



# **LAI D OFF?**

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# **WE CAN HELP**

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MINNESOTA'S  
DISLOCATED  
WORKER  
PROGRAM





## GETTING HELP IN HARD TIMES

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Many workers who lose a job through no fault of their own may need some help returning to work. Finding a job under these circumstances can be stressful and overwhelming.

Minnesota's Dislocated Worker program offers free services to help laid off individuals find suitable reemployment and help take the stress and uncertainty out of the process. Services are tailored to address an individual's specific needs.



Individuals may be eligible for this program if they are:

- Laid off through no fault of their own,
- eligible for Unemployment Insurance,
- and unlikely to return to their previous occupation or industry.

Through our statewide network of workforce providers and key partner organizations, we offer a variety of services that focus on preparing you to find a suitable new job at comparable wages.



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## ***Dislocated Worker Program Contacts***

### **DISLOCATED WORKER PROGRAM INFORMATION LINE**

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Telephone: 651-259-7537

Toll Free (in greater MN): 866-213-1422

TTY: 651-296-3900

Fax: 651-215-3842

Email: [deed.dw@state.mn.us](mailto:deed.dw@state.mn.us)

### **MAILING ADDRESS:**

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Minnesota Department of  
Employment and Economic Development  
Dislocated Worker Program  
First National Bank Building  
332 Minnesota Street, Suite E200  
Saint Paul, MN 55101-1351

### **WEB ADDRESS:**

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[www.mn.gov/deed/dw](http://www.mn.gov/deed/dw)





## *Unemployment Insurance*

The Unemployment Insurance Program provides a temporary, partial wage replacement while you look for work or take part in training to prepare for your next career.

These benefits help take away some of the worry that comes with losing a paycheck and give you some time to find or prepare for your next career.

### **WHEN TO APPLY:**

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You should apply for benefits when you are no longer working or your hours have been greatly reduced.

### **HOW TO APPLY:**

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You can apply online at [www.uimn.org](http://www.uimn.org), or by calling our Customer Service Center.

### **HOW DOES GOING TO SCHOOL AFFECT MY BENEFITS**

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If you are in a full-time training program approved by the Dislocated Worker program you are not required to seek work while you are attending school. Attending classes and making satisfactory progress make you eligible for unemployment benefits.



## ***Unemployment Insurance*** (CONTINUED)

For information about Unemployment Insurance in Minnesota go to ***[www.uimn.org](http://www.uimn.org)***

On this site you will find information and videos about the following Unemployment Insurance topics:

- What do I need to know?
- How do I apply?
- How do I get paid?
- What affects my benefits?
- How do I appeal?

### **CUSTOMER SERVICE CENTER**

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We're here to help. Call us if you have questions or want to apply for benefits by phone.

Monday — Friday  
8:00 a.m. to 4:30 p.m.  
Twin Cities area: 651-296-3644  
Greater Minnesota: 1-877-898-9090  
TTY for the hearing impaired: 1-866-814-1252

For languages other than English, tell the Customer Service Representative that you would like an interpreter and the language. The representative will add an interpreter to the phone call.

# ***Dislocated Worker Program***

## **LAI D OFF? WE CAN HELP.**

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Workers who are unemployed or about to become unemployed may be eligible for services from Minnesota's Dislocated Worker program.

FREE services are available for workers who:

- Lose a job, through no fault of their own
- Are eligible for Unemployment Insurance
- May need help finding suitable employment quickly

## **WHAT'S IN IT FOR ME?**

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### ***Career planning and counseling***

- Advice on making career decisions and developing job goals
- Personal planning
- Assessment tools

### ***Job search assistance***

- Workshops on preparing cover letters and resumes, interviewing and networking
- Finding 'hidden' jobs
- Job clubs

### ***Counselor-approved training***

- GED
- Workplace effectiveness skills
- Short-term training to brush up skills or get a new certification
- Long-term training for new skills in a new field

### ***Support services***

- Limited funds are available for expenses such as transportation or family care to help you achieve employment or training goals



## ***Dislocated Worker Program*** (CONTINUED)

### **DO I QUALIFY?**

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Workers who are unemployed or about to become unemployed may be eligible for services from Minnesota's Dislocated Worker program.

FREE services are available for workers who lose a job through no fault of their own, are eligible for Unemployment Insurance, and may need help finding suitable employment quickly.

### **HOW DO I APPLY?**

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You can apply for the Dislocated Worker Program as soon as you have been notified of a permanent layoff or termination. To apply, visit one of our Minnesota WorkForce Centers or other authorized service providers. You can find all providers at [\*\*mn.gov/deed/dwproviders\*\*](http://mn.gov/deed/dwproviders). Ask to apply for the Dislocated Worker Program at the front desk. In addition, sign up for free job-search workshops and training and look into other free job-search tools available at your local WorkForce Center.



## HELPFUL WEB RESOURCES

#	RESOURCE NAME	WEB LINK	PHONE NUMBER
1	<b>DISLOCATED WORKER PROGRAM —</b> Career counselors can help you with resumes, cover letters, job search. We also have money to pay for training and support services.	<a href="http://www.mn.gov/deed/dw">www.mn.gov/deed/dw</a> <a href="http://www.mn.gov/deed/dwproviders">www.mn.gov/deed/dwproviders</a>	651-259-7537
2	<b>UNEMPLOYMENT INSURANCE (UI) —</b> Your only stop for Minnesota Unemployment benefit information.  Eight UI videos on applying for benefits, benefit payments, help with password, etc.	<a href="http://www.uimn.org">www.uimn.org</a>  <a href="http://www.uimn.org/uimn/applicants/videos">www.uimn.org/uimn/applicants/videos</a>	Twin Cities: 651-296-3644  Greater MN: 877-898-9090  TTY - For Hearing Impaired: 866-814-1252
3	<b>CAREERFORCE LOCATIONS —</b> Find free workshops on career and job search topics, career fair information, networking groups. Computers and fax machines are available for work search.	<a href="https://CareerForceMN.com/locations">https://CareerForceMN.com/locations</a>  <a href="https://CareerForceMN.com/events">https://CareerForceMN.com/events</a>  <a href="https://CareerForceMN.com">https://CareerForceMN.com</a>	
4	<b>CREATIVE JOB SEARCH GUIDE —</b> Essential ingredients of a successful job search including identifying your skills, resumes and cover letters, job interviews, internet & social media, how to find work, etc.	<a href="http://www.mn.gov/deed/cjs">www.mn.gov/deed/cjs</a>	
5	<b>VETERANS ASSISTANCE —</b> Are you a veteran? Get connected to special employment services available to Minnesota's veterans.  These Military Skills Translators will help you convert your military skills to civilian skills.	<a href="http://www.mn.gov/deed/veterans">www.mn.gov/deed/veterans</a>  <a href="http://www.macvso.org">www.macvso.org</a>  <a href="http://www.military.com/veteran-jobs/skills-translator">www.military.com/veteran-jobs/skills-translator</a>  <a href="http://www.taonline.com/mosdot">www.taonline.com/mosdot</a>	
6	<b>MINNESOTAWORKS.NET —</b> The premier no-fee job bank for Minnesota job seekers and employers. Create a profile, post up to five resumes and search for jobs.  Careers at the State — the state is the largest employer in Minnesota.	<a href="http://www.minnesotaworks.net">www.minnesotaworks.net</a>  <a href="http://www.mn.gov/careers">www.mn.gov/careers</a>	

## HELPFUL WEB RESOURCES

#	RESOURCE NAME	WEB LINK	PHONE NUMBER
7	<b>LABOR MARKET INFORMATION —</b> Find occupations in demand, typical wages of different occupations, industries and occupations expected to grow over the next decade, etc. Job Skills Transfer Assessment Tool (JobSTAT) How do your skills, knowledge, and abilities transfer to other occupations? JobSTAT will give you 20 related occupations.	<a href="http://www.mn.gov/deed/data/data-tools">www.mn.gov/deed/data/data-tools</a> <a href="http://www.mn.gov/deed/jobstat">www.mn.gov/deed/jobstat</a>	
	mySkillsmyFuture — the national equivalent of JobSTAT takes your past or current job and matches it to careers with similar skills.	<a href="http://www.myskillsmyfuture.org">www.myskillsmyfuture.org</a>	1-877-US2-JOBS
8	<b>APPRENTICESHIP —</b> Apprenticeship is a formal system of employee training that combines on-the-job training with related technical instruction.	<a href="http://www.dli.mn.gov/business/workforce/apprenticeship">www.dli.mn.gov/business/workforce/apprenticeship</a>	651-284-5005 or 1-800-342-5354
	Apprenticeship training programs by county — see what companies offer apprenticeships in what occupations.	<a href="https://secure.doli.state.mn.us/apprenticeshipsponsor">https://secure.doli.state.mn.us/apprenticeshipsponsor</a>	
9	<b>MINNESOTA HOME OWNERSHIP CENTER —</b> Worried about your next house payment? Already missed one? Concerned about your interest rate changing? You're not alone. There is help.	<a href="http://www.hocmn.org">www.hocmn.org</a>	
10	<b>TRADE ADJUSTMENT ASSISTANCE —</b> Check if your business or employment is affected by Trade Adjustment Act.	<a href="http://www.doleta.gov/tradeact">www.doleta.gov/tradeact</a> <a href="http://www.mn.gov/deed/applytaa">www.mn.gov/deed/applytaa</a>	202-693-3560  651-259-7543 or 1-888-234-1330
11	<b>PUBLIC BENEFITS —</b> Determine possible eligibility for public health care, child care, tax credits, food support and energy assistance.	<a href="http://www.bridgetobenefits.org">www.bridgetobenefits.org</a> <a href="http://www.fareforall.org">www.fareforall.org</a>	651-227-6121  763-450-3880
12	<b>MINNESOTA STATE COLLEGES &amp; UNIVERSITIES —</b> Search for academic programs in the MN system	<a href="https://apps.deed.state.mn.us/lmi/cpt/EducationSearch">https://apps.deed.state.mn.us/lmi/cpt/EducationSearch</a>	1-800-456-8519
13	<b>CONVERTING LAYOFFS INTO MINNESOTA BUSINESSES (CLIMB)</b>	<a href="http://mn.gov/deed/climb">mn.gov/deed/climb</a>	

## Enrolling in Health Insurance Through MNsure



Outside of the annual open enrollment period, certain life events, such as loss of health care coverage, can qualify you for a special enrollment period to get health care coverage through MNsure. This period gives you 60 days to choose and enroll in a health plan.

### WHEN TO ENROLL

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Your 60-day special enrollment period will begin the date you are no longer covered by (or eligible for) a health insurance plan — in your case, \_\_\_\_\_ (enter date given to you by your employer)

#### **You can enroll in a plan at any time during your special enrollment period.**

New coverage would start on the first day of the month following the date of plan selection. Additionally, you are able to shop and select a plan as early as today even though your special enrollment period has not begun. Coverage would not begin until the first day of the month following loss of coverage. In your case, \_\_\_\_\_.

### HOW TO ENROLL

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1. If you would like to review your options before applying, **browse sample plans on MNsure.org**: <http://bit.ly/ShopAnonymously> (case sensitive)

*Note that you will not see potential financial assistance subtracted from plan costs until you register and create an account and apply.*

2. **Create an account and apply**: <http://bit.ly/MNsureAccountCreation> (case sensitive)

*This allows us to verify your identity and see what financial assistance you may qualify for. **If you qualify for Medical Assistance or MinnesotaCare**, you will not need to go to the next step to choose a plan, the plan options available to you will be mailed to you in the following weeks.*

3. **Choose a plan** with financial assistance subtracted from the cost, if applicable.

## ***Enrolling in Health Insurance Through MNsure*** (CONTINUED)

- 4. Enroll in the plan and sign.** You cannot make changes to your application after you complete this step.
- 5. Call the Contact Center at 1-855-366-7873** to complete the enrollment process through MNsure. Your enrollment will not be completed unless you are approved for a special enrollment period.
- 6. Pay the first month's premium to the insurance company** upon receipt of an invoice. Your coverage will not be effective until you complete this step.
- 7.** Your insurance company will notify you if they need more information to process your enrollment.

### **APPLICATION TIPS**

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- Enter your current month's income, including any paycheck or unemployment compensation you'll receive for the month. (If your monthly income changes in a future month, you should report that change to MNsure immediately.)
- Enter your projected annual income for the entire calendar year. This amount should include any income received up through the month in which you are applying, plus projected income and deductions for the remainder of year.
- If you apply during the month when your employer-sponsored insurance will expire, **you do not need to include information about this coverage on your application. You would indicate that you do not currently have coverage.**
- You may not see the correct coverage effective date in your online application. The coverage effective date will be adjusted when you call the MNsure Contact Center before they send the information to the health insurance company.
- Qualified health plan (QHP) coverage is not retroactive — you need to apply and select a plan prior to the end of the month for coverage to begin the following month.

## ***Enrolling in Health Insurance Through MNsure***

(CONTINUED)

- Enroll by the last day of the month your coverage ends for coverage to begin the first day of the next month (date my coverage ends \_\_\_\_\_; first day of next month: \_\_\_\_\_)
- Enroll between the first and last day of the following month, for coverage to begin the first of the next month (first/last day of next month: \_\_\_\_\_, first day of following month: \_\_\_\_\_)
- Enroll between that first date of following month and 60 days from date of loss of coverage (the end of your SEP) for coverage the first of the following month.

### **HAVE THIS INFORMATION AT HAND AS YOU APPLY**

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- Your life event reason(s) for special enrollment
- Date the life event occurred
- Social Security number for each person applying
- Date of birth for everyone in household (not just those applying)
- Driver's license, Tribal ID or other ID
- For non-citizens, Green Card or other immigration documents
- Last year's tax forms (1040EZ or page 1 of 1040)
- Two most recent pay stubs
- Documents for other sources of income (social security, unemployment, self-employment, etc.)
- W2 form or Employer Tax ID Number (EIN)
- Employer's address and contact information
- Information about any employer-provided health insurance available to each person applying





## ***Enrolling in Health Insurance Through MNSure*** (CONTINUED)

### **CHOOSING MNSURE OR COBRA**

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COBRA (the Consolidated Omnibus Budget Reconciliation Act) coverage can be expensive. Coverage through MNSure typically has a lower monthly premium cost. In addition, MNSure is the only place where you can qualify for financial help to lower your costs. You may get a tax credit or qualify for low-cost or no-cost insurance through MinnesotaCare or Medical Assistance.

In order to enroll in a qualified health plan through MNSure, you would need to decline the initial offer of COBRA coverage. If you opt to choose COBRA, you would not be able to apply for a special enrollment period until your COBRA benefits have been exhausted. If you are eligible for Medical Assistance or MinnesotaCare, you could enroll at any time.

### **GET HELP WITH ENROLLMENT**

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Free assistance is available to help you navigator MNSure and enroll in a health plan.

#### **MNSure Contact Center — 1-855-366-7873**

Contact the MNSure Contact Center for help at any stage of the application and enrollment process. **Agents are available Monday through Friday year-round, with extended evening and weekend hours during Open Enrollment (November – January).**

#### **MNSure-Certified Community Partners — Brokers and Navigators**

To best serve Minnesotans in need of health insurance coverage, MNSure trains and certifies trusted community partners to help educate and enroll consumers. These partners are located in your region and available to assist you at no cost.

**My Local Navigator:** \_\_\_\_\_

**My Local Broker (Insurance Agent):** \_\_\_\_\_

Find additional assisters, visit the MNSure assister directory at <http://bit.ly/AssisterDirectory>.

## ***Dislocated Worker Program – FAQs***

### ***1. What exactly does this program do?***

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We have free services to help you find suitable reemployment. You will work one-on-one with a counselor to develop a plan which may include career planning and counseling; job search and placement services; counselor approved training and/or Support Services.

### ***2. How is this different than the outplacement my company may be offering?***

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Our program does not have a time limit; we will be with you until you find your next job. Our program has money for training if you need to upgrade your current skills or learn new ones. Our program also has 'Support Service' money for emergency situations such as transportation, family care, a COBRA payment, etc.

### ***3. What if I don't know what I want to do next?***

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That's what's so great about this program; we'll help you figure it out. Your counselor can offer advice and assistance with career decision-making and how to develop job goals to find a suitable job. Your counselor also has assessment tools to learn more about your skills, abilities and interests to assist in looking at career paths.



## ***Dislocated Worker Program – FAQs***

(CONTINUED)

***4. I'm worried about health care. Does this help me become eligible for Minnesota Care or any other programs?***

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To determine possible eligibility for Minnesota Care health coverage, dependent care, food support, energy assistance, etc., please visit **[www.bridgetobenefits.org](http://www.bridgetobenefits.org)**. Also, talk to your counselor who may be able to help with Support Services or might be able to refer you to another program or agency that can help. For more information on MNSure, please refer to page 12.

***5. What do I have to do next to get enrolled and get a counselor?***

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Simply visit **[www.mn.gov/deed/dwproviders](http://www.mn.gov/deed/dwproviders)** and locate your closest service provider. Call or stop into that provider's office to complete an intake application.

***6. What if I get a job (part-time, full-time or interim)? How does that affect my participation in this program?***

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Many people work a part-time job (31 or fewer hours per week) or an interim job for additional income while using this program. Before accepting employment, check with your counselor to see if it will affect your eligibility for this program. To find out how a job will affect your unemployment benefits, visit the unemployment website at **[www.uimn.org](http://www.uimn.org)** or call 651-296-3644 or 1-877-898-9090 to speak to an unemployment representative.



## Training — FAQs

**1. How do I find out if I can have training?**

When you enroll, a counselor will walk you through a reemployment plan and training may be part of your plan.

**2. Who approves the training?**

Only your counselor can approve training.

**3. I've already begun training. Can you pay for it?**

We can only pay for training your counselor approves beforehand.

**4. A class I really want is coming up quickly. Do I really have to wait for a counselor?**

Yes, but if you let the provider know your timeline, they can often accelerate the process.

**5. Do I have to go to school in Minnesota?**

No, but your training plan needs to make sense for you, your commute, your subsequent job search, the labor market, cost, and other factors. Your counselor has more information. Your counselor would still need to approve your out-of-state training plans.

**6. I want to take an on-line class, will you pay for that?**

Possibly, if it fits into your individual plan and your counselor approves it.

**7. How much money will I get? Will your program pay for all of my tuition, fees and required books? For how long will you pay for my training?**

That depends on a variety of factors. You need to talk to your counselor.

**8. What happens if I'm going to school and get a (good, full-time) job?**

Many people take on part-time work as part of their plan, to help pay expenses while in school. If you get a substantial offer of a full-time job to replace the one you lost, your counselor will have advice on how to proceed. Sometimes a hiring employer will pick up the cost of remaining training if the credential is meaningful to them (it never hurts to ask!) In any case, our goal is to get you a job, and we'll help you achieve that goal. If you get a good, full-time job, you will not have to pay back any training money but we will not pay for any more classes going forward as you will have met the goal of the program.

**9. I already have a Bachelor's degree. Does that mean I am not eligible for training?**

Your counselor will consider and discuss several factors with you; do you need to upgrade your current skills? Are there jobs available utilizing your current skills? What does the Labor Market Information support? If training makes sense, your counselor may approve it.

## ***Discrimination Prevention Policy***

The Minnesota Department of Employment and Economic Development is committed to equal opportunity, affirmative action, and diversity.

If you think the Minnesota Department of Employment and Economic Development (DEED) discriminated against you on the basis of race, color, creed, sex, marital status, status with regard to public assistance, disability, age, national origin, religion, membership in a Human Rights Commission, or sexual orientation during the Dislocated Worker Program process, you can contact the DEED Office of Diversity and Equal Opportunity at:

MN Department of Employment and  
Economic Development  
The Office of Diversity and Equal Opportunity  
First National Bank Building, Suite E200  
332 Minnesota Street  
St. Paul, MN 55101-1351  
Phone: 651-259-7094 / TTY: 651-296-3900  
Fax: 651-296-5343  
Email: DEED.ODEO@state.mn.us

For more information go to:

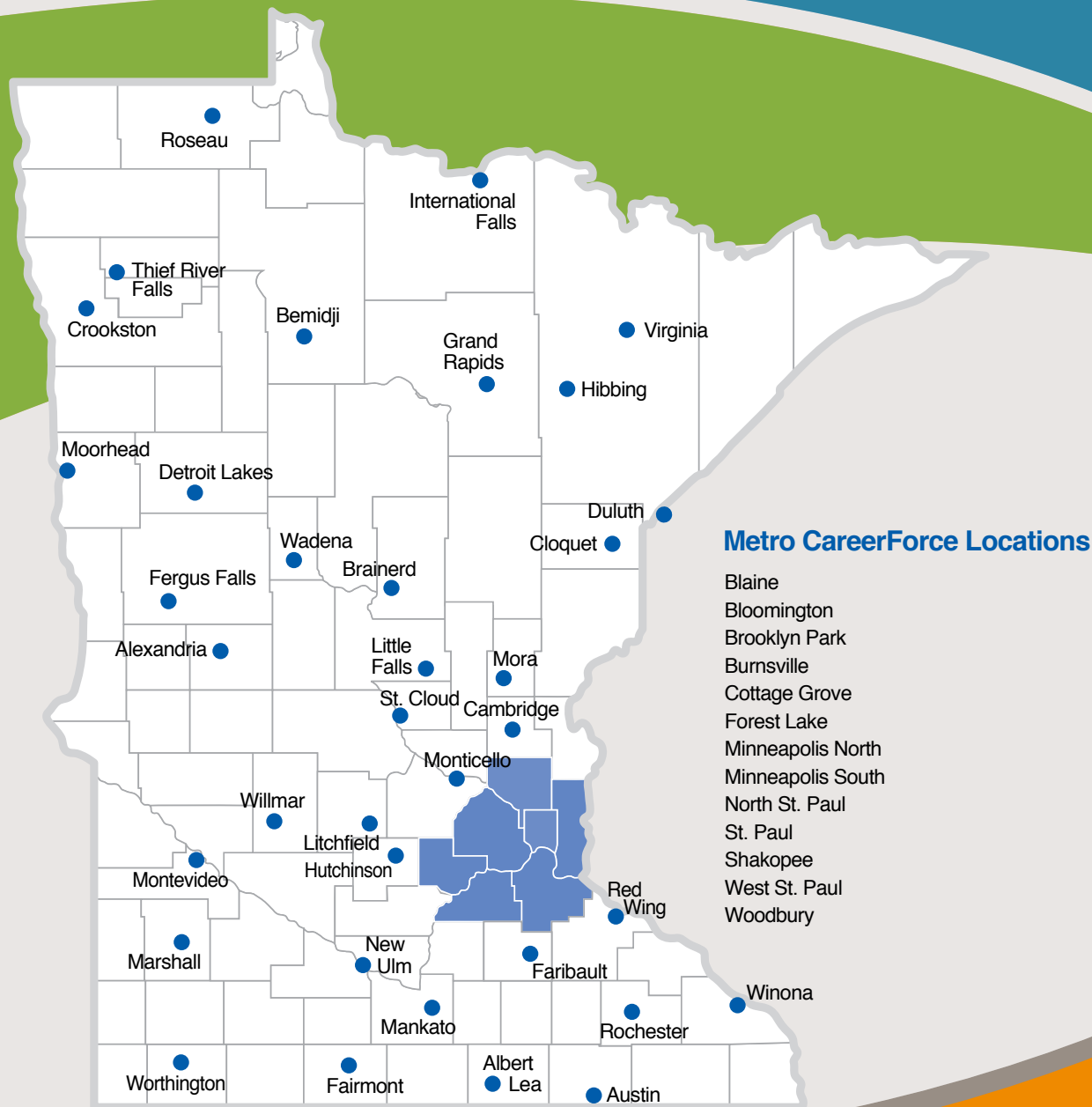
***<http://www.mn.gov/deed/about/what-guides-us/equal-opportunity>***

***<http://mn.gov/deed/dw>***

*DEED is an equal opportunity employer and service provider.  
Upon request, this information can be made available in alternative formats  
for individuals with disabilities.*

## CareerForce locations in Minnesota

There are nearly 50 CareerForce locations statewide. Each offers a knowledgeable staff to guide you. Each provides essential tools to make your job search a success. Best of all, most services are free of charge.



**Find the CareerForce location nearest you:**

[www.CareerForceMN.com/locations](http://www.CareerForceMN.com/locations)