

Date: March 26, 2020

# COVID-19 ECONOMIC RESPONSE PLAN: SUPPORT FOR CANADIANS

## FREQUENTLY ASKED QUESTIONS

### On application process:

- The portal for accessing the Canada Emergency Response Benefit will be available in early April.
- Until then, EI eligible Canadians who have lost their jobs can continue to apply for EI online, and will automatically be enrolled into the Canada Emergency Response Benefit. This automatic enrolment also includes all Canadians who have already applied for EI or EI Sickness benefits since March 15, 2020.
- To be clear, if someone has already applied, they do not have to worry about applying again.

### **Q1. What is the intent of the Canada Emergency Response Benefit?**

A1. The Canada Emergency Response Benefit is intended to provide temporary income support to workers who are without employment or self-employment income for reasons related to COVID-19.

This new benefit will be paid in 4-week installments for up to 16 weeks. The new benefit will be available for weeks beginning March 15, 2020, and ending October 3, 2020.

### **Q2. Is this benefit different from the ones announced last week?**

A2. The Canada Emergency Response Benefit replaces the Emergency Care Benefit and the Emergency Support Benefit announced on March 18, 2020. This benefit will be a simpler and more accessible combination of the previously announced Emergency Care Benefit and Emergency Support Benefit.

### **Q3. Where can I apply for the Canada Emergency Response Benefit?**

A3. The portal for accessing this new benefit will be available in early April. Until then, EI eligible Canadians who have lost their job can continue to apply for EI here (<https://srv270.hrdc-drhc.gc.ca/AW/introduction?GoCTemplateCulture=en-CA>).

### **Q4. I've been paying into EI. How do I know whether to apply for EI benefits or the Canada Emergency Response Benefit?**

A4. The intent is to streamline EI Sickness, EI Regular, and the Emergency Care and Emergency Support Benefits into the Canada Emergency Response Benefit. Once launched, a single portal will assist users through the application to ensure they access their benefit. For other EI benefits (maternity, parental, caregiving) individuals will need to apply for these benefits through the normal processes.

**Q5. If I'm applying for EI benefits, where do I apply? How much do I get?**

A5. Once launched, a single portal will assist users through the application to ensure they access their benefit. The new benefit will provide a \$500 weekly amount paid in four-week instalments, for up to 16 weeks. The benefit is available until October 3, 2020 and retroactive to March 15, 2020. For other EI benefits (maternal, parental, caregiving) individuals will need to apply for these benefits through the normal processes.

**Q6. Can I apply for EI Regular and Sickness benefits after the 16-week period covered by the Canada Emergency Response Benefit?**

A6. Canadians who are eligible for EI Regular and EI Sickness benefits will still be able to access these benefits, if still unemployed, after the 16-week period covered by the Canada Emergency Response Benefit.

**Q7. What happens if I'm currently receiving EI regular or sickness benefits, do I need to reapply for the Canada Emergency Response Benefit?**

A7. No. Canadians who are now receiving EI regular and sickness benefits will continue to receive their benefits and should not apply to the Canada Emergency Response Benefit. If their EI benefits end before October 3, 2020 they may apply for the Canada Emergency Response Benefit once their EI benefits cease.

**Q8. I have applied for EI, but my claim hasn't been processed yet. Do I need to reapply for the Canada Emergency Response Benefit?**

A8. No. Any current claims that are not processed will be transferred over to Canada Emergency Response Benefit.

**Q9. What will the eligibility criteria be for the Canada Emergency Response Benefit?**

A9. The benefit will be available to workers residing in Canada, who are at least 15 years old, and who:

- have earned at least \$5,000 in 2019 or in the year prior to their application from any or a combination of the following sources: employment, self employment, Employment Insurance maternity and parental benefits, and/or similar benefits paid in Quebec under the Quebec Parental Insurance Plan (QPIP); and
- are without employment or self-employment income for at least 14 consecutive days in a four-week period, for reasons related to COVID-19, including if they have temporarily stopped working, lost their job, are sick or in quarantine, or need to care for a child or a family member.

**Q10. When does the benefit come into effect?**

A10. Workers will be able to apply online for the Canada Emergency Response Benefit starting in early April. Details will be posted on the Government of Canada website.

The new benefit will be available for the period beginning March 15, 2020 and ending October 3, 2020.

**Q11. How much could I receive?**

A11. Workers eligible for the Canada Emergency Response Benefit will be able to receive a flat weekly rate of \$500, paid in four-week instalments, for up to 16 weeks.

**Q12. Will someone be able to work while receiving the Canada Emergency Response Benefit?**

A12. A worker is not permitted to work or receive employment income including paid leave, self-employment income or EI benefits during a minimum 14 consecutive day period within the 4-week period of their application. Once that requirement has been met, workers may earn income on the remaining days within the 4-week period of their application.

**Q13. For what time period will the Canada Emergency Response Benefit be available?**

A13. Individuals can apply for the benefit for any four-week period beginning March 15, 2020 and ending on October 3, 2020.

**Q14. Will workers who are not citizens or permanent residents (e.g. temporary foreign workers) be eligible?**

A14. The eligibility criteria relate to workers resident in Canada. Workers who are not citizens or permanent residents – including temporary foreign workers and international students – may be eligible to receive the benefit if they stop working for reasons related to COVID-19 and meet the other eligibility criteria.

**Q15. If someone who is Canadian earned income abroad, is he/she eligible? Are international students eligible? Can they earn the income outside of Canada or does it have to be income earned on Canadian soil?**

A15. The intent of the Canada Emergency Response Benefit is to support workers in the Canadian labour force.

- The income does not have to be earned in Canada
- The person does have to be residing in Canada
- The person needs to have a valid SIN

A Canadian who earned income abroad and who is now residing here is eligible if other conditions are met, if he ceased working, etc.

An international student with a valid SIN and currently residing in Canada is eligible if other conditions are met, if he ceased working, etc.

A Canadian residing in the UK is not eligible (even if he/she worked in Canada last year).

**Q16. What happens in the case of erroneous payment or overpayment?**

A16. If a person has received an income support payment to which they are not entitled, or in excess of the amount to which they are entitled, repayment will be required as soon as is feasible.

**Q17. When and how will I receive my Canada Emergency Response Benefit payment?**

A17. Payments will be made through direct deposit or by cheque. Payment are expected to be made after applications are submitted.

**Q18. Can I apply for the Canada Emergency Response Benefit even if I could qualify for EI benefits?**

A18. Yes. Both EI and non-EI eligible individuals will be able to access the new benefit through a new portal.

The new benefit will provide a \$500 weekly benefit, paid in four-week instalments, for up to 16 weeks. The benefit is available until October 3, 2020 and retroactive to March 15, 2020. For other EI benefits (maternity, parental, caregiving) individuals will need to apply for these benefits through the normal process online at [Canada.ca/EI](https://Canada.ca/EI)

**Q19. How does this impact someone who is EI eligible? Does it take away from their eligible weeks of benefits?**

A19. No. Accessing the Canada Emergency Response Benefit will not have an impact on future eligibility of EI claims.

**Q20. What if I am already on EI? How does that impact my ability to access the Canada Emergency Response Benefit?**

A20. Canadians who are now receiving EI regular and EI sickness benefits will continue to receive their benefits and should not apply to the Canada Employment Response Benefit. If their EI benefits end before October 3, 2020, they may apply for the Canada Emergency Response Benefit once their EI benefits cease. Canadians who have already applied for EI and whose application has not yet been processed do not need to reapply. Canadians who are eligible for EI Regular and Sickness benefits will still be able to access their normal EI benefits, if still unemployed, after the 16-week period covered by the Canada Emergency Response Benefit.

**Q21. What if the individual would have received more than the flat rate through EI regular or sickness benefits, can they still receive that amount?**

A21. No. In order to streamline processing, applicants will receive the same flat rate benefit. However, those that are EI eligible will have access to their EI Sickness or EI Regular benefits if or when they exhaust their 16 week Canada Emergency Response Benefit.

**Q22. If I haven't worked because I have been on maternity or parental leave, do I still qualify?**

A22. You can still qualify provided that you meet the income eligibility requirement. Eligible income includes income from employment, self-employment as well as income from maternity and parental benefits.

**Q23. I am in quarantine or sick due to COVID-19, but I am not sure if I qualify for EI sickness benefits. What should I do?**

A23. If an individual meets the eligibility criteria for the Canada Emergency Response Benefit, they should apply.

**Q24. Is there a waiting period that is not paid for by the Canada Emergency Response Benefit, similar to the EI program?**

A24. There is no waiting period for the Canada Emergency Response Benefit. A worker will be able to apply for the benefit in four-week installments and receive payments provided that they meet the eligibility criteria.

**A25. Does someone have to have been without work for 14 days (is there a waiting period) before they can apply for the Benefit?**

A25. No. Individuals will be asked to certify that they have not quit their job and have been without income for at least 14 consecutive days within a four-week period as a result of stopping work for reasons related to COVID-19.

**Q26. Can self-employed workers receive the Canada Emergency Response Benefit?**

A26. Yes, as long as they meet the eligibility criteria and have not received income from employment or self-employment for at least 14 consecutive days in a four-week period for reasons related to COVID-19.

**Q27. How will I know if the Canada Emergency Response Benefit applies to me?**

A27. The benefit will be available to workers residing in Canada, who are at least 15 years old, and who:

- have earned at least \$5,000 in 2019 or in the year prior to their application from any or a combination of the following sources: employment, self-employment, Employment Insurance maternity and parental benefits, and/or similar benefits paid in Quebec under the Quebec Parental Insurance Plan (QPIP); and
- are without employment or self-employment income for at least 14 consecutive days in a four-week period, for reasons related to COVID-19, including if they have temporarily stopped working, lost their job, are sick or in quarantine, or need to care for a child or a family member.

**Q28. Do I need to be laid off to access the Canada Emergency Response Benefit?**

A28. No. Workers who remain attached to their company can receive the benefit. They simply have to be without income for at least 14 consecutive days within a four-week period as a result of stopping work for reasons related to COVID-19.

**Q29. What if I receive an employer top up, do I qualify for the Canada Emergency Response Benefit?**

A29. All the details are being finalized. Up-to-date information will be posted online, once available.

**Q30. If I receive a partial salary, can I still qualify for the Canada Emergency Response Benefit?**

A30. No. In order to qualify, an individual must be without employment or self-employment income for at least 14 consecutive days in a four-week period. Once the minimum 14-day period without income that is required for eligibility has been met, workers may continue to earn income within the 4-week period of the claim. This income would not affect the benefit payment.

**Q31. What happens if I am currently on an EI claim that will be exhausted in a couple of weeks, but my season is not going to open due to COVID-19?**

A31. Canadians who are now receiving EI benefits will continue to receive their benefits and should not apply for the Canada Emergency Response Benefit. If their EI benefits end before October 3, 2020, they may apply for the Canada Emergency Response Benefit

once their EI benefits cease. Canadians who are eligible for EI benefits will still be able to access their normal EI benefits, if still unemployed, after the 16-week period covered by the Canada Emergency Response Benefit.

**Q32. Do I need a medical certificate to receive the Canada Emergency Response Benefit if I am in quarantine or sick from COVID-19?**

A32. No. Individuals will only need to complete an online application form.

**Q33. Is the benefit available retroactively?**

A33. Yes. Applications for income support can be made for four-week periods between March 15, 2020 and October 3, 2020.

**Q34. What other support is available to workers who lose their jobs or face reduced hours as a result of COVID-19?**

A34. The Government has introduced temporary special measures to the Work Sharing Program. The new temporary special measures are available to employers impacted directly or indirectly by COVID-19. The measures allows for eligible employers to retain skilled employees and workers to remain employed during the temporary downturn in business due to COVID-19. The temporary special measures will:

- extend the Work-Sharing agreements by an additional 38 weeks
- waive the mandatory cooling off period between agreements
- ease the recovery plan requirements

This was announced by the Prime Minister on March 11, 2020. Temporary special Work Sharing measures are effective March 15, 2020 to March 14, 2021.

**Q35. What is the Government doing to address wait times for EI applications?**

A35. Last week the department received over 900,000 EI claims.

The Department is putting in place strategies to ensure the timely delivery of benefits.

1. We have redeployed significant number of staff from other functions to focus on processing.
2. We are focused on processing new claims and leaving adjustments aside.
3. We are deploying strategies to increase automation and increase self-service opportunities for clients.
4. And with the new flexibilities in the Act, we would take additional steps to radically speed up our processing capability by implementing streamlined design changes.

Taken together these measures will ensure we get Canadians the benefits they need when they need them most.

We are confident we will be able to get payments out to the overwhelming majority of applicants ahead of our service standard of 28 days.