

Client Training HQ

Separation

Once an employee is separated from an employer for any particular reason, that employee will determine if unemployment is something that they will pursue.

Claim Filed

At the state location where the claimant files, the state then generates a claim form which is sent to all employers that they worked for within the past 18 months.

If POAs are on file, Equifax® (EFX) will receive the claims rather than the employer.

EFX reviews claim. If the work history and separation code have flowed to EFX from the UC Data File provided by the employer, EFX will respond to the claim.

If additional documentation or information is needed, EFX will reach out to the employer for more information.

State Call

After information is collected for the claim, the state may sometimes request additional information, especially if there is a conflict of information.

If EFX does not have this information, a request will be sent to the employer.

Response Sent

After all separation details are gathered, a claim response will be sent back to the state. All claims must receive a response, regardless if being protested.

EFX will file the appeal on the employer's behalf.

Note: The states of NC, SC, MO, and DE require the employer to submit appeals directly to the state.

Determination

The state will then utilize the claimant's statement as well as all of the information provided by the employer to help aid in making a decision.

Appeal Filed

Whichever party who receives the unfavorable determination has the right to file an appeal.

A Hearing Consultant will reach out to the employer to prepare for the upcoming hearing.

A Hearing Representative can be provided to be present at the hearing. The Hearing Rep will present evidence and ask questions of the claimant.

Hearing

Approximately 4-6 weeks after the filing of the appeal, the state will schedule an unemployment hearing. (The timeline can vary depending on the state's workload.)

Board of Review

The Board of Review is generally a small panel of individuals who will review the case in its entirety. The Board will look at all of the documentation in the file and listen to the recording of the hearing. No new evidence is presented to the Board of Review.

EFX will appeal the hearing decision on the employer's behalf.

Hearing Decision

Once a hearing decision has been made and written, it is then sent to the claimant and the employer.

Final Decision

If the party who receives the unfavorable Board decision disagrees with it, the case will have to be appealed in a state court or a similar venue. Equifax's involvement ends at the Board of Review. Any circuit court activity would be handled through the employer's legal department.

The information provided is intended as general guidance and is not intended to convey any tax, benefits, or legal advice. This is just an example of a client's experience, and not representative of your future success.