



Covid-19: Social Welfare Payments Factsheet

23rd March 2020

This document provides a summary of social welfare supports now in place in response to the Covid-19 crisis. Included is a **FAQ** section in relation to **social welfare measures** and to the **Employer Covid-19 Refund Scheme**. Also included is an outline of supports available for people with no work or reduced hours, those who are sick or who are looking after someone who is sick, and those who cannot work because they are looking after children.

The information set out here is likely to change in the days and week ahead, so please consult the [Department of Social Welfare and Protection's](#) website as well as [MerrionStreet.ie](#) for the most up-to-date news and information.

The Health (Preservation and Protection and other Emergency Measures in the Public Interest) Bill 2020 went before the Dáil on Thursday 19th March. Among other measures, the passing of this Bill will provide for the removal of the waiting period for the payment of Jobseeker's Benefit and Jobseeker's Allowance for people impacted by the Covid-19 crisis.

The Department of Employment Affairs and Social Protection last week detailed an **Employer Refund Scheme** to support employers and employees. Under the scheme, employers are asked to directly pay laid off employees a Covid-19 Pandemic Payment of a €203 weekly, which they can then claim back from Revenue as a rebate. Minister Regina Doherty [announced](#) on Friday 20th March that employers will be able to provide a top-up payment to employees who have been laid off whilst still being able to claim the €203 rebate. Further details on the rebate are expected early this week.

FAQ – Pandemic Unemployment Payment & Employer Refund Scheme

This section is divided into two parts:

1. The COVID-19 Pandemic Unemployment Payment
2. The COVID-19 Employer Refund Scheme Section

1. The COVID-19 Pandemic Unemployment Payment

What is the Covid-19 Pandemic Unemployment Payment?

The new payment is available to all employees and the self-employed who have lost employment due to a downturn in economic activity caused by the Covid-19 pandemic.

Do you need to go to the local Intreo office to claim the payment?

No. The downloaded and filled form must be sent to Department of Employment Affairs and Social Protection, PO BOX 12896, Dublin 1.

What happens then?

Apply for Jobseekers' within six weeks to ensure you continue to receive a payment (if applicable) after the emergency payment has finished. Once this normal Jobseekers' claim is received, the Department will process these claims and reconcile payments at that time. This will involve backdating increased payments for certain customers. *(Information correct as of 20 March 2020)*

Is the Covid-19 Pandemic Unemployment Payment different to the Covid-19 Enhanced Illness Benefit?

Yes. This is payment for those diagnosed with Covid-19, or are medically certified to self isolate as a result of Covid-19. Illness benefit for actual Covid-19 absences is paid at a rate of €305 per week. This is available to employees and the self-employed.

How are employers asked to help the process?

Minister for Employment Affairs and Social Protection Regina Doherty is asking employers, if at all possible, to continue to pay workers during this period — at least at the jobseeker rate of €203 per week which is the equivalent of the COVID-19 Pandemic Unemployment Payment.

How is that different from the emergency unemployment payment?

Minister Doherty said it will offer continuity for employers and employees relationships, and the employee does not have to do anything if the employer agrees to pay the €203.

Can self-employed receive this payment and if so, how?

Yes, a self-employed person can apply for the Covid-19 payment. They can download the form online and return by post. The application form can be found at the following link:

www.gov.ie/pandemicsupport

What rate will part-time people receive?

Where someone working part time is let go they may be entitled to the new Covid-19 payment at a rate of €203 per week for a period of up to 6 week maximum. The person will have to make a Jobseekers payment as soon as possible but before the 6 week Covid-19 payment ceases. Details on this payment and how to apply can be found at the link below. If the person is working part time and already receiving another payment they should still submit the application for consideration

(www.gov.ie/pandemicsupport)

How do I ensure that I still receive my entitlements if I have a child or adult dependant?

Workers who are due a higher payment (e.g. because they have child or adult dependants) should make a claim for standard jobseeker's benefit online at www.mywelfare.ie. They will be moved onto this higher payment as quickly as possible and the employer will cease paying the €203 to the employee.

2. The COVID-19 Employer Refund Scheme

What is the Covid-19 Employer Refund Scheme?

The new COVID-19 Employer Refund Scheme has been designed to use existing infrastructure and processes and can be put in place immediately. The Scheme allows employers to make a payment equivalent to the COVID-19 Unemployment payment (of €203) to workers who are temporarily laid off. Minister Doherty announced on 21st March that employers are allowed to make top-up payments to laid-off employees while still being able to claim the €203 rebate.

Who may be eligible?

Those employees who come within the scheme are:

- Employees who have been working with the employer;
- Have been temporarily laid off and therefore are eligible for Covid-19;
- Are between 18-66 years old;
- Were included on a payroll submission made by the employers from 1st February 2020 to 15th March 2020;
- Have not ceased the employee with Revenue.

Can a business owner be included?

Anyone who is paid a wage from the business and is on PAYE can be included. Information correct as of 19 March 2020 Does this apply to Students? Yes. An employer can include workers who are in

full-time education but were also working. These individuals will qualify for the Covid-19 Pandemic Unemployment Payment provided they have lost employment. However, they will not be eligible for either Jobseeker's Allowance or Jobseeker's Benefit as they are full time students and are not available for and genuinely seeking full-time employment.

How much is the payment?

The payment will be paid for a period of six weeks at a flat rate payment of €203 per week for jobseekers, and lasts for six weeks.

What does the worker and employer have to do to participate in the scheme?

Workers: - Worker in respect of whom a refund is being claimed should confirm to Employer that they have not and will not claim a Covid-19 Pandemic Unemployment Payment in cases where the employer is retaining them on the payroll in order to pay €203 per week.

If the worker normally works part-time only, the worker should confirm with the Employer that they do not have an additional employer.

Workers who are due a higher payment (e.g. because they have child or adult dependants) should make a claim for standard Jobseeker's Benefit online at <http://www.mywelfare.ie/>. They will be moved onto this higher payment as quickly as possible and the employer will cease paying the €203 to the employee.

Employer: - Employers should register for the scheme with Revenue via the Revenue Online System (ROS) - Employers should advise workers who are due a higher payment (e.g. because they have child or adult dependants) to make a claim for standard jobseeker's benefit online at www.mywelfare.ie. They will then be moved onto this higher payment and the employer should cease paying the €203 to the employee. Information correct as of 19 March 2020.

If the worker is entitled to a higher payment (for example has qualified children), how will they get this money?

The jobseeker claims received from workers who have adult or child dependents will be prioritised for payment. Once these are put into payment refunds will cease and the employer can cease making payments. When a decision is made on a claim any outstanding amounts due in respect, for example, of qualified dependants will be awarded to the worker.

What rate of PRSI should be recorded?

The rate of PRSI to be applied should be J9 as this will help identify those affected more readily for reconciliation and updating as required.

How will the Universal Social Charge be handled?

The €203 will be recorded as non-taxable income on the payroll.

What if the employer is paying full wages to their team, despite the business being affected by Covid-19? Can they still get a rebate for the €203?

The Covid-19 Employer Refund Scheme only applies to staff who have actually been let go and would otherwise be claiming a jobseekers payment from Intreo i.e. where no wage payment is being made.

Are these payments based on PRSI contributions?

The employer does not need to concern themselves with the PRSI status of workers. The workers' eligibility for a Jobseeker payment will be determined by the Department of Employment Affairs and Social Protection once the full Jobseeker claim is determined and any social insurance issues will be dealt with between the Department and the worker at that time.

Will the payment be made pro-rata for part time employees?

This is a flat rate payment only. All employees should be paid the €203 rate.

Can the employer pay for a period then advise the employee to go directly to the Department of Employment Affairs and Social Protection?

Yes – If the employer ends up in a position where they cannot continue the payment of its staff via their payroll they can advise the worker to apply directly to the Department of Employment Affairs and Social Protection for a jobseeker's payment.

What about workers who have been paid with the assistance of Department of Employment Affairs and Social Protection Employment Support Schemes?

This refund Scheme applies to all workers who are temporarily laid-off. However, where the workers were in receipt of a Wage Subsidy Payment, JobPlus Payment, or Youth Employment Support Payment employers should, in these cases, notify the Department of Employment Affairs and Social Protection at YESS@welfare.ie.

What if an employer lays-off some workers but retains others who remain working?

The workers who are being temporarily being laid off, without any wage payment, should have the €203 recorded as non-pay with a taxable amount of €0.01. The workers who are being kept on should have their wages recorded as usual.

Which employers are eligible?

All employers who are in a position to participate in the COVID-19 Employer Scheme are encourage to do so, provide that they:

- Are registered on ROS;
- Register for the new COVID-19 Employer Refund Scheme; and
- Are up-to-date with their payroll returns.

What happens if an employer pays a worker who also claims a payment from the Department of Employment Affairs and Social Protection?

This should only arise if the worker does not advise the employer that they have made a claim to the Department of Employment Affairs and Social Protection and even in these cases it is expected that the overlap period will be at most one payroll period. *(Information correct as of 20 March 2020)* Employers are encouraged in these cases to adjust future payments by agreement with the workers concerned to recover any overpayment.

How long will this Covid-19 Employer Refund Scheme last?

The duration of availability of the refund scheme will depend on how the Covid-19 situation evolves. Any closure of the refund scheme will be communicated in advance. Refunds will continue to be made in respect of each worker so long as their employer maintains the payroll payment system and the person themselves are not in receipt of a Covid-19 payment from the State. Employers will be notified via the Revenue system when a refund is not being paid and should cease payments to the worker concerned from that point forward.

How long will reimbursements take for businesses?

Minister Doherty has said that refunds will take some time to process but, in the meantime, the banks will provide working capital finance in the form of overdrafts or short-term loans to cover costs.

How do I apply?

Revenue's guidelines on how to apply can be found [here](#) Please note that new information on this payment is due this week, so keep an eye on the relevant websites, including the [Department of Employment Affairs and Social Protection](#)

Information on Supports for Employees Impacted by COVID- 19

People with no work or reduced hours

1. COVID-19 Pandemic Unemployment Payment

An employer may decide to close their business for this period and send employees home. This is called a temporary lay-off. If an employer cannot pay for this period, the employee can apply for a special new [COVID-19 Pandemic Unemployment Payment](#) .

This new payment will be available to all employees and self-employed people who have lost employment due to a downturn in economic activity caused by the COVID-19 pandemic. The payment has a simple one–page application [form](#) and will be paid for a period of 6 weeks at a flat rate payment of €203 per week.

Please note that you do not need to visit an Intreo office to get this form (and you do not need to sign on at Intreo offices during the coronavirus restrictions).

The form can be downloaded and printed from the above link and posted by Freepost to:

Department of Employment Affairs and Social Protection
FREEPOST PO Box 12896
Dublin 1.

Having applied, an employee will need to keep checking their bank account as payment may issue before the Department formally makes a notification.

The COVID-19 Pandemic Unemployment Payment is designed to provide income security for a period during which you can apply for a full Jobseekers payment (and receive any additional entitlements backdated).

NOTE: The COVID-19 Pandemic Unemployment Payment is a temporary payment to help immediately. Those who need it will also need to apply for another social welfare payment:

[Jobseeker's Benefit](#) (for employees) – based on your PRSI contributions

[Jobseeker's Benefit](#) (self-employed) – based on PRSI contributions

[Jobseeker's Allowance](#) – means tested

[Short Term Work Support](#) – based on PRSI contributions

2. Short Time Work Support

If an employer reduces an employee's hours to three days or less per week from their normal full-time hours, they can apply for a payment called [Short Term Work Support](#) which is a form of Jobseeker's Benefit. The employer must also put the employee on short-time working which is a more formal procedure and applies in the following situation:

- Due to a reduction in the amount of work to be done, weekly pay is less than half normal weekly pay or;
- Hours worked are reduced to less than half of normal weekly working hours.

The payment is made in respect of the employee's regular salary for the days that they are no longer working. For example, if the employee's working week has been reduced from a 5 day work pattern to a 3 day work pattern, they can receive support for the other two days.

The employee's rate of payment will depend on your average weekly earnings in the governing contribution year and the change in their work pattern. For example, if the employee is placed on a 3 day work pattern having previously worked five days, they may be entitled to up to €81.20 for the two days they are no longer working. This represents two fifths of the maximum weekly rate of Jobseekers Benefit of €203.

People who are sick and cannot work

While sick with coronavirus, an employee may be entitled to sick pay from their employer. This depends on the contract of employment. The employer does not have to pay the employee when they cannot come to work because they are sick with coronavirus, unless it is part of their contract of employment. If the employer does not pay the employee, the employee should apply for [COVID-19 Enhanced Illness Benefit](#) from the Department of Employment Affairs and Social Protection.

The Government has announced that the rules for Illness Benefit and Supplementary Welfare Allowance will be changed to help prevent the transmission of coronavirus. The changes mean that if an employee is diagnosed with COVID-19 or is suspected of having COVID-19 and are medically required to self-isolate, they can get income support.

To receive the enhanced payment, you must be:

- Self-isolating on the instruction of a doctor or diagnosed with COVID-19
- Be absent from work and not getting paid by your employer

The personal rate for this payment is €305, as compared with normal Illness Benefit rate of €203. It will be paid for a maximum of 2 weeks where a person is self-isolating but will be paid for the duration of a person's absence from work if they have been diagnosed with COVID-19.

An employee does not need to satisfy the usual PRSI conditions for Illness Benefit if they are off sick from work with COVID-19. This means that an employee will be eligible for the payment even if they have only recently started working.

How to Apply

Step 1

If you are suffering from COVID-19 or a doctor advises that you self-isolate, the doctor will then complete a medical certificate on your behalf and send this directly to the department.

To receive payment, you will need to provide your doctor with your:

- Name
- PPS Number
- Date of Birth

Step 2

You now need to complete an application form for Illness Benefit (Form IB 1).

There are three ways that you can make an application:

- You can call 1890 800 024 or 01 2481398 between 9.00am and 5.00pm Monday to Friday to get an application form by post
- Organise someone to pick up a form at your doctor's surgery
- An online application process will be available by the end of March

If you have been medically certified to self-isolate or are diagnosed with COVID-19, the HSE has advised that you do not attend your doctor's office or Intreo Centre.

It is important to complete part 5 of the Illness Benefit form as this contains how you would like to be paid. You do not have to fill in part 7 of the form.

The completed application should be sent via Freepost to:

Social Welfare Services,

PO Box 1650,

Department of Employment Affairs and Social Protection,

Dublin 1.

Once both the application form and the medical certificate are received, payment will be processed. You should continue to liaise with you doctor in relation to your diagnosis and the length of time you are medically certified unfit to work because of COVID-19.

People who cannot work because they have to look after children

If a place of work remains open over the coming weeks, and the employer expects staff to go to work as usual there may be some employees that cannot do this because they have to look after children, and they are not sick with the virus. Employees in this scenario may ask your employer for paid leave.

The Government has asked employers to be as flexible as possible in allowing staff time off to look after their children or other members of their families. This could include:

- Offering paid compassionate leave
- Allowing them to work from home
- Altering their shifts, so that they can coordinate caring
- Allowing the employee to rearrange holidays
- Allowing the employee to take paid time off that they can work back at a later time

Statutory Leave

If an employer cannot facilitate any of the above, the employee can apply for one of the statutory schemes below.

- [Parental Leave](#) if you are looking after a child up to the age of 12 (or 16 if the child has a disability)
- [Parent's Leave](#) if you are caring for a child up to age 1 who was born after 1 November 2019

Normally an employer needs 6 weeks' notice if an employee wants to take parental or parent's leave, but employers are encouraged to wave this notice period. An employer does not have to pay an employee when on parental or parent's leave.

If an employee is on parent's leave, they can apply for [Parent's Benefit](#). If they are on parental leave or have no other income, they can apply for means-tested [Supplementary Welfare Allowance](#) .

Social Welfare Payment

If someone's only income is a social welfare payment and they are medically-required to self isolate or have been diagnosed with COVID-19, they will continue to get their social welfare payment.

If their income is a mixture of both earnings from employment and a social welfare payment (for example, the Working Family Payment) and they are medically-required to self-isolate or are diagnosed with COVID-19, they can apply for the COVID-19 Enhanced Illness Benefit if their employer cannot pay them.

If an employee's income is a mixture of both earnings from employment and a social welfare payment and they lose your job or hours at work are reduced because of the COVID-19 pandemic, they can apply for the new COVID-19 Pandemic Unemployment Payment.