



Comptroller's Workgroup on Pandemic Spending

Maryland Department of Labor

Deputy Secretary
David McGlone

labor.maryland.gov

MDunemployment.com





Unemployment Claim Volume by the Numbers

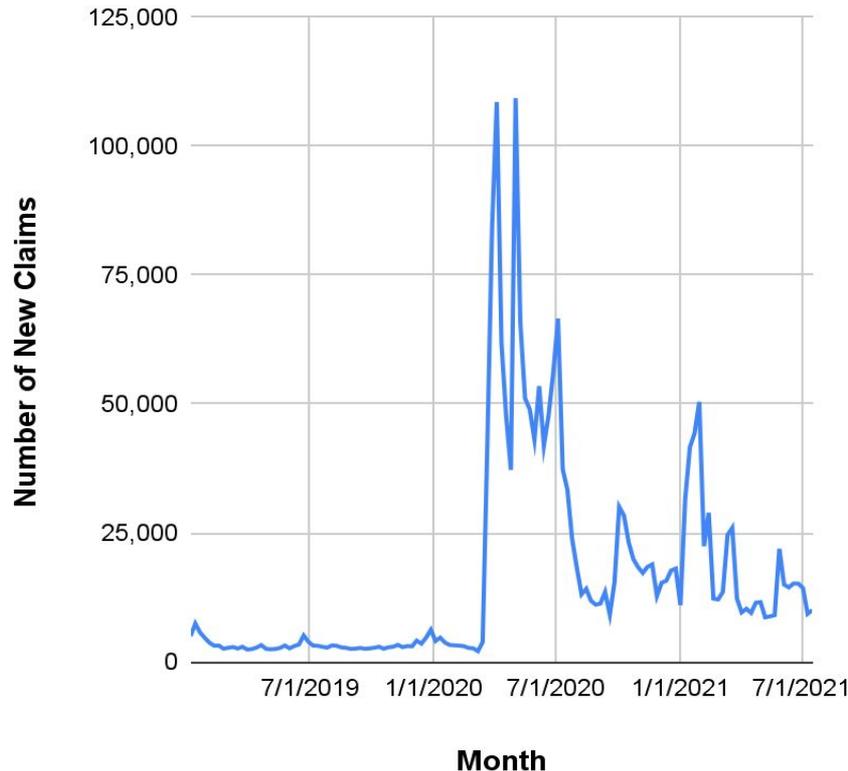


Since the Beginning of COVID-19

- Received over **2,827,634** new claims
- Paid over **\$13 BILLION** in state and federal benefits
- Over **28.3 MILLION** weekly claim certifications filed and over **24.2 MILLION** certifications paid
- Adjudicated over **3.9 MILLION** claim issues
- Implemented **TEN** brand new federal unemployment insurance programs in 2020 and 2021
- Added **2,168** new unemployment insurance employees (1,776 call center, 292 adjudicators, and over 100 state staff)
- Virtual agent conducted over **4.6 MILLION** conversations
- Averted nearly **6,000 layoffs averted** through the Work Sharing Program and over **21,000 jobs saved** through the Layoff Aversion Fund.

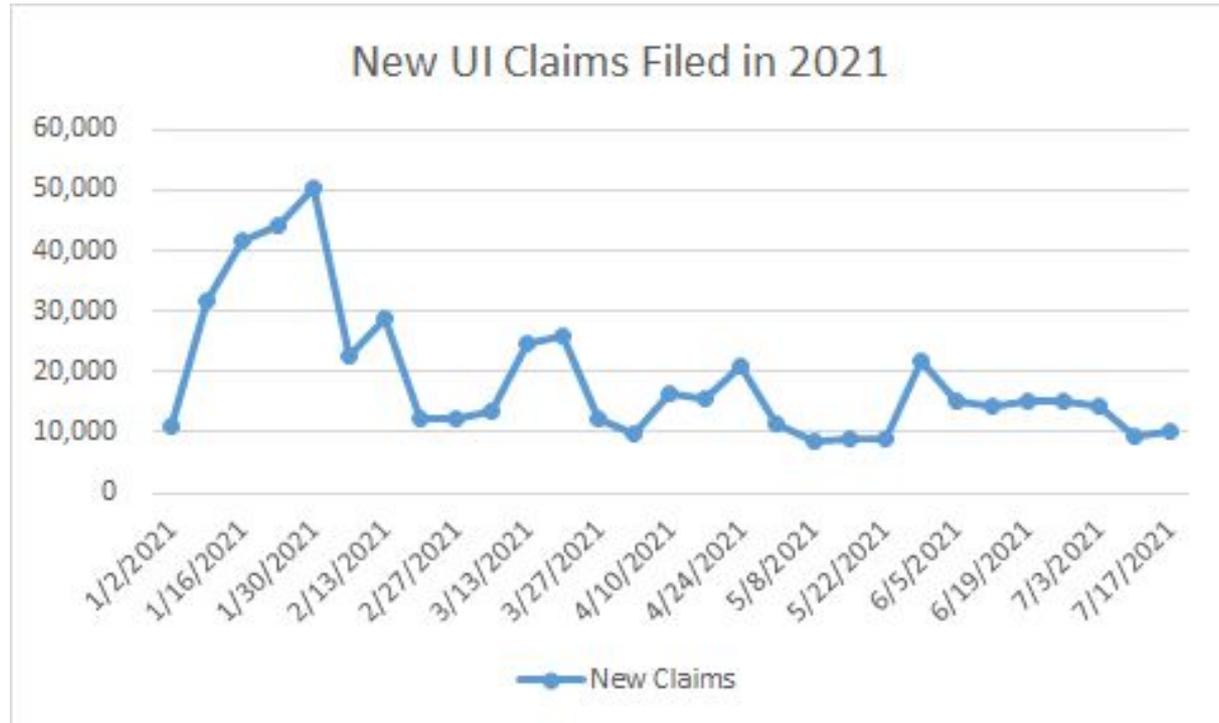
Unprecedented Volume of Claims

New Weekly Claims Since 2019



- In 2019, we received 171,429 new claims.
- In 2020, we received over 1.4 million new claims filed from March to December - an increase of 814.2%.
- There were several times in 2020 that we received over 100,000 new claims in one week.
- During the Great Recession, we received a peak of 6,000 claims in one week.
- **As of the week ending July 17, over 2,827,634 new UI claims have been filed.**

2021 New Claims

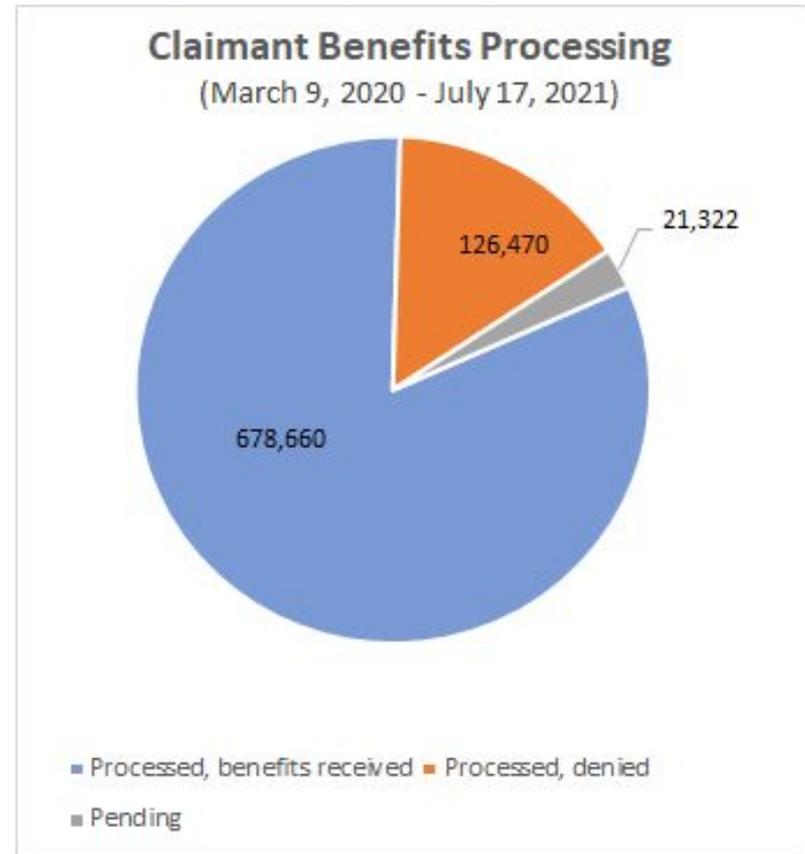


- Since the beginning of 2021, we have already received **over 547,638 new claims** (excluding fraud).
- Weekly new claim data broken down by county and program is available on our [website](#) and the data is updated every Thursday morning at 8:30 a.m.
- **10,066** new claims as of week ending July 17:
 - Regular UI - 5,498 - PUA - 4,120 - PEUC - 448

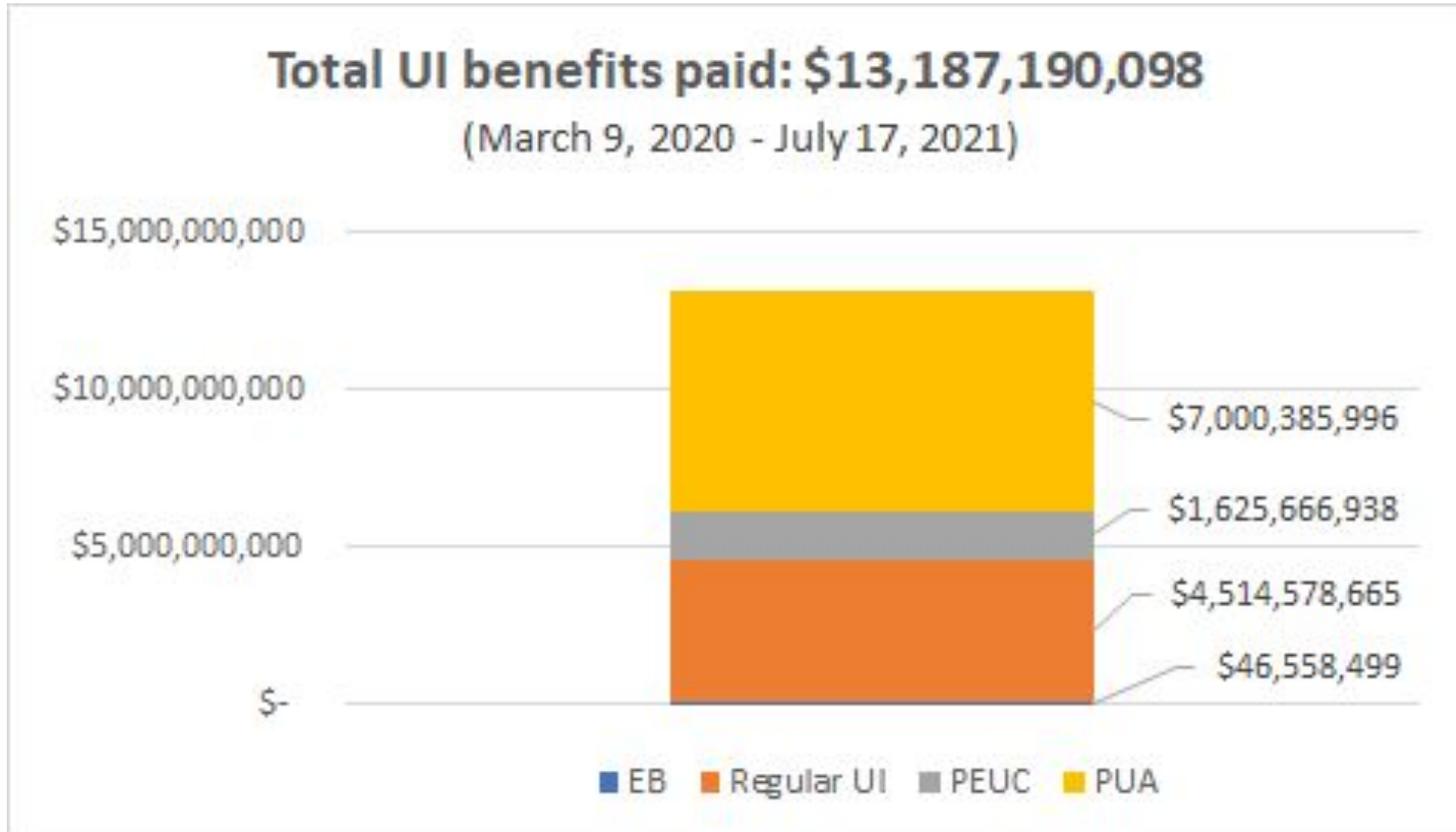
Current Unemployment Statistics

Processing as of Week Ending July 17

- Total Benefits Paid - \$13,187,190,098
- Complete Claims Filed - 826,452
- Processed - 805,130 (97.4%) claims
 - Paid - 678,660 (82.1%) claims
 - Denied - 126,470 (15.3%) claims
- Pending - 21,322 (2.6%)
 - Nearly all of the pending claims are disputed and pending further investigation. These claims cannot be processed until they are investigated due to conflicting information provided by the claimant and the claimant's previous employer.



State and Federal Benefits Paid to Claimants





Rampant Nationwide Unemployment Fraud

Fraudulent Unemployment Claims

Nationwide Issue

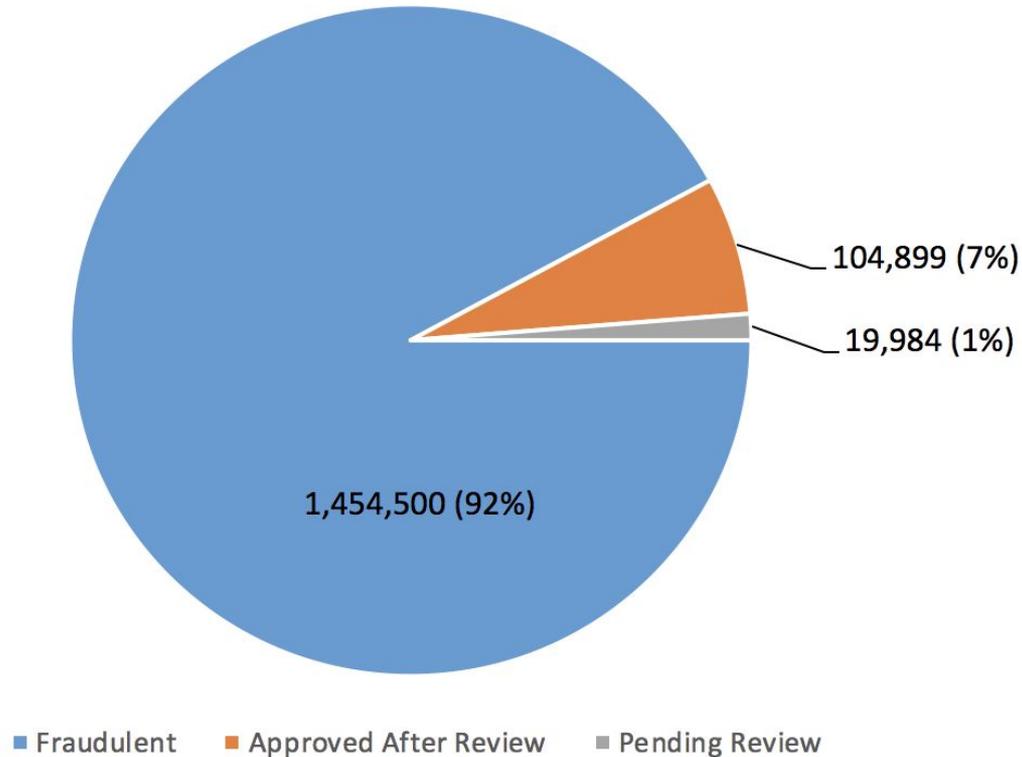
- With the additional federal benefits available, states across the country have seen a spike in fraudsters targeting their UI programs.
- With aggressive and heightened security measures in place within the BEACON system, the department continues to investigate potentially fraudulent in-state and out-of-state claims.
- **Over 92% of claims flagged and investigated have been confirmed as fraudulent**, so it is critical that the department reviews and verifies identity verification documentation submitted by claimants.

Claim Review as of July 20

- **Out-of-state Claims**
 - Claims Flagged: 348,671
 - Fraudulent: 326,271 (93.58%)
 - Approved: 19,413 (5.57%)
 - Pending Review: 2,987 (0.86%)
- **In-State (MD Only) Claims**
 - Claims Flagged: 1,230,712
 - Fraudulent: 1,128,229 (91.67%)
 - Approved: 85,486 (6.95%)
 - Pending Review: 16,997 (1.38%)
- **Total Claims Pending Review: 19,984 (1.27%)**
- **Total Claims Flagged: 1,579,383**
- **Total Claims Fraudulent: 1,454,500 (92.09%)**
- **Total Out-of-State and In-State Claims Approved After Review: 104,899 (6.64%)**

Fraudulent Unemployment Claims

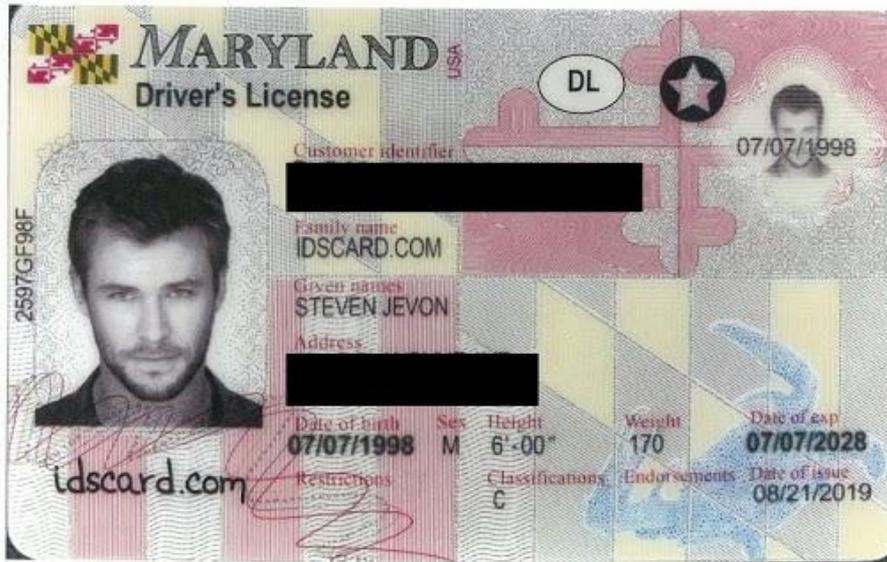
Fraudulent Claim Data



Review of Fraudulent Unemployment ID's

If a claimant is flagged as being potentially fraudulent, they are prompted to upload photos (not scans) of two different types of identity verification documentation in their BEACON portal that shows all four corners.

Fraudsters are quite brazen in the documents they upload, requiring the manual review of documents to maintain the integrity of the program. We have recently partnered with LexisNexis to automate the process.



This license uses a celebrity photo (Chris Hemsworth) from idscard.com.



The name and signature on the social security card are completely different.



Reporting Unemployment Fraud

- **Marylanders**

- Fraudulent Claim
 - If you believe that your information has been used to fraudulently file an unemployment insurance claim, please contact UI's [Benefit Payment Control Unit](#) by completing a "[Request for Investigation of Unemployment Insurance Fraud](#)" form and emailing it to ui.fraud@maryland.gov.
- Not a Claimant but Received a 1099-G Tax Form
 - If you received a 1099-G tax form, but did not apply for unemployment insurance benefits in Maryland in 2020, then please complete an [Affidavit Form](#) and submit it along with picture ID to the Benefit Payment Control Unit by emailing dlui1099-labor@maryland.gov.
- Bank of America Debit Card Fraud
 - If you are a claimant and believe funds have been fraudulently withdrawn from your Bank of America unemployment insurance debit card, please contact Bank of America directly by calling 1-855-847-2029.

- **Employers**

- If an employer believes a fraudulent claim has been charged to their account, they should immediately file a benefit charge protest through their [BEACON employer portal](#) or contact the Employer Call Center by calling 410-949-0033.

Avoiding Unemployment Fraud and Scams

- To distinguish between a legitimate claims agent and a fraudster, please note that staff from the Division of Unemployment Insurance will:
 - Never request or require payment for assistance with unemployment insurance, especially not through apps like Venmo or Cashapp.
 - Not provide assistance to claimants through direct message on social media platforms like Facebook, Twitter, or LinkedIn.
 - Never arrange for an adjudication or fact-finding interview over any teleconferencing platform, such as Zoom, BlueJeans, Google Hangout Meets, or Skype.
 - Not provide assistance through text message and will not send any links asking a claimant to verify their account through text.
 - Ask for a claimant's bank account number or credit card number over email.
 - Request a claimant's BEACON password over email.
- All emails from legitimate unemployment staff will come from a **@maryland.gov** email address. Claimants should NOT provide any sensitive information related to their Maryland unemployment insurance claim by email unless it is to a **@maryland.gov** email address.

Avoiding Unemployment Fraud on Social Media

- **Over 49 Fraudulent Facebook Pages Created Attempting to Scam Claimants**
 - Scammers are replicating labor department social media pages, directly messaging claimants, and attempting to steal their identity by asking for their personal information.
 - Recognizing this is a nationwide issue, the U.S. Department of Labor is working with law enforcement and Facebook to immediately shut down fraudulent accounts.
 - Maryland has reported over 49 fraudulent Facebook pages since January of 2021.
- **How to Identify Fraudulent Pages**
 - Fraudulent pages may look similar, but are newly created, do not have a lengthy history of posts, spelled differently (often with typos), and not verified with a blue check mark.
 - “Maryland Department of Labourr” is an example of a fraudulent page that looks similar, but is spelled differently. Fraudulent pages should be immediately reported to the social media platform.



Maryland Department Of Laborr

Public & Government Service

Fraudulent Text Scams

The department has alerted Marylanders to numerous text message phishing scams. These text messages contain links that take an individual to a fraudulent website created by scammers in an attempt to steal a customer's identity and private information. We have frequently warned Marylanders about these scams on social media and our website.

Text Message
Today 3:24 PM

MD Government: We have put your unemployment account under review, we request you to verify your identity at <https://rb.gy/i11jhy> or call customer support.

Text Message
Today 12:35 PM

Maryland's BEACON Unemployment Insurance: To help Validate your claim without delay, please provide accurate and complete information on your unemployment claim application. <https://bit.ly/2UbilAc>



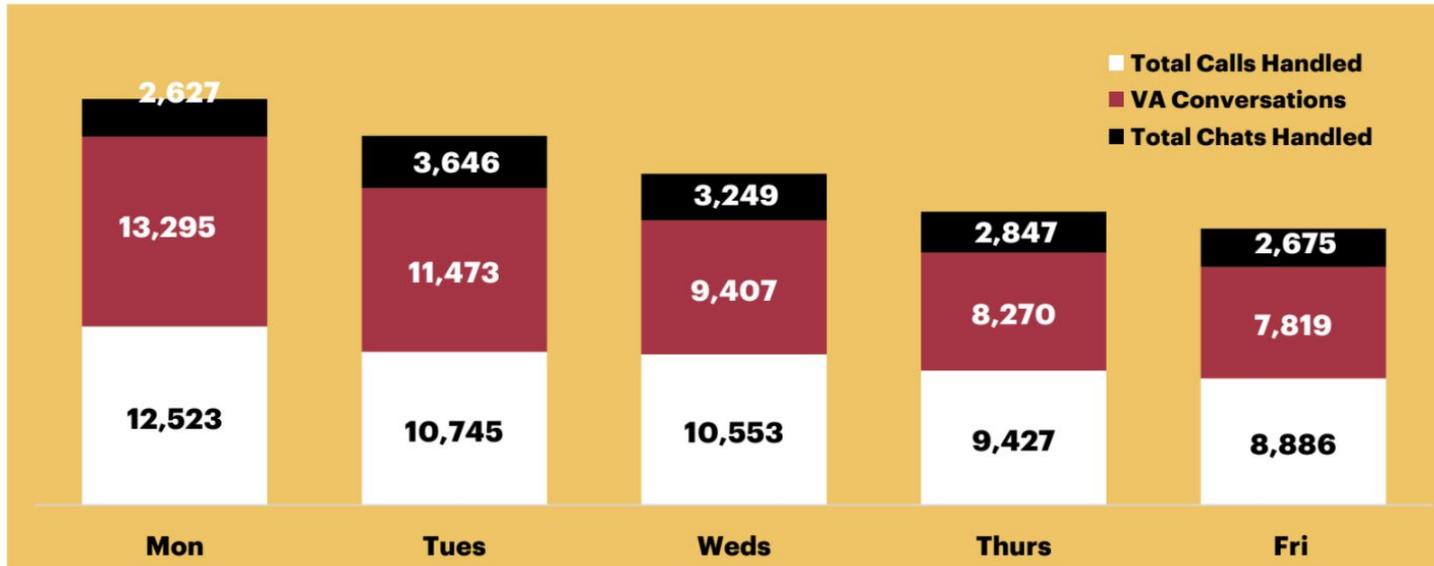
Unemployment Staffing and Contracts

Staffing Changes to Handle Increased Claim Volume

- **Staffing Prior to Pandemic**
 - Prior to this crisis, the State was experiencing record unemployment lows.
 - Given the federal funding model, this meant our program was funded and staffed at lower than normal levels.
- **Partnered with Vendors to Quickly Increase Staffing**
 - **Accenture**
 - Hired 1,776 call center agents
 - Contract is for \$160M for 4/15/2020-12/31/2021
 - **Alorica**
 - Hired 292 adjudicators
 - Contract is for \$70M for 11/10/2020-11/9/2021
- **Hiring Additional State Staff**
 - Hired over 100 new state employees and reassigned current state employees to our call centers. There are hundreds of additional UI employees conducting operations essential to the program every day.

Call Center Statistics

This Week's Total Conversations with Claimants (July 12th - July 16th)



6.7 M

Total number of conversations we have had with MD citizens to date

117,442

Total number of conversations we have had with MD citizens this week

Positive Call Highlight

"A claimant told me that I had given him the best customer service and that my work was meticulous. He told me it was a blessing to speak with me." - Agent Boggess

Call Center Statistics

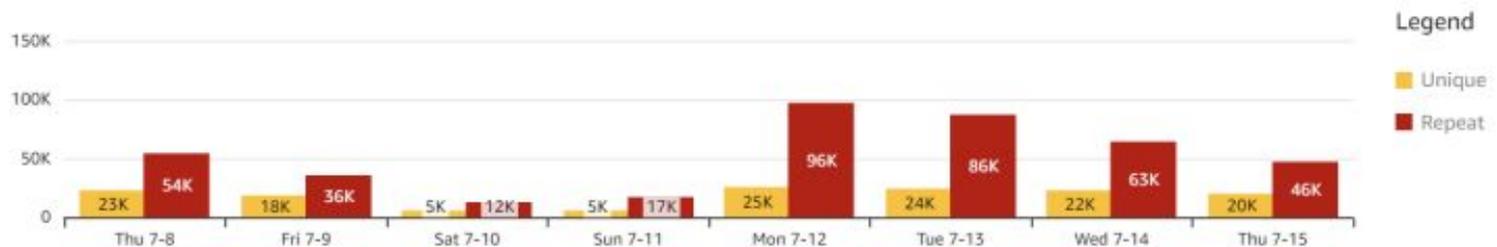
- **Over 6.7 Million Conversations with Claimants During COVID-19**
 - Phone Calls – 1,860,650
 - Chats – 252,755
 - Virtual Agent – 4,625,841
 - Total Conversations – 6,739,246
- **Average Call Time**
 - The average call handle time is 0:18:35 minutes.
 - This call duration time has stayed relatively consistent throughout the pandemic.

- **Average Queue Answer Time**
 - The average queue answer time is 0:17:53 from April 2020 through July 2021.
 - The average queue answer time has been substantially reduced to an average of 0:04:09 as of July 2021.
- **Repeat Callers**
 - Repeat callers use apps to auto dial and this will jam the phone lines and prevent unique callers from getting into the queue.
 - For example on 7/12, we had over 96,000 repeat callers versus 25,000 unique callers.

Repeat Caller Count

Side-by-side comparison of repeat calls and unique calls by phone number.

Repeat Caller Count (8 days) Unique = count_distinct(CustomerNumber), Repeat = {Total Calls - Unique}



Additional Communication Methods

- **Online Inquiry Form**
 - The online inquiry form, located at labor.maryland.gov/UIhelp, is available for claimants, employers, and third party agents.
 - The form collects all necessary information, routes it to the appropriate unit upon submission, and a tracking number is sent via email.
 - Houses all inquiries in one place and prevents duplicative efforts by department staff.
- **Claimant Call Center with Expanded Hours**
 - To connect a live agent, claimants should call 667-207-6520.
 - Live claims agents are available from 7:00 a.m. to 6:00 p.m., Monday through Friday.
 - They are also available from 8:00 a.m. to 12:00 p.m. on Saturday and 12:00 p.m. to 4:00 p.m. on Sunday.
- **Interactive Voice Response (IVR) System for Claimants**
 - To connect with the IVR system available 24/7, call 410-949-0022 or 1-800-827-4839, toll free.
- **Employer Call Center**
 - To connect with a live agent, employers should call 410-949-0033.

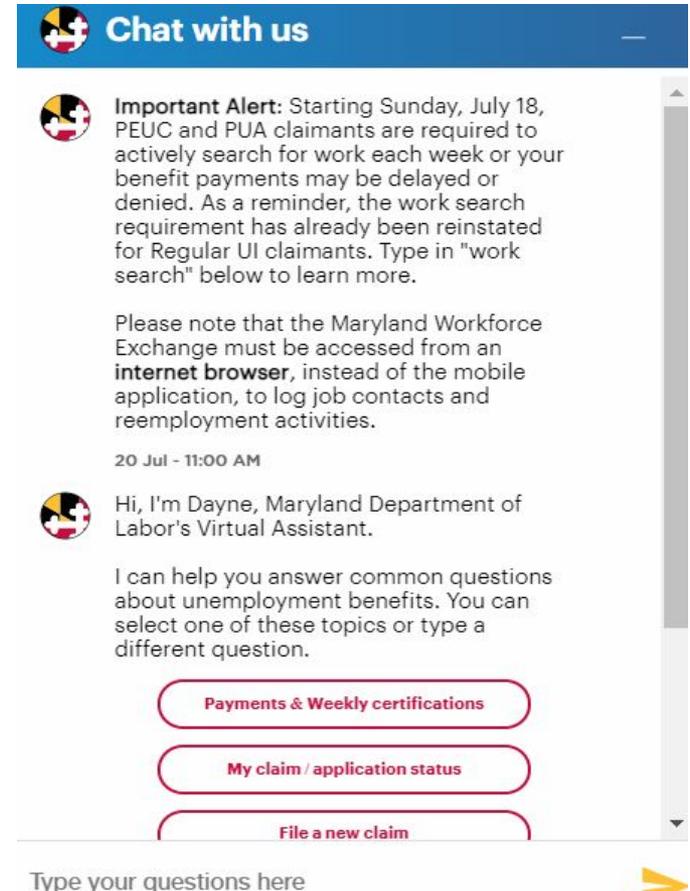
Online Resources

BEACON 2.0

- [Claimant Portal](#)
- [Employer Portal](#)
- [Third Party Agent Portal](#)
- [BEACON Claimant User Guide](#)
- [BEACON Glossary of Terms](#)
- [Download Mobile App in iOS App Store](#)
- [Download Mobile App on Google Play](#)

Live and Virtual Agents

- Available on our website to help claimants answer common questions about unemployment insurance and guide them to of our informative resources and tools.



Chat with us

 **Important Alert:** Starting Sunday, July 18, PEUC and PUA claimants are required to actively search for work each week or your benefit payments may be delayed or denied. As a reminder, the work search requirement has already been reinstated for Regular UI claimants. Type in "work search" below to learn more.

Please note that the Maryland Workforce Exchange must be accessed from an **internet browser**, instead of the mobile application, to log job contacts and reemployment activities.

20 Jul - 11:00 AM

 Hi, I'm Dayne, Maryland Department of Labor's Virtual Assistant.

I can help you answer common questions about unemployment benefits. You can select one of these topics or type a different question.

[Payments & Weekly certifications](#)

[My claim / application status](#)

[File a new claim](#)

Type your questions here 

Other Contracts

- **Transition to New Payment Benefit Methods Through Wells Fargo**
 - The department transitioned from paying claimants through Bank of America debit cards to direct deposit or paper check because of a new contract that the State Treasurer's Office has with Wells Fargo.
 - The department opened new accounts with Wells Fargo in February 2021 and launched the new benefit payment methods in May 2021.
 - Direct deposit is a faster, safer, and more convenient way of receiving benefit payments.
 - Resources from the CASH Campaign of MD were provided to claimants to help them open an account with a bank or credit union if they did not already have one.
- **LexisNexis**
 - Contract is for \$3.6M for 5/19/21-5/18/22
 - Selected through a competitive procurement process to provide identity verification and fraud detection services.



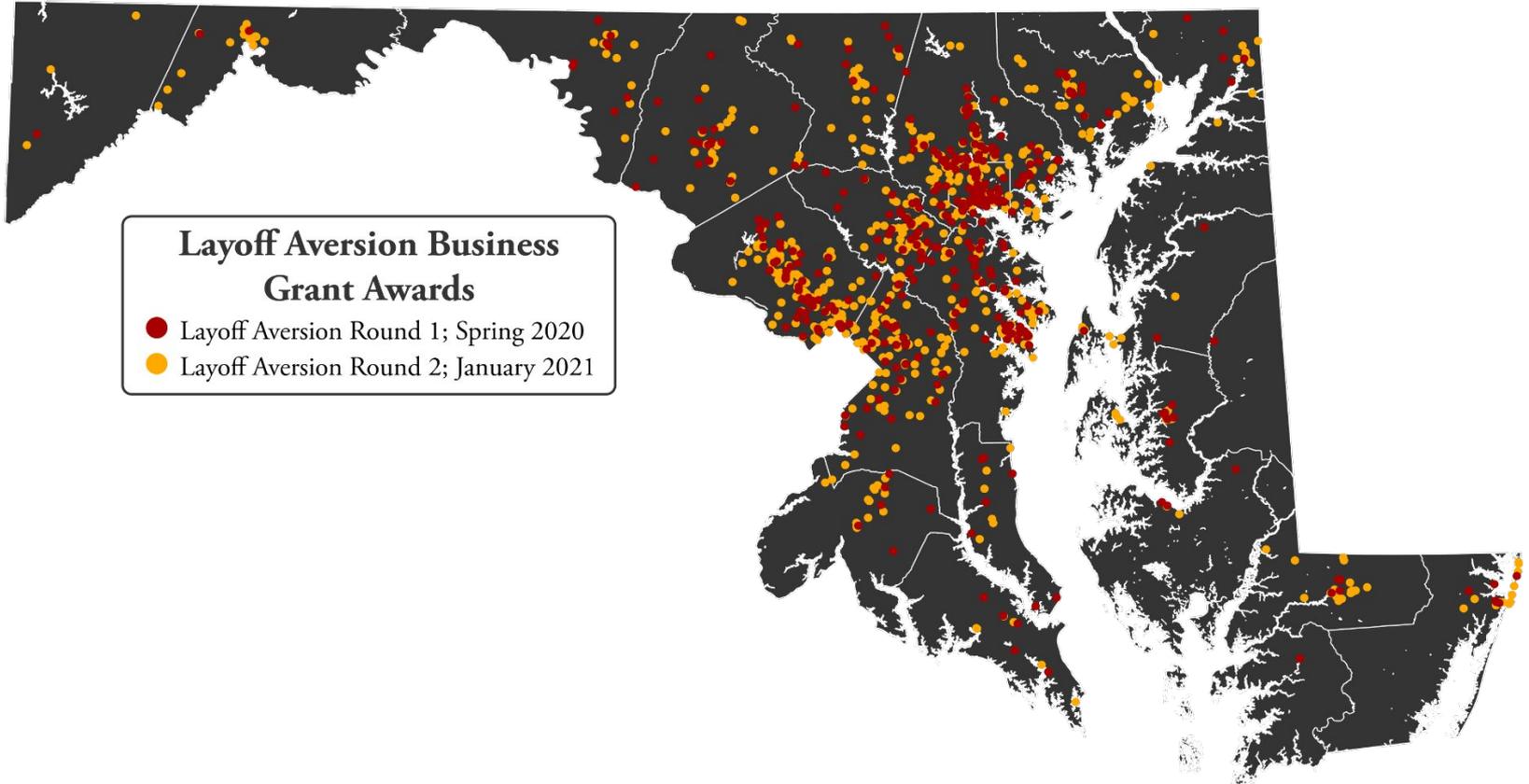
Workforce Development Programs and Grants



COVID-19 Layoff Aversion Fund

- **Quickly Provided Customizable Financial Assistance**
 - The COVID-19 Layoff Aversion Fund enabled the state to quickly provide crucial financial assistance to help Maryland small businesses avoid layoffs and closures.
 - Saved 21,555 jobs and supported 1,267 small businesses located in all 24 jurisdictions through two rounds of funding, totaling over \$31 million
- **First Round Funding - March 2020**
 - Awarded over \$10 million in grants to 445 small businesses and saved 8,819 jobs.
- **Second Round Funding - October 2020**
 - Awarded over \$21 million in grants to support 822 small businesses and save 12,736 jobs.
- **Flexible Funding Provided**
 - Purchasing remote access equipment and software to promote teleworking
 - Assisting with employee training and education
 - Purchasing cleaning supplies and services to maintain an onsite workforce
 - Taking advantage of Labor's Work Sharing Unemployment Insurance Program by supplementing employee income

Distribution of COVID-19 Layoff Aversion Funds



**Seven Grantees are not included in the map*



Additional Workforce Programs

Registered Apprenticeship - labor.maryland.gov/employment/appr/

- Registered apprenticeships are expanding opportunities for jobseekers by connecting them with high-wage jobs in traditional and non-traditional industries while supporting the workforce needs of local businesses.
- Maryland surpassed a record-breaking 11,000 registered apprentices in 2020.

Youth Apprenticeship - labor.maryland.gov/employment/appr/youthappr.shtml

- The Apprenticeship Maryland Program gives high school juniors and seniors a head start on their future career by earning a wage and learning valuable job skills through an apprenticeship.
- 20 out of the 24 county/city public school systems are successfully participating in the program.

American Job Centers - labor.maryland.gov/county

- Maryland has 32 American Job Centers with workforce professionals available to provide a full range of in-person and services to both jobseekers and businesses.
- Since March 2020, over 49,000 claimants have completed the department's reemployment workshop (RESEA).



Additional Workforce Programs

Maryland Workforce Exchange - mwejobs.maryland.gov

- MWE offers job seekers the ability to easily apply for jobs, create resumes, explore career fields, find education and training opportunities, connect with an American Job Center, and more.
- Over 250,000 jobs are available.

EARN Maryland - labor.maryland.gov/earn/earnprograms.shtml

- EARN Maryland training offers job seekers an opportunity to develop new skills and train for careers in in-demand industry sectors, like biotechnology, manufacturing, and cyber security.
- Since the program's inception, more than 5,300 unemployed and underemployed individuals have obtained employment, and over 8,500 incumbent workers have received training.

Work Sharing Unemployment Insurance Program - labor.maryland.gov/whatsnews/uiwsad.shtml

- The state's Work Sharing Unemployment Insurance Program is a flexible reopening strategy where employees can work at reduced hours while collecting partial unemployment benefits to make up a portion of the lost wages.
- Since the beginning of March 2020, 549 work sharing plans have been implemented in Maryland for 367 employers. These work sharing plans have averted the layoffs of an estimated 6,117 Maryland workers.



Additional Workforce Programs

Job Fairs - labor.maryland.gov/employment/jobfairs.shtml

- Labor is virtually connecting unemployed Marylanders with employers looking to fill positions in various industries and locations across the state.

Veterans Services - labor.maryland.gov/employment/veteranservices.shtml

- The State's American Job Centers offer a variety of services to assist veterans, transitioning military personnel, and other qualified individuals, including Veterans who face barriers to employment. Priority of service is given to veterans and their eligible spouses who meet certain eligibility requirements.

Maryland Re-Entry Initiative - labor.maryland.gov/employment/reentry.shtml

- The State-Wide Maryland Re-Entry Initiative is designed to assist returning citizens by increasing their employability and providing equal opportunity and access to employment resources, such as Federal Bonding.



Workforce Development Grants and Funding

Over the past year, the Maryland Department of Labor has received over \$130 million in workforce development grants and funding to help reskill workers and provide other services to ensure customers find meaningful employment.

- **\$75,000,000** - American Rescue Plan Act funds allocated by Governor Hogan and the General Assembly to expand apprenticeship and employment training programs.
- **\$37,198,844** - Program Year 2021 WIOA Title I Funding to provide services for qualifying adults, dislocated workers, and youth.
- **\$8,000,000** - Supporting the EARN initiative, which helps fund over 60 statewide industry partnerships and provides comprehensive training in preparation for careers in in-demand industries including Cybersecurity/IT, healthcare, construction, manufacturing, and transportation/logistics.
- **\$7,000,000** - RELIEF Act Funding to support the State's 13 local workforce development boards in engaging, upskilling, and connecting Maryland residents with employment.
- **\$2,881,060** - COVID-19 Dislocated Worker grant which prepares eligible individuals for employment as Maryland's economy reopens.



Additional Resources for Claimants

Frequently Asked Questions

There are 14 different FAQ's available for both claimants and employers on our website:

- [Appeals - Lower Appeals](#)
- [Appeals - Board of Appeals](#)
- [BEACON 2.0](#)
- [Benefit Payment and Bank of America Debit Card Information](#)
- [Claims Filing - Initial Claims](#)
- [Claims Filing - Weekly Claims Certifications](#)
- [Coronavirus \(COVID-19\) Related Issues](#)
- [Denials and Payments](#)
- [Direct Deposit of Benefit Payments](#)
- [Eligibility Requirements](#)
- [Overpayments and Fraud](#)
- [Work Search](#)
- [Work Sharing Information for Employees](#)
- [Foreign Language Frequently Asked Questions \(FAQs\) Archive](#)

Claimant Video Tutorials

There are 15 video tutorials available to help claimants navigate their BEACON portal:

- [Introduction to BEACON](#)
- [Account Activation and Login](#)
- [Account Registration](#)
- [Account Maintenance](#)
- [Account Navigation](#)
- [Overview of Claimant Portal](#)
- [Updating Benefit Payment Information and Income Tax Withholding](#)
- [Filing Weekly Claim Certification](#)
- [Filing an Appeal](#)
- [Applying for Pandemic Unemployment Assistance \(PUA\)](#)
- [Applying for Pandemic Emergency Unemployment Compensation \(PEUC\)](#)
- [Filing a Weekly Claim Certification for a PUA Claim](#)
- [Viewing and Completing an Action Item](#)
- [Viewing Correspondence](#)
- [Viewing Messages](#)

Employer and Third Party Agent Video Tutorials

There are 15 video tutorials available to help employers and third party agents navigate their BEACON portal:

Employers

- [Employer Account Activation](#)
- [Employer Registration](#)
- [Employer Portal Navigation](#)
- [Employer Account Maintenance](#)
- [Employer Wage Upload](#)
- [Employer Amend Submitted Wage Report](#)
- [Employer Payment Submission](#)
- [Employer Agent Authorization](#)
- [Employer File an Appeal](#)

Third Party Agents

- [Third Party Account Activation](#)
- [Third Party Account Registration](#)
- [Third Party Account Maintenance](#)
- [Third Party Account Navigation](#)
- [Third Party Wage Upload](#)
- [Third Party Payment Submission](#)