

COVID-19 Federal Benefits Questions and Answers:

Canada Emergency Response Benefit (CERB) and Canada Emergency Student Benefit (CESB)

1. Can a person receive benefits and remain eligible for EIA benefits?

Yes, if the amount of the payment received does not make them financially ineligible for EIA. In the event that their file does close due to these payments, the participant will be eligible for 24 months of Rewarding Work Health Plan that extends EIA coverage of prescription, optical and dental benefits.

2. How does EIA treat these payments at application?

Non-DIS applicants: treat these payments as unearned income. Input the payment amount on the MUIN screen with the Other (OT) code.

DIS applicants: treat these payments as earned income and apply the earnings exemption. Input the payment amount on the MAEA screen as Self-Employment (to prevent the addition of RWA to budget).

3. Do all applicants need to apply for these benefits before being found eligible for EIA benefits?

No, EIA applicants will be asked about their employment history at application. If the applicant states that they have employment or education history which would lead them to be eligible for these benefits, they will be advised that they need to apply.

4. How do we determine whether applicants should be asked to apply for CERB by EIA staff?

If the applicant states that they have recently lost their job as the reason they are applying for EIA benefits, you should probe about their previous earnings, as you would have to assess and estimate likelihood of Employment Insurance (EI) eligibility. If they appear to have income sufficient for CERB (minimum of \$5,000 over 12 months prior to application) and stopped working because of COVID-19, then they should be directed to apply for CERB. These applicants can be redirected to Supports for Independence (SFI) Unit for assistance.

If they answer yes to these questions, they should be asked to apply for CERB or EI.

- Were you employed in the past 12 months?
- Were you laid off?
- Did you make at least \$5,000 (approximately \$416/month) in 2019 or in the 12 months prior to application?

If they answer yes to these questions, they are not eligible for CERB and do not need to apply.

- Did you quit voluntarily?
- Are you currently working and making more than \$1,000 per month?

5. How does EIA treat these payments for existing participants?

EIA staff should treat these payments as earned income and apply the earnings exemption. Input the payment amount on the MAEA screen as Self-Employment (to prevent the addition of RWA to budget) for monthly cases and the ENEA screen as Self-Employment (to prevent the addition of RWA to budget) for FLEX cases. The hours worked field should be entered as 1 hour for both screens.

6. Are applicants/participants better off financially receiving CERB or CESB?

EIA participants will have access to more money receiving these payments, than they would receiving EIA. If they close due to these payments, they will have more money available to them and continue to have EIA health coverage for up to 24 months.

7. When can an individual re-apply to EIA after leaving EIA because of these payments?

Individuals and families can re-apply to EIA at any time as their circumstances change, regardless of the reason for closing.

8. How to discuss declared CERB payments if there are no earnings on file?

If the participant declares that they received CERB but had not declared any earnings to EIA, then the counsellor should review with the participant about how they were eligible for CERB. If the participant declares previous earnings – review financial eligibility and determine overpayment of EIA benefits and ongoing eligibility.

9. If a participant is eligible for these payments and closes to EIA and then disposes of the money in a manner to re-establish financial eligibility for EIA, can the payment amount be considered “deemed income”?

Yes. In the above-mentioned situation, the payment amount can be considered “deemed income” if in the Director’s opinion the money was depleted to establish eligibility for EIA.

10. If the participant is ineligible for these payments, should the payments be considered “deemed income” if they are returned to CRA?

No. If a participant gets a payment that they were not eligible to receive and they return it to CRA, the income should not be considered “deemed income” and no action should be taken if confirmation of return is provided.

If the participant does not return the CERB payment when they are not eligible to receive, the file should be treated as earned income and EIA financial eligibility reviewed.

11. Should EIA assess an overpayment if a participant did not declare their payments to EIA?

EIA participants are obligated to report any change in their circumstances to their EIA counsellor. If the participant does not inform EIA that they are receiving these payments, EIA should perform eligibility assessment and if federal benefits greater, assess overpayment for amount of EIA benefits issued as duplicate assistance.

12. How should an overpayment be calculated, if a participant receives these benefits after they have gotten their EIA benefits?

Calculate potential overpayment as unreported earned income.

13. How to discuss CERB if they should not have gotten it (participant is not eligible for CERB)?

If an applicant/participant declares that they are receiving CERB but upon review they have inadequate earnings or were not employed, they should be counselled that they will need to pay back the CERB payment in the future and the risks associated of applying for CERB again. They should be encouraged to contact the CRA to advise.

Where EIA is aware that the participant has never had earned income (i.e., CLDS with no work history), the counsellor should inform the participant that, based on the income declared to EIA, the participant is not eligible for CERB payments and should return it to CRA.

14. Will the existing Employment Insurance (EI) tape match identify these payments?

Participants that had pre-existing EI claims will appear on the tape match as they collect CERB. CERB recipients will not appear on the existing EI tape match.

15. How do I contact EIA if I have questions about this?

To contact the EIA Program, please call 204-948-2888 if you live in Winnipeg or 1-855-944-8111 if you live outside of Winnipeg.

Should you have any further questions, please contact Program Specialists William Grindell at 204-945-1259 or Vincent Villanueva at 204-945-2684.