

Coronavirus (COVID-19): Is someone else wrongfully getting your unemployment benefits?

❖ Read this only if you live in the state of Washington.

How do I know this is happening to me?

- 1.** Go to secure.esd.wa.gov/home/Home/SawCheckUsername?Length=4. Set up an account.
- 2.** Sign into your account and begin the process to file for unemployment. **This is a test to see if someone has filed a claim using your information.**
- 3.** At the **verify my identity** step, you will see if anyone has accessed your account, or filed a claim on your behalf.
- 4.** Enter your email address to verify your account. This will lock your account in.

Someone is getting my unemployment. What should I do?

- 1.** Visit esd.wa.gov/unemployment/unemployment-benefits-fraud. It explains what to do next.
- 2.** **File an online or non-emergency police report** with the agency whose jurisdiction you live in. If you live in Seattle, visit www.seattle.gov/police/need-help/online-reporting.
- 3.** **Start a file folder or journal.** Keep the information from this incident in it. Include any case numbers. Some government services and accommodations are available only to victims of identity theft. This can include getting some public records sealed.
- 4.** **Contact Credit Bureaus.**
 - Get your free credit reports from Equifax, Experian, and TransUnion. See www.annualcreditreport.com/index.action.
 - Report to the credit bureaus that someone made a fraudulent unemployment claim using your identity. Give them the case number from your police report. You can have a fraud alert put on your identity or freeze your credit. Doing either is free.

- A fraud alert will make it harder for someone to open new accounts in your name. To place a fraud alert, contact one of the three credit bureaus. That company must tell the other two.
- Check your credit activity at least once a year. As a victim of identity theft, you have the right to check it monthly if you want.
- Think about placing a [credit freeze](#) on your report or the report for any dependents in your household. If you do not have upcoming large purchases, such as a home, you can freeze your credit for more protection. It is free and you can do it yourself. See www.consumer.ftc.gov/articles/0497-credit-freeze-faqs.

5. Contact the FTC and IRS.

- File a report with the Federal Trade Commission (FTC). Give them the case number for the local police report. See www.identitytheft.gov.
- Think about setting up an **IRS account**. If you create an account with your social security number, it will stop criminals from creating an account using your identity. See www.irs.gov/payments/view-your-tax-account.
- Think about locking your IRS account. You might also be vulnerable to tax fraud.

❖ Make sure the local, state, and federal government all recognize you are a victim of identity theft. The more people report it, the more support law enforcement will go after the people who did this to you and others.

6. Keep Your Notes, copies of emails, and so on. Keep this paper trail in case you face identity issues or find any inaccuracies on your credit history in the future.

❖ You will not have to repay unemployment benefits you did not get.

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