So many problems. It is important to understand what they are so that you don't just accept OED's answers and excuses! You really should have heard first from Oregonians before you hear from OED. OED's favorite excuses say they can't look at specific cases, but most of these below are general problems that are occurring. Another favorite is to blame it on the mainframe. This is no longer an acceptable response. This has been going on for six months! They must do better. Just like it is not acceptable that they don't have a handle on the numbers of unprocessed claims, unpaid claims, claims in adjudication.

This is a very comprehensive overview of the current issues. These are drawn from a very active FB group of @3500 people (Oregon 1099/Sole Proprietor Covid-19 Impact). If you want to know what is going on, you only have to read the posts in this group (it is a public group) or the comments on the OED FB page. You also have heard from thousands of Oregonians that are seeking help with their OED claim. You should understand that the problems continue. In no particular order:

- 1. Why is OED using old addresses to send the checks to? Why are they not using the address on the application? This has resulted in many people not receiving their checks. OED knows about this, but it continues to happen. The default is set to this, so if someone ever had a prior claim or contact with a work source office, this is why this occurs.
- 2. Many gig and hybrid (people who are both W-2 and self employed) workers are being moved from PUA to reg UI. They are not being assisted in this transition and in many cases even aware that it is happening. There are many issues that accompany this change that need clarifying.
 - A. What happens if they have already been paid from PUA? Does the claim move forward from that point on or are retroactive adjustments required? There can be a difference in weekly amounts. Sometimes the person receives less, sometimes more after being changed to a different program. These are both very different outcomes.
 - B. How does someone who is really self employed and continues to be, make claims when reg. UI is based on a wage model. Under PUA they are able to claim net (income minus expenses). Reg. UI does not allow that.
 - C. Hybrid workers are being forced into reg UI even though the majority of their income comes from self-employment and their benefit is based on that tiny amount of income.
 - D. Some hybrid workers are being allowed both income streams to be included in determining their base pay, but this is not consistently applied to all.
 - E. For those who have not been paid yet and then placed into reg. UI there is no way to enter all the back weeks as reg. UI starts with the week you apply. Someone from OED has to help with that. But people aren't told that and when they call in a lot of the reps don't know how to help them! OED has a policy to back date to week 11, which begins March 9 if the claimant had trouble filing because of the OED tech and phone problems.
 - F. Only some gig workers are being placed into reg. UI. This has created not only a lot of confusion but also is very inconsistent.

- G. Some people who are not hybrid or gig workers but are totally self employed have been denied PUA. With no explanation or what to do. One person was told that this is happening a lot. It's a mistake flag on accounts due to the tax dept, the hold can be removed and payments can be resumed.
- 3. PEUC and EB These also are causing a lot of difficulties. When people are directed to PEUC, they are told to apply for the program and then file weekly. The website says there is a weekly form, but there is not. So many have been directed to use reg. UI weekly form. But they can not if they haven't been accepted into the program. So they have no way to file weekly. This is causing a break in payments with no easy resolution.
- 4. There have been reports of rude, condescending, and unhelpful phone reps and/or people who have given out incorrect info or made incorrect changes to claims. There is no mechanism in place to be able to report this.
- 5. The only way to get help is either trying to get through by phone (still impossible) or through the contact form. Some get a quick response, others are waiting weeks even after submitting the form multiple times.
- 6. Even though the backlog has been processed, the majority is still not paid!
- 7. Even though OED says they got through the backlog, there are still many who have not been processed and do not see any change on their status page.
- 8. So many different status messages, and they have no explanation as to what they mean or what the person needs to do about them. Most require human intervention, which again is difficult to get the help with this.
- 9. Adjudication still remains a huge black hole. People often don't even know they have been placed in it. People who have been waiting almost six months are now being told they may have another 12 to 16 weeks more to wait to go through the adjudication process. This is unacceptable and impossible. Many of those claims could be resolved quickly. They are not all "complicated", OED's favorite excuse. There needs to be a way to sort out the simple cases in adjudication from the more complex ones. For example many of them are gig workers that just need to be put in to reg UI, per OED's view.
- 10. Many are still waiting for income adjustment, which will be a lot of money for some and will make a big difference to receive it. Why is this taking so long, other than that there are so many who qualify? In most cases it just takes looking at the one line on the tax return and then using that to arrive at the proper benefit based on the adjusted income. No information on when this will be happening, just isolated reports of the few who have. Sometimes the income is adjusted but not actually paid.

- 11. While it is great that they are now adjusting for net income (income minus expenses), many of these will have to be readjusted once income adjustment occurs. There is no plan in place how that will occur
- 12. The phone lines remain impossible to get through. The wait time published by OED is a joke. It does not even accurately capture how long someone is on hold, and often they must be transferred and put on hold again. Many of the first responders to the call are unable to help. People are still reporting getting disconnected. Of course, it does not reflect how many times people had to call to get through in the first place. Why has there been no improvement in this area? In fact, it has been reported that people answering the phone lines has decreased rather than increased.
- 13. Many people have had stopped or stalled payments. Sometimes it is due a flag on their weekly. Sometimes it is due to an incorrectly answered question, which is partly due to the questions being poorly written and often very ambiguous. The system is flagging them but OED is not contacting people, leaving it to them to, resulting in weeks of no payments. In addition, many of the accounts are incorrectly flagged due to a "glitch" and again OED is doing nothing to address these stalled accounts.
- 14. Many have been paid in batches, numerous times, after their claim has been stalled or was unprocessed. This creates a problem for them in getting other benefits as it shows them receiving a chunk of income that would have been spread out of over time. This causes them to be denied incorrectly and to be penalized for OED's inability to function.
- 15. What is OED doing to identify those who's claims still have not been processed?
- 16. Partial or no weeks showing.
- A. Some people are getting only a few random weeks paid, and the rest not being paid.
- B. Conversely some have got most of their weeks paid but just not a few.
- C. Some are seeing no claim even though they applied and have sent in their weekly forms.
- D. Some are seeing missing weeks even though they have submitted them many times
- E. Some are only seeing recent weeks in their claim not the many prior weeks
- F. Some are seeing the message that they have no claim at all!
- G. All of these have been difficult to get resolved or to even understand what is happening.
- 17. Many people have reported that an incorrect start date was entered causing them to not have their earliest weeks paid. Extremely difficult to get corrected.
- 18. Endless auto generated letters are being sent out, with often vague and unclear instructions or information. They are often not even accurate. For example, "Your

claim for the week ending <date> has been received but not paid because of a problem. Information and instructions have been mailed to you." What is this?? The letter just says will contact you for info but does not indicate what the problem is.

- 19. Inconsistency in applying "excess earnings" to benefit. There is a threshold and even when people are not meeting it, they have had benefits denied.
- 20. When will the new threshold of \$300 for excess earnings go into effect?
- 21. Many people are experiencing being locked out the system due to suddenly being told they have "invalid credentials", requiring them to do a PIN reset or other steps, but most people don't know what to do when this happens to them.
- 22. Communication or the lack of remains at the heart of so many of these issues. OED has failed miserably in this area, which has made a difficult situation so much worse. What are they doing to remedy this? What are they doing to improve the response time to inquiries? What other methods are they using to better communicate what is going on with the system and identifying known issues and solutions?
- 23. Every time someone reports excess earnings, it triggers a restart which requires OED to remove that. This is a huge problem as people return to work and holds up the claim often for weeks before it gets resolved.
- 24. People experience numerous changes in status messages, but not being changed to paid. These changes indicate their claim is being worked on, but they are not being contacted and don't know what is going on.
- 25. People are told many times their problem is fixed, only to find it is not. Too many of the reps are unable to fix things, even though they may try. Or they say they have to be transferred and that also may or may not solve the problem, but it always requires a long hold time. Being told your problem has been fixed, but it hasn't, just adds to the misery.