got a decision saying that I was overpaid unemployment benefits? How do I apply for a waiver so that I don't have to repay that overpayment?

You must wait until your overpayment decision is final before you can apply for a waiver. This means that any appeal of the decision that created the overpayment has been completed.

To qualify for a full or partial waiver of overpayment you must meet two criteria:

- The overpayment was not your fault, and
- You cannot afford to repay the overpayment.

There is no deadline to apply for a waiver of overpayment. You can apply at any time.

To apply for a waiver of an overpayment of benefits after March 14, 2020, go to the Maine Department of Labor's [Overpayment Waiver Request portal](#).

The final two questions on this form allow you to provide details about the reason why you are requesting the waiver and the reasons you cannot afford to repay the overpayment. Be sure to provide details here about the way the overpayment occurred and about struggles or challenges specific to your situation.

To apply for a waiver of an overpayment of benefits before March 14, 2020, you must write a letter explaining why the overpayment was not your fault and why you cannot afford to repay it to the Maine Unemployment Insurance Commission. Include details about any benefits you receive like SNAP, TANF, SSI, or Mainecare and information about financial challenges you are facing.

Mail the letter to:

Unemployment Insurance Commission
54 State House Station,
Augusta, ME 04333-0054