

# NASWA Integrity Center

*10 years fighting fraud and  
reducing overpayments*

*AN UPDATE*

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**Jim Van Erden PhD**

*NASWA Senior Advisor/ARPA Director*



# NASWA's Role Phase I

September 2014

NASWA was issued a subcontract to perform a set of tasks associated with the development of the Center



Tasks include:

- Develop and execute a state engagement strategy
- Develop a UI Integrity Training Academy
- Issue Integrity Improvement Investment grants
- Develop a UI Integrity Data Hub
- Enlist the assistance of UI Subject Matter Experts
- Conduct a UI Integrity Technology Symposium
- Develop a UI Integrity Knowledge Library
- ~~Provide financial support to Data Analytics & Predictive Modeling pilot states~~

NASWA established an Integrity Advisory Committee

NASWA created a virtual team of UI SMEs, PMs, IDs, and Project Analysts.

# The Integrity Center Today

**STRONG  
TOGETHER**

**OKLAHOMA CITY, OK - DECEMBER 6-8**

**2023 NASWA  
UI INTEGRITY  
SYMPOSIUM**



# **Integrity Symposium**

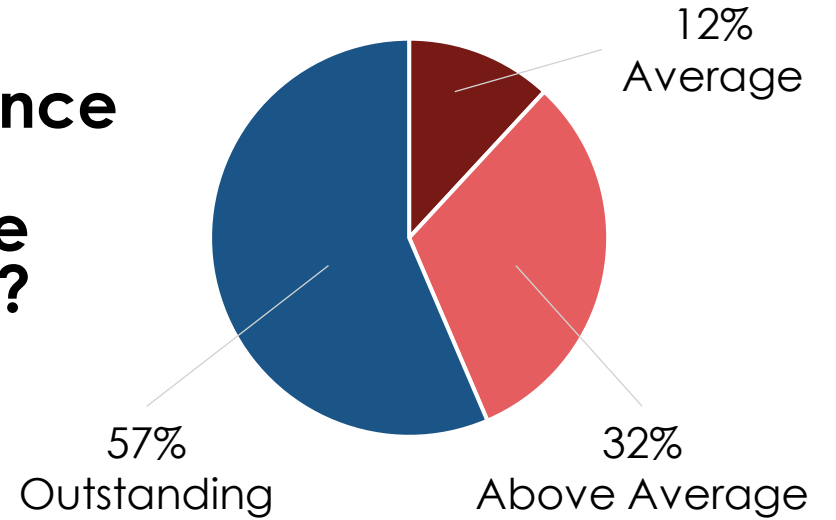
# Symposium Results



Tracks: UI Benefits / UI Tax | Hands-on Labs

Registration Type			
State	Govt	NASWA	Total
49+3	24	369	393

Did the Conference Provide Valuable Content?



What Did You Like Most About the Conference?

- LEARNING! NETWORKING! SHARING!
- The added Tax track
- ID verification discussion, info about fraudster tactics, funding discussions
- Interaction between different states

# Attendee Responses



## FUTURE IMPROVEMENTS

- Nothing. The event was fantastic.
- Keep the tax track.
- The app was fantastic! Could be slightly improved now we had a chance to use it.
- Four days instead of three.
- The Plenary was just a bit too long. That's it.
- Earlier access to agenda, as close to the opening of registration as possible.
- Needs to be at least an annual event.

## NEXT EVENT TOPICS

- AI, machine learning and modeling for fraud detection.
- Modeling for fictitious employers
- Tax modernization Tax audit effective Audit Measure and more on Employer side Fictitious Employer schemes
- Technology for integrity
- More information of what other tax systems are in use by other states.
- Continue hearing about ID theft and fictitious employers. These are ever changing schemes so things will look different a year from now
- An update about identity verification tools used by states, especially those that go with USPS or identity.gov

# Attendee Responses



## CENTER EXPANSION IDEAS

- Continued development of IDH and added tools and functionality will be great. Also, the employer version will be welcomed.
- Employer Registration verification process National Driver's License verification
- I like the idea of running bank verification through Treasury.
- The expansion of IDH to the tax area to help with fictitious employers sounds like an awesome idea.
- Increased training opportunities, including in person, if possible.
- Employer Validation Options Fight against Fictitious Employers
- I don't know but I'll look into it





# IDH Capabilities

IDH results provide great value in instances of multiple “hits”

IDH allows participating states to provide UI claims data for:

- Cross matching & claimant authentication
- Fraud alerting
- Data analysis

**All functionality provided at no cost to States**



## Cross matching

- Suspicious Actor Repository (SAR)
- Similar Emails and Suspicious Domains
- Foreign IP addresses
- Suspicious bank routing numbers
- Multi-State Cross Match (MSCM)

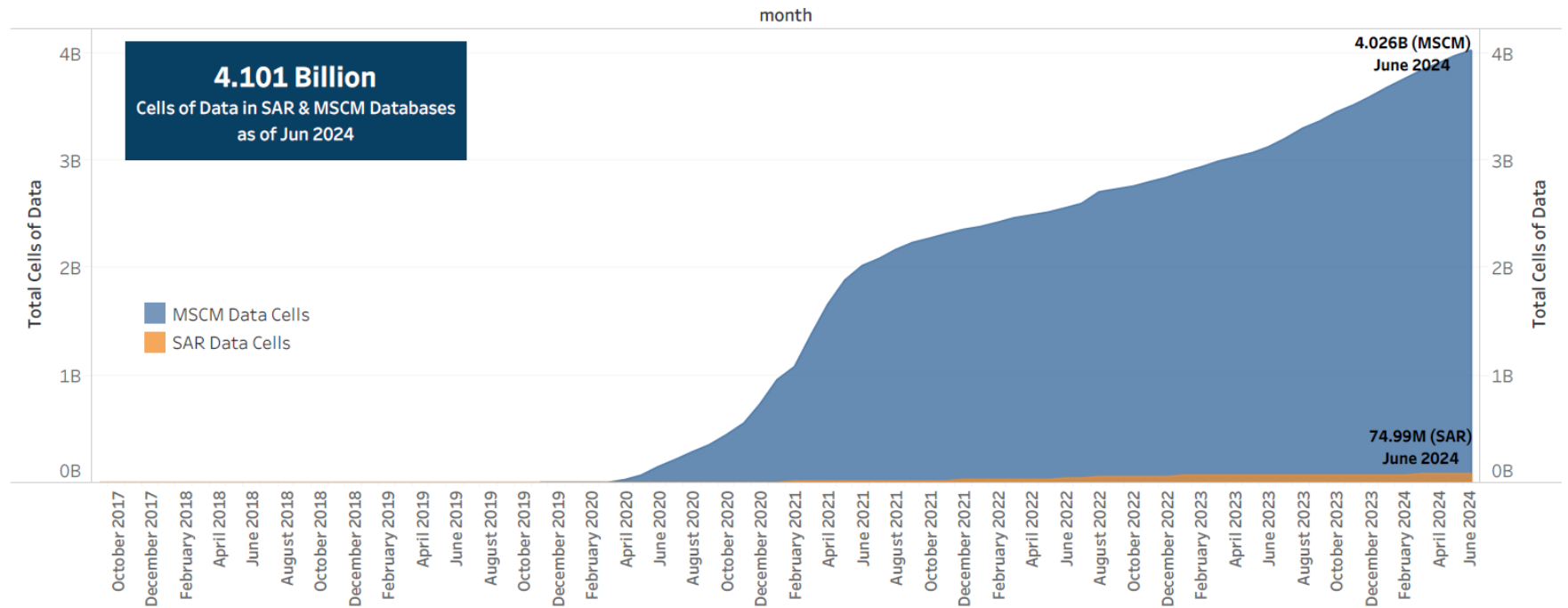
## Claimant authentication

- Identity Verification (IDV)
- Bank Account Verification (BAV)

# The IDH Today: Data Set

Total Cells of Data in SAR & MSCM Databases

6/24/2024 4:42:48 PM



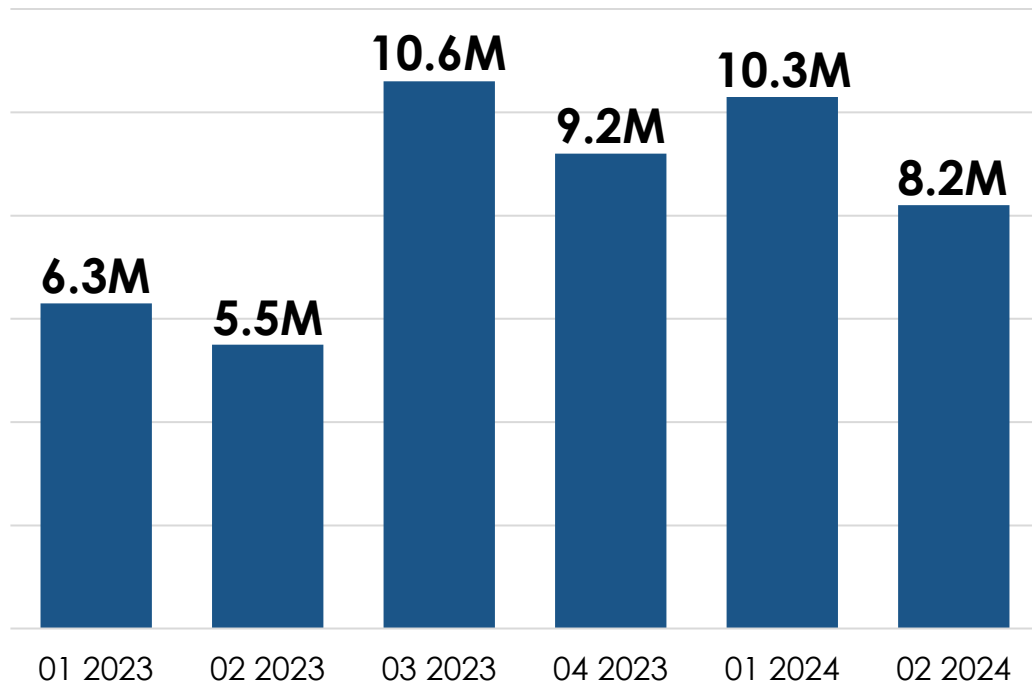
Quarterly Growth Rate (CY)

	2023 Q2	2023 Q3	2023 Q4	2024 Q1	2024 Q2
Total SAR & MSCM Data Cells	3,184,356,412	3,439,259,778	3,659,523,676	3,907,026,612	4,101,218,951
Cells Added	132,733,155	254,903,366	220,263,898	247,502,936	194,192,339
Growth %	4.35%	8.00%	6.40%	6.76%	4.97%

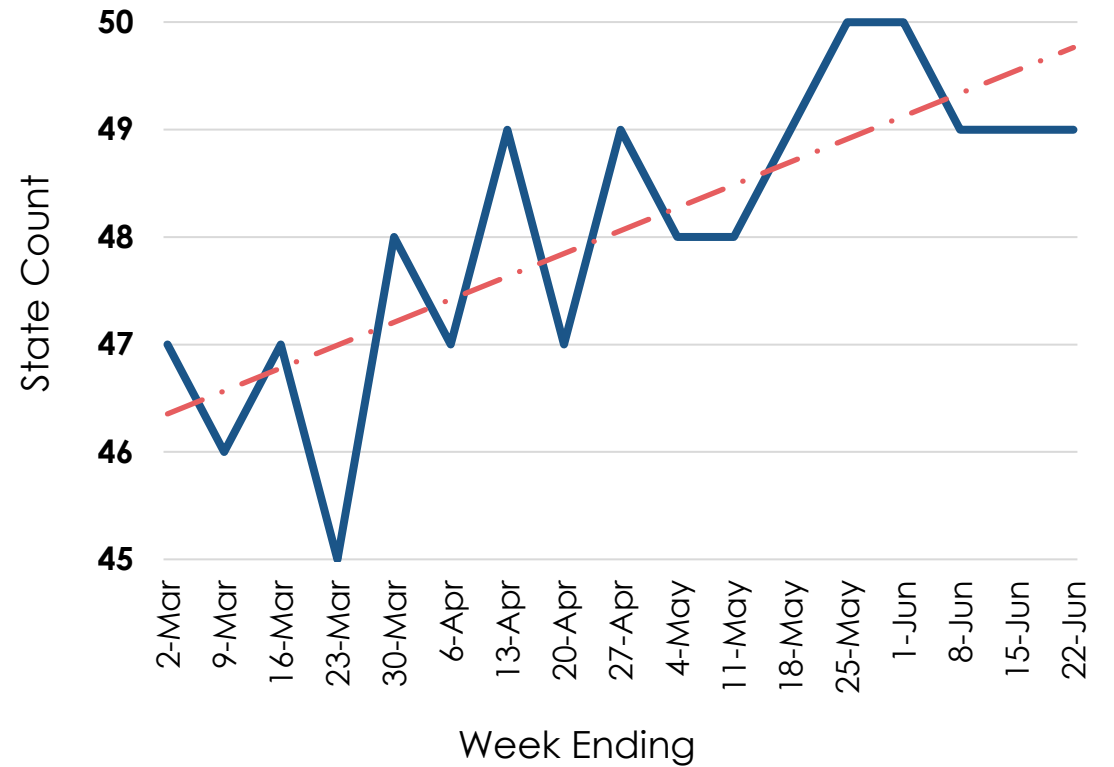
"Cells of Data" represents the total number of all data fields present in IDH SAR and MSCM database tables

# Integrity Data Hub: Lookups

## IDH Lookups per Quarter (CY)

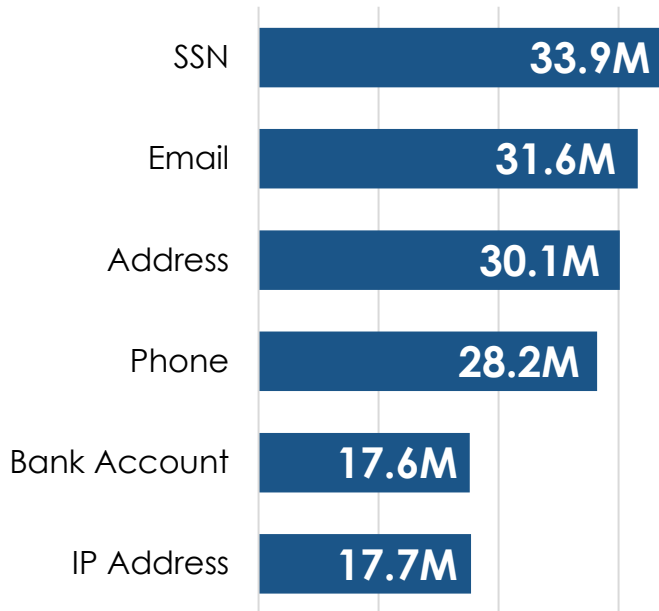


## # of States Providing IDH Lookups

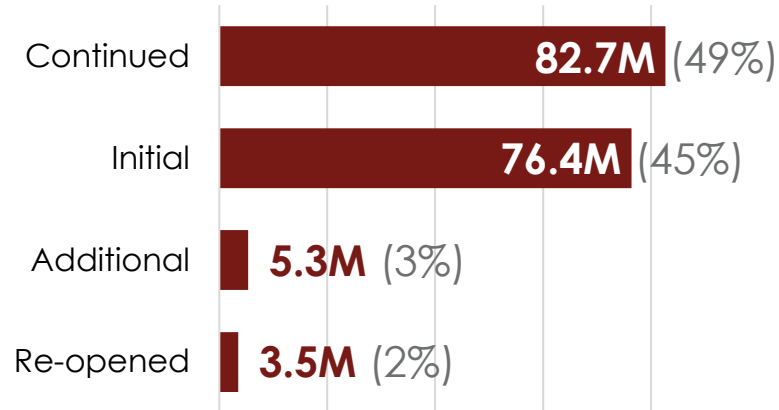


# Multi State Cross Match

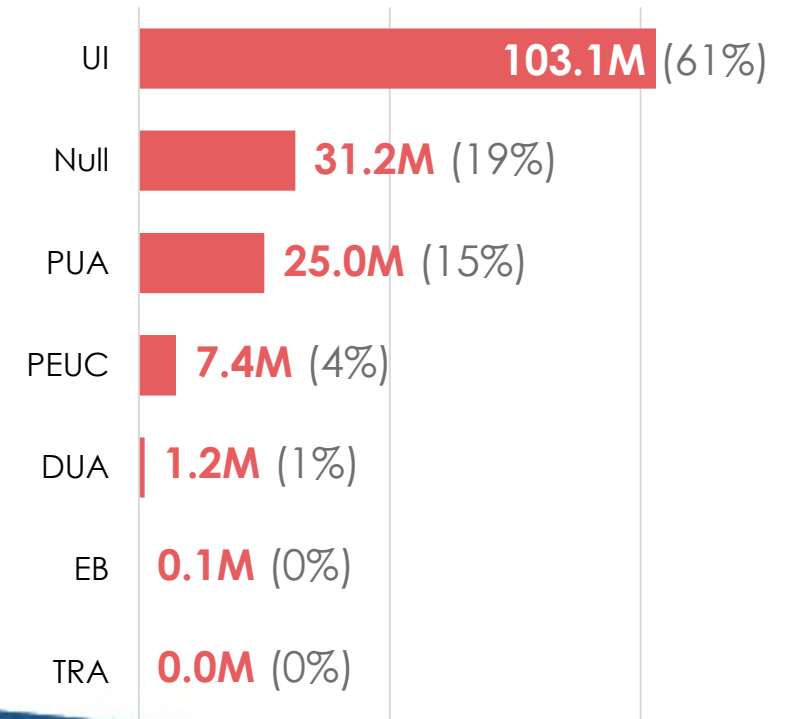
## Distinct Data Elements in MSCM Database



## Claim Types in MSCM Database



## Program Types in MSCM Database



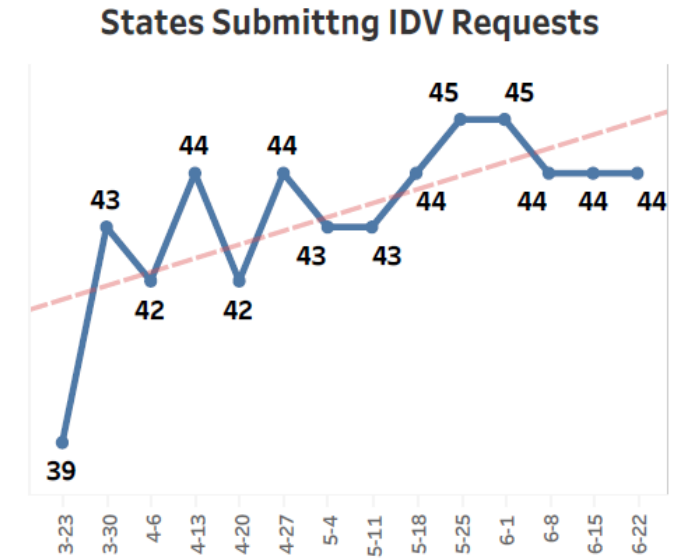
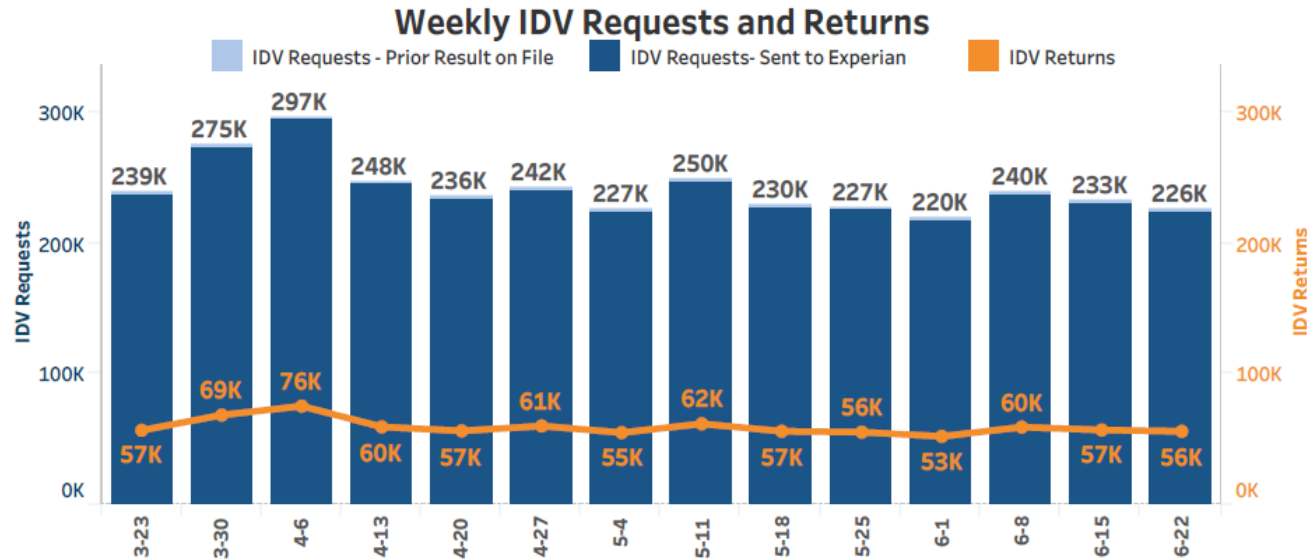
# Identity Verification (IDV)

Total IDV Requests \*

64.52M

Total IDV Returns

23.21M



\* 43.80M Actual Requests sent to Experian after excluding previous submissions that had a prior result available

# Bank Account Verification (BAV)

## BAV - BAV Requests and Flags

26,396,797 Total BAV Requests

### INVALID Flags

757,084

2.9% of Total Requests

### VALID or Unknown Results

25,639,713

97.1% of Total Requests

**INVALID** Account  
**INVALID** Owner  
**900**

0.1% of Invalid Flags  
0.003% of Total Requests

**INVALID** Account  
**Unknown** Owner  
**402,133**

53.1% of Invalid Flags  
1.5% of Total Requests

**INVALID** Account  
**Valid** Owner  
**841**

0.1% of Invalid Flags  
0.003% of Total Requests

**Valid** Account  
**INVALID** Owner  
**353,203**

46.7% of Invalid Flags  
1.3% of Total Requests

**Unknown** Account  
**INVALID** Owner  
**7**

0.001% of Invalid Flags  
0.000% of Total Requests

**Valid** Account  
**Valid** Owner  
**9,995,588**

39.0% of Valid or Unknown  
37.9% of Total Requests

**Valid** Account  
**Unknown** Owner  
**7,971,945**

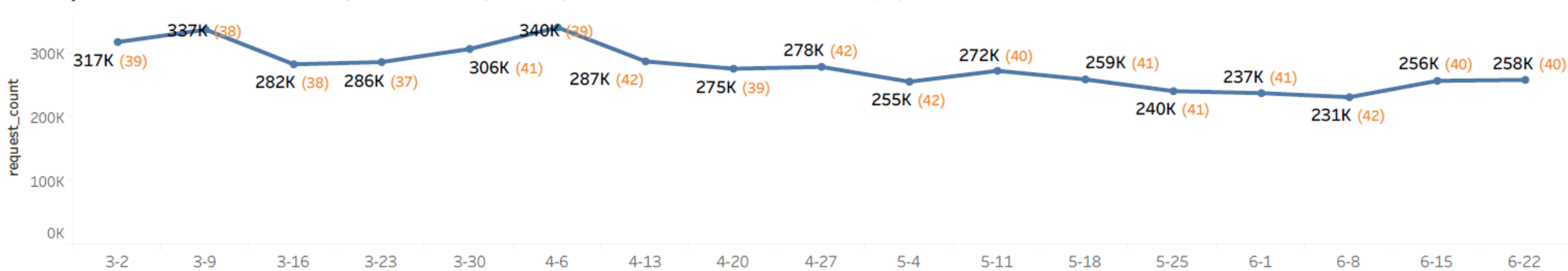
31.1% of Valid or Unknown  
30.2% of Total Requests

**Unknown** Account  
**Unknown** Owner  
**7,672,180**

29.9% of Valid or Unknown  
29.1% of Total Requests

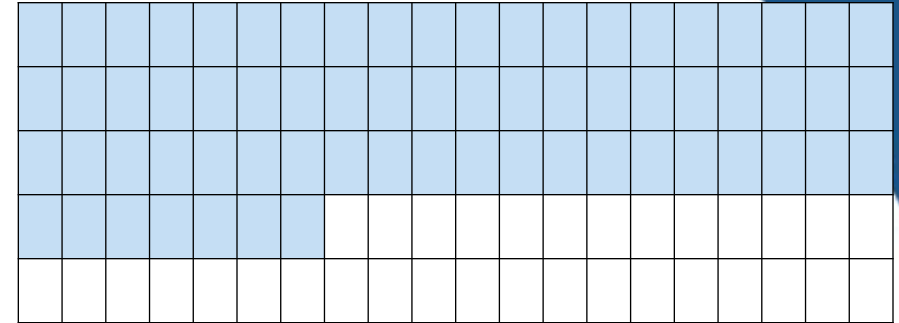
BAV Requests Submitted - Per Week (Number of states in parenthesis)

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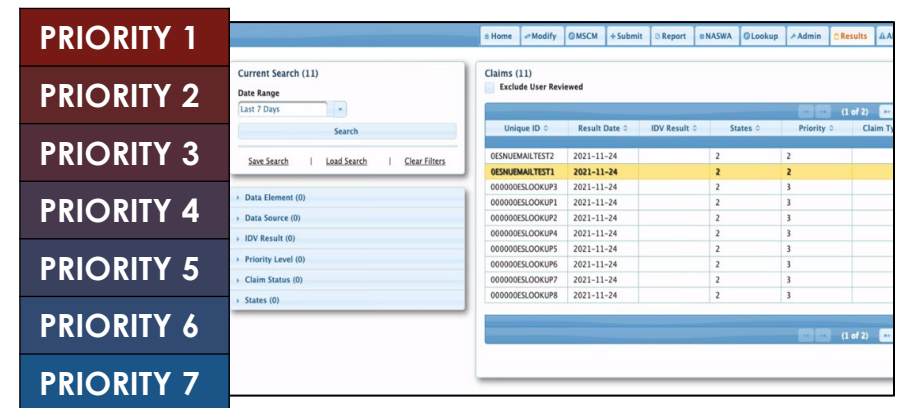


# IDH Results - Tools

- The overall IDH return rate is ~67%
  - 67 of 100 claims returned with a result
- This high return rate is potentially overwhelming
  - Often requires added (int./ext.) support
- IDH team has developed capabilities to assist states in managing IDH results
  - Prioritization
  - Sorting, Filtering, & Outcomes



## Results Management



Unique ID	Result Date	IDV Result	States	Priority	Claim Type
0ESNUMMAILTEST2	2021-11-24	2	2		
000000ESLOOKUP3	2021-11-24	2	3		
000000ESLOOKUP1	2021-11-24	2	3		
000000ESLOOKUP2	2021-11-24	2	3		
000000ESLOOKUP4	2021-11-24	2	3		
000000ESLOOKUP5	2021-11-24	2	3		
000000ESLOOKUP6	2021-11-24	2	3		
000000ESLOOKUP7	2021-11-24	2	3		
000000ESLOOKUP8	2021-11-24	2	3		

Results Prioritization

Results Sorting, Filtering, & Outcomes

# IDH Results - Prioritization

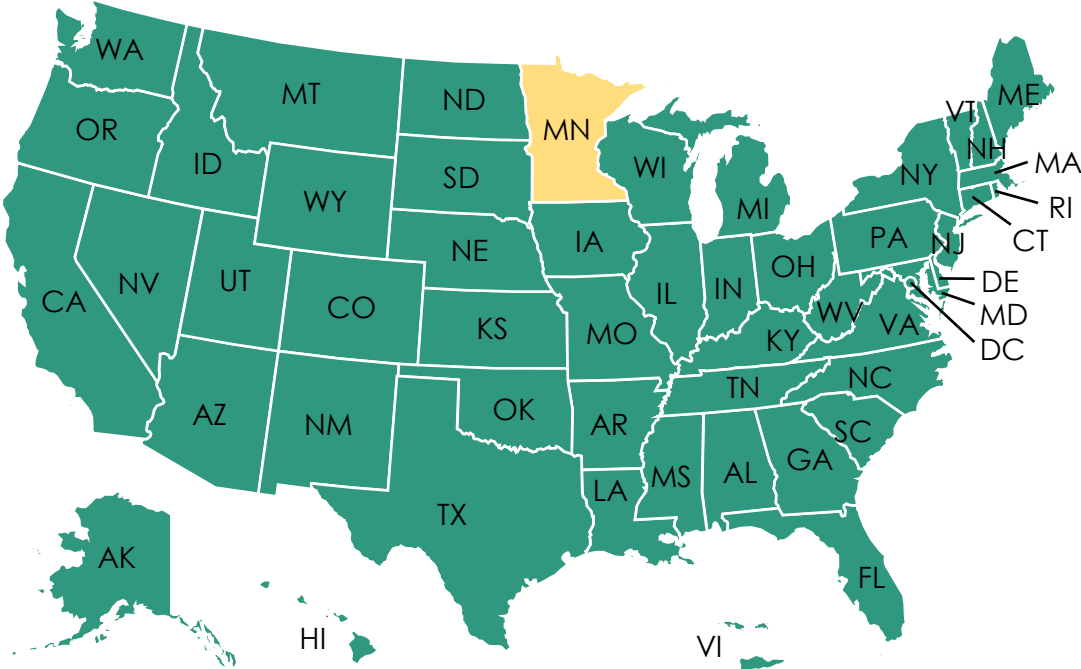
- Results assigned/returned in priority order
- Configurable by states
- Take a “Priority Based Response” to IDH results

Priority	Rule	Default
P1	IDV Synthetic Yes	1
	IDV Score 1: Reason 9001, Deceased	1
	3 or more SAR Suspicious (MS) matches on SSN within the last 12 months	1
	3 or more CM, MCM, MSCM matches on SSN within the last 12 months	1
P2	SAR Suspicious (MS) match on direct deposit	2
	SAR Suspicious (MS) match on SSN within the last 12 months	2
	SAR Suspicious (MS) match on email domain	2
	SAR Suspicious (MS) match on phone within the last 12 months	2
P3	SAR Suspicious (MS) match on address within the last 12 months	3
	SAR Suspicious (MS) match on email within the last 12 months	3
	SAR Suspicious (MS) match on phone within the last 12 months	3
	SAR Suspicious (MS) match on address within the last 12 months	3
P4	SAR Suspicious (MS) match on email within the last 12 months	4
	SAR Suspicious (MS) match on phone within the last 12 months	4
	SAR Suspicious (MS) match on address within the last 12 months	4
	SAR Suspicious (MS) match on email within the last 12 months	4

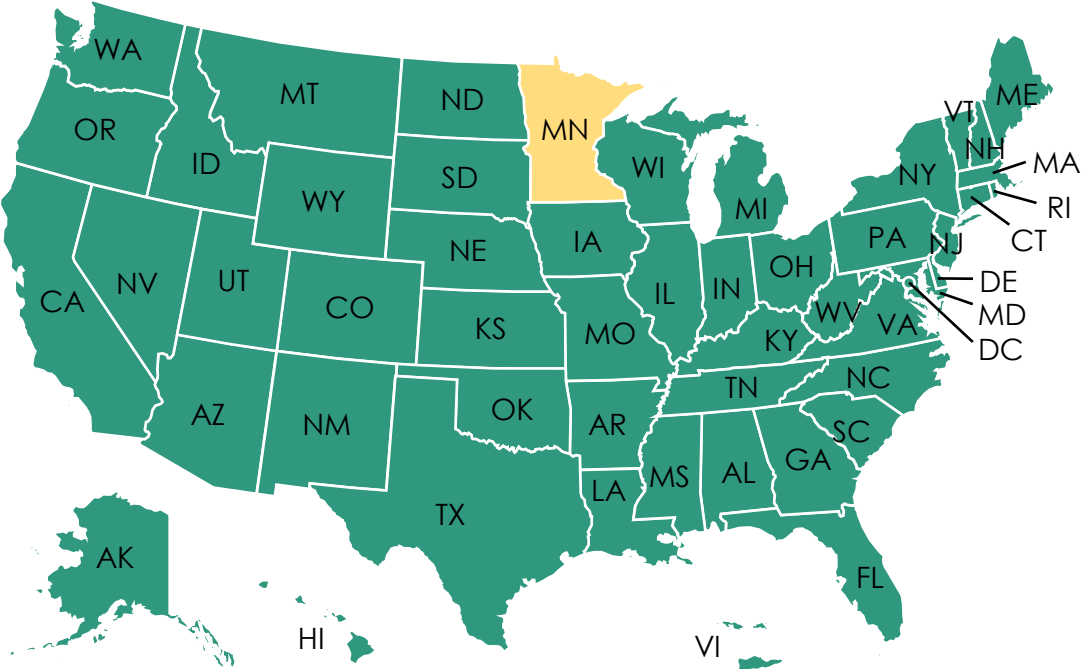


# IDH State Usage

## Suspicious Claims Cross Matching

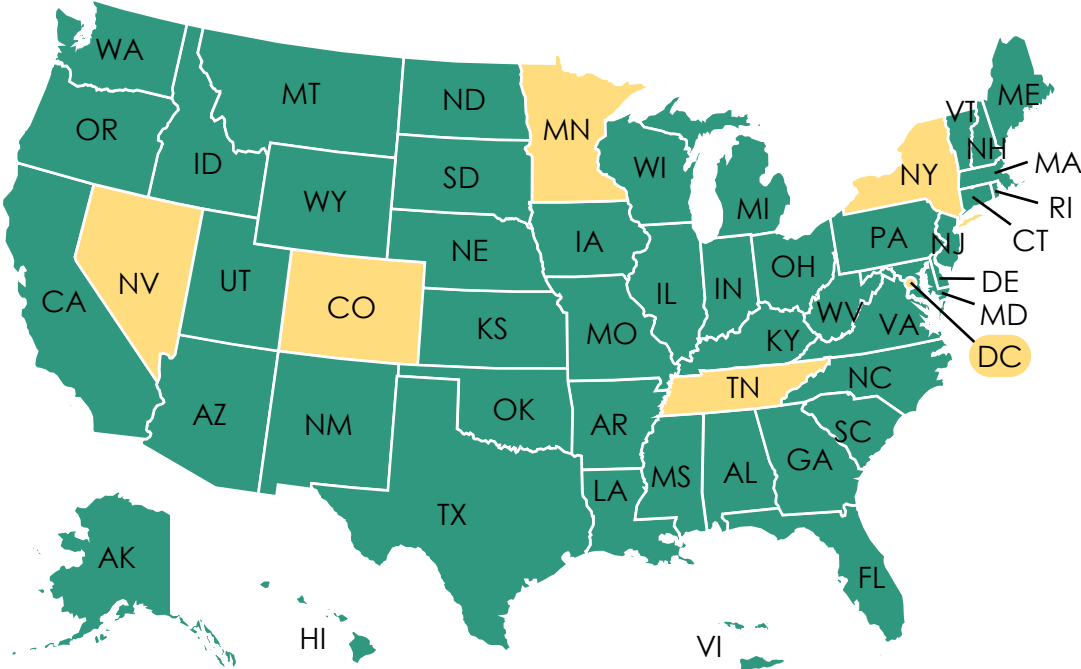


## Utilization of MSCM

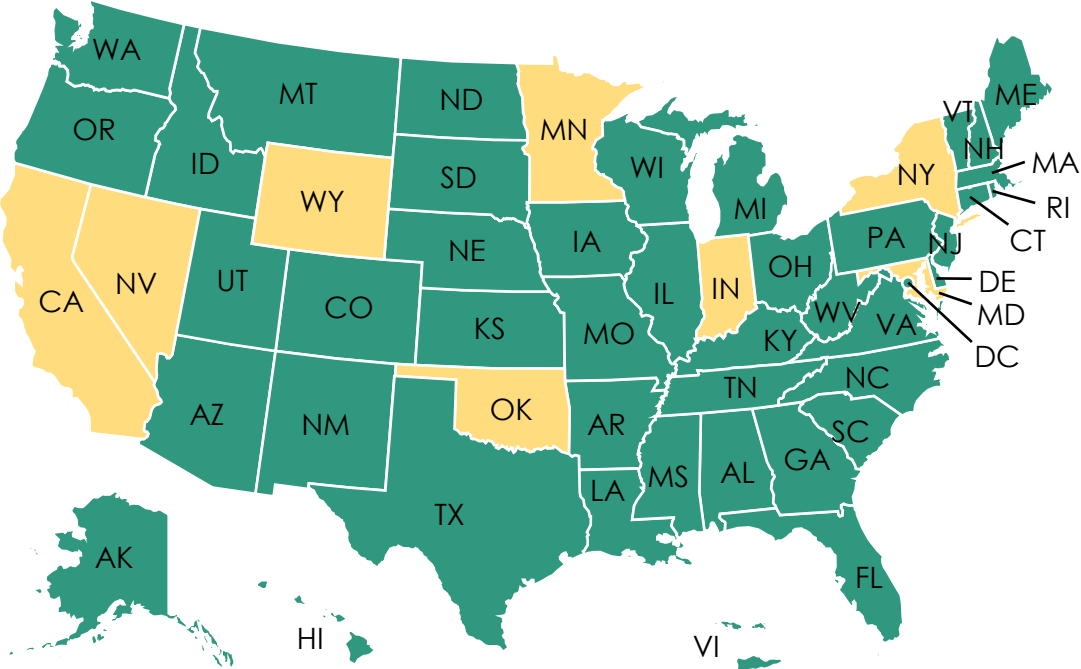


# IDH State Usage

## Utilization of IDV



## Utilization of BAV



# IDH Employer Data Module (EDM)

## Purpose

- To assist in detection and prevention of Employer-related UI fraud

## Develop incrementally

- Work with 7 pilot states on Phase 1 requirements (CT, ID, ME, MT, OR, PA, UT)
- Conduct requirements sessions---additional sessions planned
- Implement new matching rules, create new user roles, new reports, new user look and feel
- Update State profile and admin tabs

## Start with SAR-like model

- Fictitious Employer Repository (FER)

## Add additional cross-matching and other capabilities as requested by the users

- Cross-Match New Employer Registration
- Fictitious Employer Fraud Alerts

## Complimented by fraud alerting and data analysis capabilities already in place



# Fictitious Employer Fraud Alert Examples

**State 1:** Both addresses provided are other businesses. Phone and address was used on another fraudulent employer form. Has 10 employees, same wages for 2023 and 2024.

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**State 2:** Wages reported \$135,000/QTR for 2QTR2022 thru 4QTR2023. No claims were filed. Fraudulent account detected early.

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**State 3:** Email was used for a fictitious employer in another state. Employer is attempting to backdate 18 months. Supposedly has 6 employees, but address doesn't show anything.

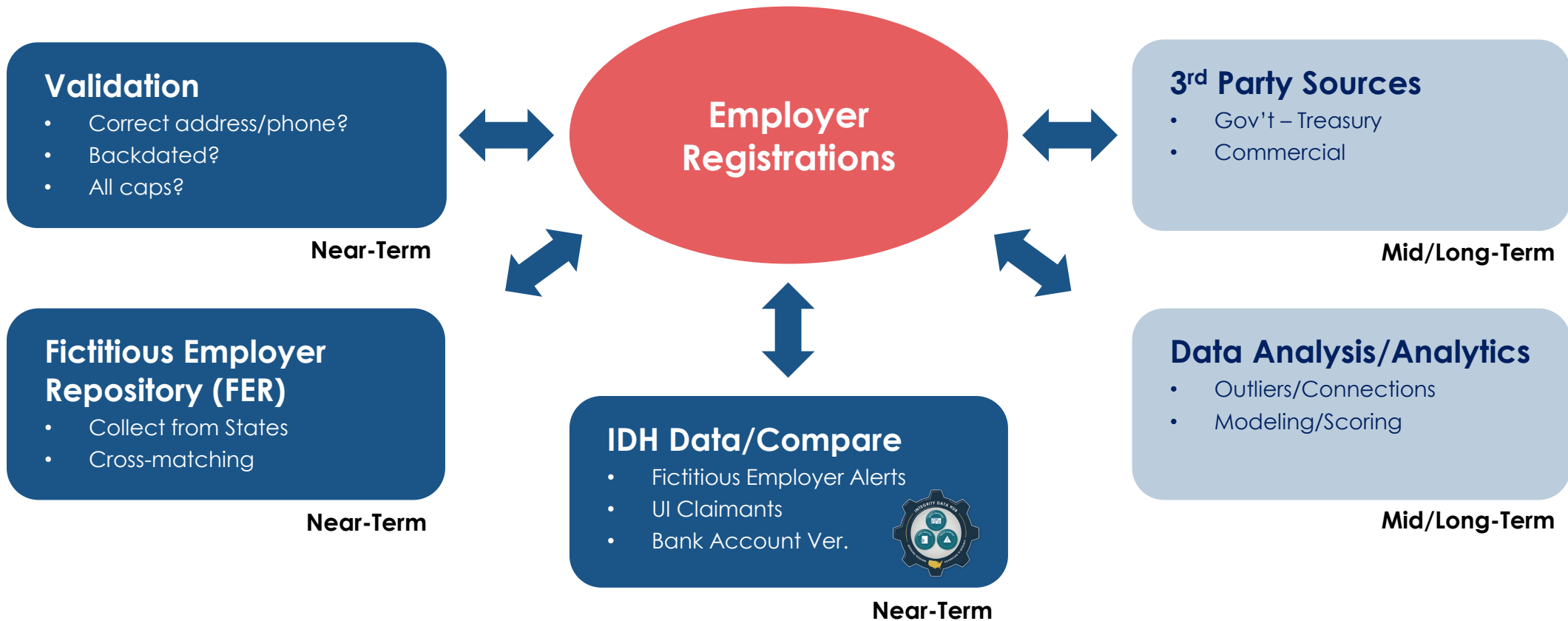
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**State 4:** Fictitious employer registered in state, Name LLC. Various wages range from \$16,000 to \$21,000 were reported for the same 16 employees from 4Q2021 through the 3Q2023.

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**State 5:** Google search did not find a business with that phone number or name; Alleged owner has wages in other state that appear legitimate; SSNs Not typical of state; Reported email for business is .uk; Business address is an apartment building next to a bus stop, not likely for this type of business. 10 Employees, only 1 quarter of wages with \$80K each.

# IDH EDM Evolution



# IDH Integration

- IDH Integration with other agencies/data sources
- Developed language to support NASWA's use of Do Not Pay (DNP)
- Executed an agreement between NASWA CESER and Treasury BFS
- Reviewed technical documentation
- Developed requirements
- Completed preliminary design



## Potential Data Sources:

- Full Death Record File
- PUPS
- Identity Verification
- Bank Account Validation
- Other Federal Files

## Treasury BFS Death Data

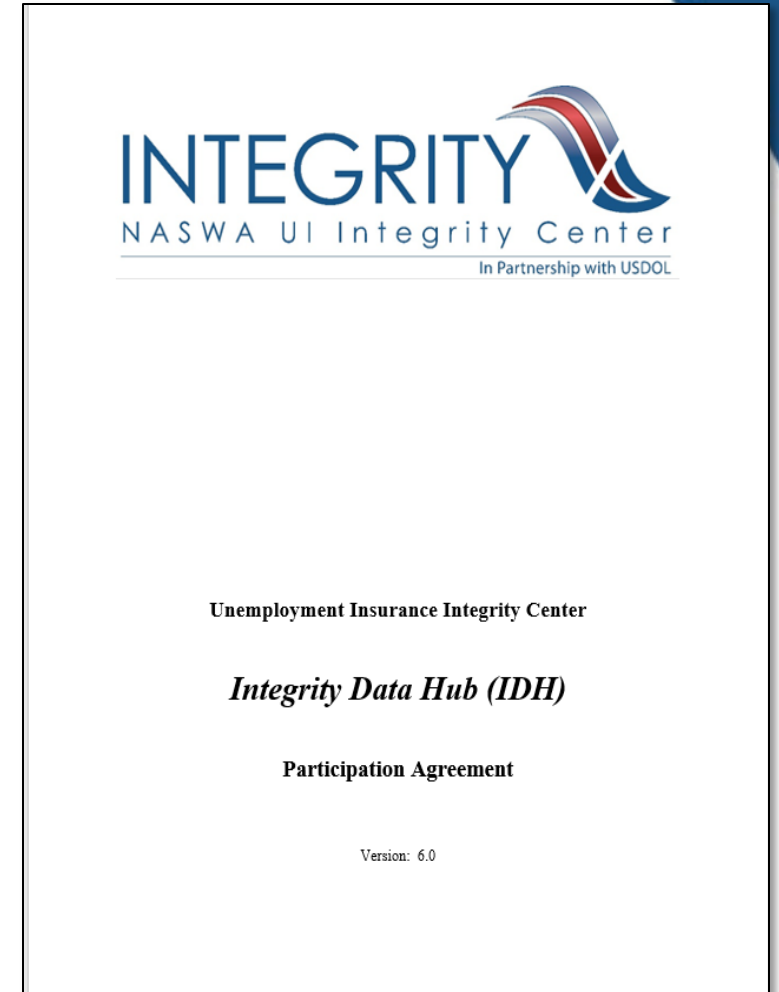
- SSA Full Death Master File
- AIS Obituary
- AIS Probate
- Department of State Death Data
- Department of Defense Death Data

# IDH Part. Agreement (PA) Ver. 6.0

## Developed IDH PA Ver. 6.0

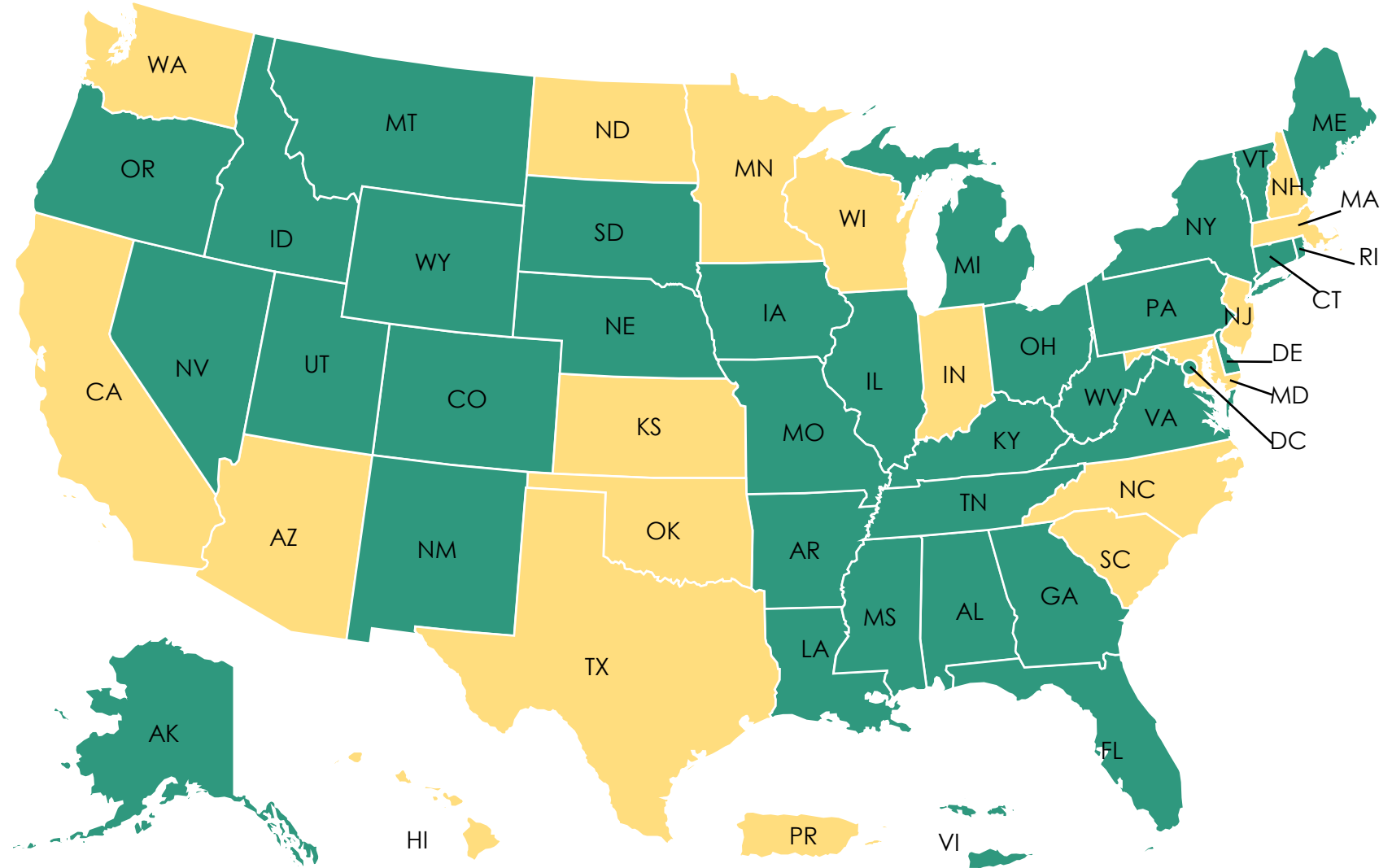
- Provides for collection of Employer Data
- Allows NASWA to act as an agent of the State in transactions with Treasury BFS

**Thirty-five States onboard as of 6/19/24**



# Participation Agreement Status – V 6.0

 Executed V6.0 – 35



Updated for week  
ending 6/14/2024





# NASWA Learning

# Target Audiences

- State Workforce Agency Program Staff
- UI Program Staff
- Workforce System Partner Staff
- State Workforce Agency Leadership
- Workforce Partner Agency Leadership



# NASWA Learning

ORGANIZATION	ACTIVE	INACTIVE *	TOTAL
<b>SWE's</b>	8,831	13,825	22,656
Last accessed 2020/2021	12		
Last accessed 2022Qtr1	7		
Last accessed 2022Qtr2	12		
Last accessed 2022Qtr3	1,983		
Last accessed 2022Qtr4	697		
Last accessed 2023Qtr1	560		
Last accessed 2023Qtr2	625		
Last accessed 2023Qtr3	1,059		
Last accessed 2023Qtr4	1,023		
Last accessed 2024Qtr1	941		
Last accessed 2024Qtr2	1,912		
<b>FED EMPLOYEES</b>	97	107	204
<b>NASWA</b>	135	61	196
<b>EMPLYRS/TPA (SIDES)</b>	30	216	246
<b>VENDORS</b>	16	745	761
<b>WORKFORCE PARTNERS</b>	8	5	13
<b>OTHER (WA POOL)</b>	88	10	98
<b>SPECIAL VIEWERS</b>	1	5	6
<b>TOTAL</b>	<b>9,206</b>	<b>14,974</b>	<b>24,180</b>
<i>Difference since last report</i>	38	(1)	37
<i>* the "inactive" column numbers also represent removed, merged, duplicate, and erroneous accounts.</i>			

## NASWA Learning Curricula:

- UI Operations Integrity (23)
- UI Program Leadership (25)
- UI Tax Integrity (45)
- UI Fraud Investigations (27)
- Data Analysis (59)
- Fact Finding and Adjudication (18)
- Behavioral Insights (17)
- Integrity Data Hub (14)
- DUA (6)
- BAM for Supervisors (16)
- BAM for Investigators (16)
- Data Validation (3)
- Fact Finding for Employers/TPAs (12)
- TPS Certificate Program (14)
- Equitable Access (33)

# NASWA Learning VILT Overview

Total Enrollment: 24,180

- 53 States/Territories
- 367+ hours of training available
- 275+ hours of UI integrity specific eLearning instruction available
- Four Virtual Instructor Led Training Courses (VILT)
- Exploring new VILT on complex multi-state ID theft case using Link Analysis & ID
- New Content Uploaded Regularly

VILT CLASSES	2020		2021		2022		2023		2024		TOTAL	
	CLASSES	ATTENDEES	CLASSES	ATTENDEES	CLASSES	ATTENDEES	CLASSES	ATTENDEES	CLASSES	ATTENDEES	CLASSES	ATTENDEES
UI Fraud Benefits Cases	2	16	33	329	26	380	17	278	8	98	86	1101
UI Fraud Tax Cases	0		0		7	120	8	125	4	65	19	310
<b>Subtotal for Fraud Classes</b>											<b>105</b>	<b>1411</b>
BAM							4	62	4	56	8	118
Data Validation							4	89	2	36	6	125
<b>Subtotal for Fed Comp Classes</b>											<b>14</b>	<b>243</b>
												<b>1654</b>

Tax	March 18-21, 2024 (1:00-4:00pm Eastern Time)	Complete
Tax	March 25-28, 2024 (1:00-4:00pm Eastern Time)	Complete
Benefits	April 1-4, 2024 (1:00-4:00pm Eastern Time)	Complete
DV	April 1-4, 2024 (1:00-4:00pm Eastern Time)	Complete
Benefits	April 15-18, 2024 (1:00-4:00pm Eastern Time)	Complete
BAM	April 30 - May 3, 2024 (12:00-4:00pm Eastern Time)	0
Benefits	May 6-9, 2024 (1:00-4:00pm Eastern Time)	0
Tax	May 20-23, 2024 (1:00-4:00pm Eastern Time)	0
Benefits	June 3-6, 2024 (1:00-4:00pm Eastern Time)	0
Benefits	June 10-13, 2024 (1:00-4:00pm Eastern Time)	19
BAM	June 11-14, 2024 (12:00-4:00pm Eastern Time)	0
Tax	June 24-27, 2024 (1:00-4:00pm Eastern Time)	0
BAM	July 16-19, 2024 (12:00-4:00pm Eastern Time)	0
DV	August 12-15, 2024 (1:00-4:00pm Eastern Time)	0
DV	September 9-12, 2024 (1:00-4:00pm Eastern Time)	16
BAM	October 29-November 1, 2024 (12:00-4:00pm Eastern Time)	0

# Data Analysis Training

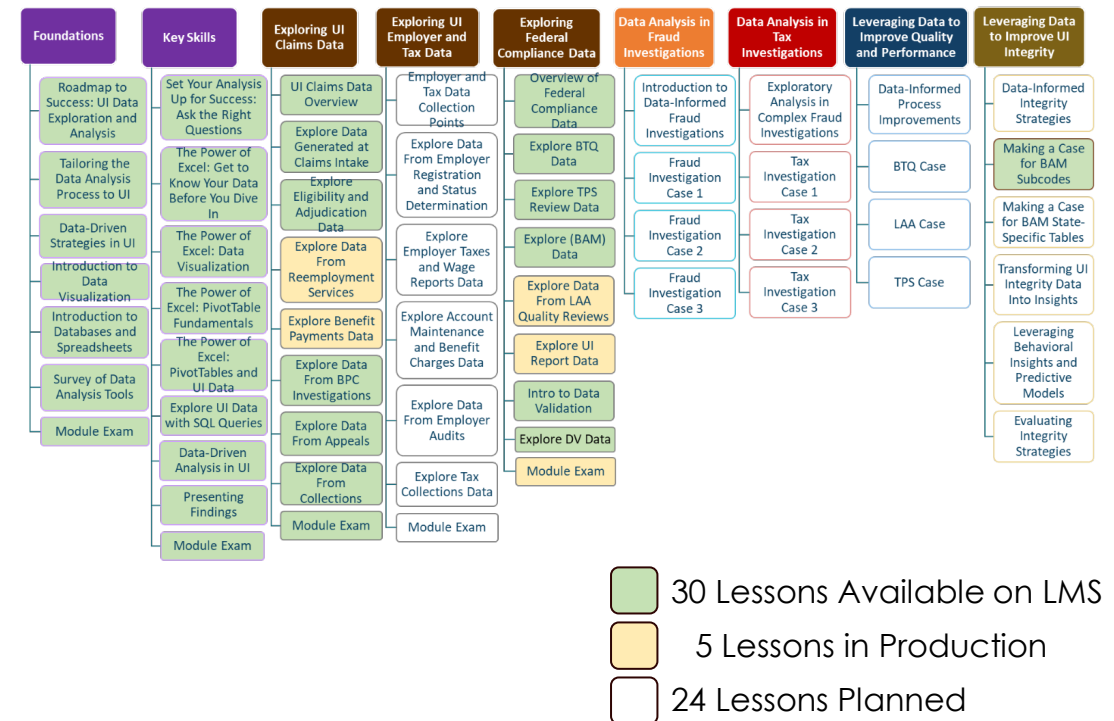
## Goals

- Explain complex data analysis concepts in simple terms
- Motivate and inspire UI leaders to leverage data in decision-making at all organizational levels

## Strategies

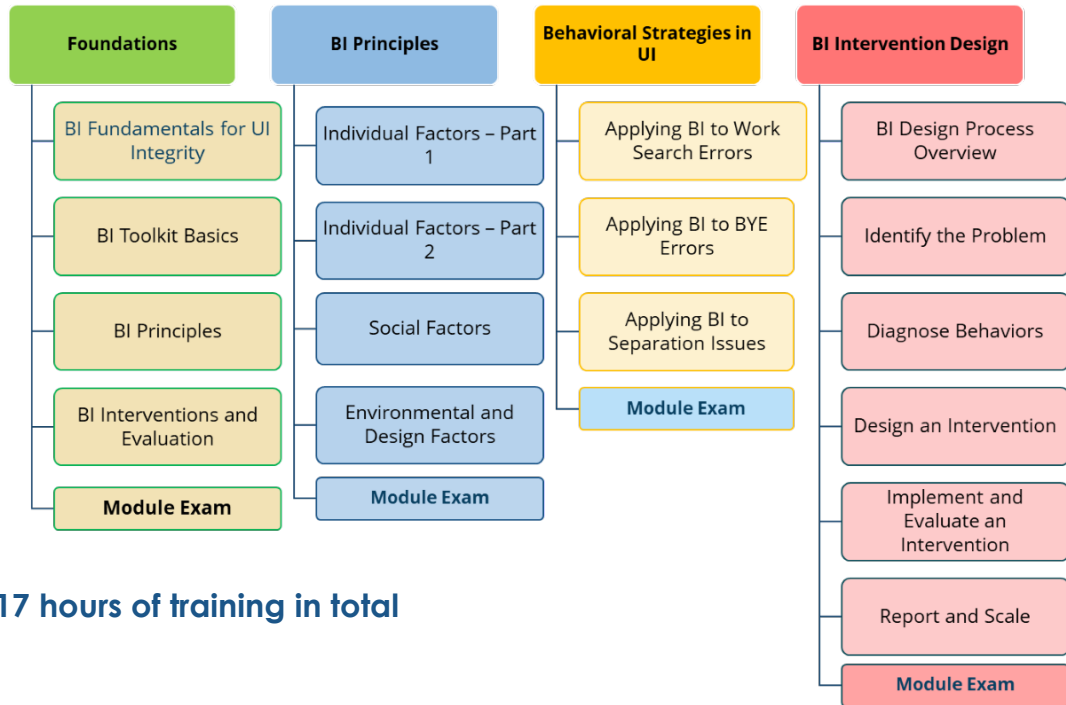
- Focus in integrity
- Demonstrate value using realistic UI scenarios
- Build skills and confidence with hands-on practice
- Leverage the power of excel PivotTables, charts, SQL queries, and data tools

## 59 hours of training in total



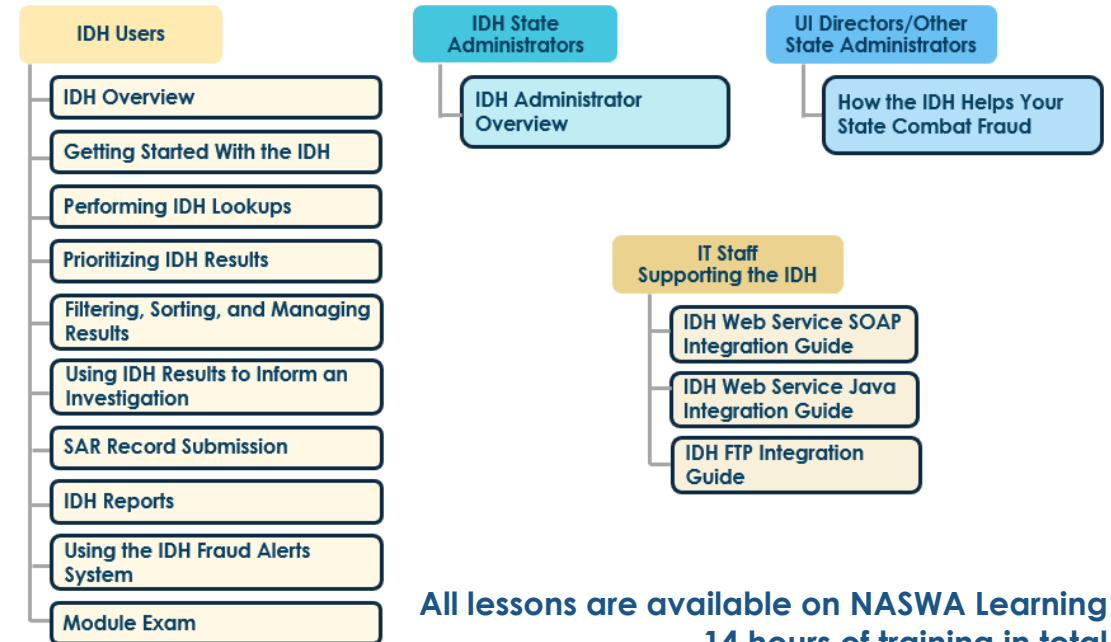
# NASWA Learning Course Examples

## Behavioral Insights Certificate Curriculum Map



17 hours of training in total

## Integrity Data Hub (IDH) Curriculum Map



All lessons are available on NASWA Learning  
14 hours of training in total



# State Engagement/Services

# State Engagement Services: Project Teams

NASWA provides state UI programs with Free Project support for ALL ARPA-funded projects (Tiger Team, Equity, Integrity, Navigator, IT Modernization)

## Support Includes:

- State Engagement Team UI SMEs collaborating with all NASWA Services;
- Project Coordination that aligns State and National Priorities;
- Project Design, Development, Execution, Launch, and Evaluation;
- Confidential Assessments, Recommendations, and Support for State-defined Performance Improvement (Ex: Assessment and Development of Anti-Fraud Strategic Plan)



# State Engagement Services Updates

- Established the Enhanced State Engagement Team Structure
- Supported ARPA projects in 27 states across all grants
- Hired additional SME staff in areas of UI Benefits, UI Tax, Data Analysis, and BAM
- Formalized the State Services Project Support service offering
- Engaged with USDOL to advocate on behalf of state projects
- Coordinating State Services across NASWA services to meet project goals
- Pairing UI SMEs with BI experts
- Developing analytical models for evaluating project objectives, including Equitable Access and Fraud risk scoring automation

# From the Field: NASWA Project Support

- Business Analysis for Rules and Requirements
- Project and Resource Prioritization
- On-site Project Management Support
- BI Expertise in Comm, Training, and Staff Development
- Data Analysis and Model Development
- Process Workflows and Gap Analysis
- Cataloging Business Requirements
- Survey/Focus Group Development and Analysis

# Examples of Projects Supported

- Enhanced Call Center Operations
- External Communications and Plain Language Initiatives
- Fraud Risk Scoring
- Wage Calculator Implementation
- Leveraging Data to Improve Equity and Accessibility
- Internal Document and Correspondence Repositories
- Automated Fact-Finding and Appeals Operations/RPA Use Cases
- Decreasing Root Cause Errors in Work Search, Separations, and Benefit Year Earnings
- Use of Multimedia in Training and Public Communications



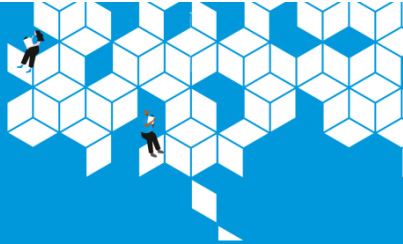
# Behavioral Insights

# Behavioral Insights

***The study of how humans make choices and behave in a real-world context.***

- Promote behavioral insights as a framework to help UI agencies address program problems driven by behaviors.
- Support states, NASWA Services, and NASWA partners in using behavioral insights principles, methods, and strategies to improve UI integrity and address program challenges.

# Behavioral Insights Toolkit



**Helping governments communicate more effectively**

A case study of our work with Nevada's Department of Employment, Training and Rehabilitation

THE BEHAVIORAL INSIGHTS TEAM

## Overview

Governments work hard to create programs to support their residents. But sometimes, accessing them can be tough. A combined behavioral science and human-centered design approach can help. Applying this approach can identify parts of programs that people struggle with and create evidence-based solutions to help address them, ultimately improving residents' lives. This case study summarizes our work doing just that with the state of Nevada.

The Behavioral Insights Team (BIT) partnered with Nevada's Department of Employment, Training and Rehabilitation (DETR) and the National Association for State Workforce Agencies (NASWA) to strengthen Nevada's unemployment insurance (UI) program by:

- Eliminating pain points and barriers in the claims filing process and
- Improving communications to increase public understanding of program requirements and processes.

More specifically, we worked with DETR (the State) and NASWA to co-develop and test new versions of two claimant-facing communications: UI eligibility letters and the program's homepage. We were interested in seeing if versions written in plain language and designed with behavioral techniques would help people find the information they need more efficiently. The State was interested in expanding equitable access for eligible claimants, so there was also a focus on marginalized groups (e.g., applicants with low English proficiency, older applicants, those with low socioeconomic backgrounds, etc.). Our team evaluated these changes through two online trials and multiple rounds of in-person user testing.

## Some new resources added to the BI Toolkit this year:

- Weekly Work Search Planner
- Nevada DETR Case Study: Helping Governments Communicate More Effectively
- Improving Government Communications with Behavioral Insights: Innovative Applications of Plain Language
- The Behavioralist As Tax Collector: Using Natural Field Experiments to Enhance Tax Compliance

# Resources for Communicating Clearly in Plain Language

"*Simply Put: Communicating Clearly in Plain Language*" is a publication series that highlights guidance, actionable tips, and practical state examples about how to use plain language to communicate more clearly and effectively.

## SIMPLY PUT

Communicating  
Clearly in Plain  
Language

### Using NASWA's Model Claimant Handbook for Clearer Communications

A Case Study with the  
Pennsylvania  
Department of Labor  
& Industry

#### What is the Model Claimant Handbook?

Across states, the claimant handbook is a valuable tool for communicating essential information about the unemployment insurance (UI) program to claimants seeking benefits. However, how often are claimants able to fully read and comprehend everything in their handbook? With such a large volume of information and technical vocabulary, the handbook does not always serve its intended purpose to help claimants understand how to follow the process and requirements. States often report that claimants fail to read the claimant handbook in its entirety, creating confusion and errors.

To help address this problem, NASWA developed the Model Claimant Handbook (Handbook), an editable, professionally designed template that states can use to simplify their handbook communications. The Handbook was designed using well-researched communications best practices to help states clearly convey information about their UI programs in a way that is easy for claimants to understand and act on.

The Pennsylvania Department of Labor & Industry (L&I) is one of eight state UI programs to have implemented the Handbook to-date. L&I implemented a plain language initiative in 2022 to produce clear, concise, and well-organized communications to improve customer experience and outcomes. The primary focus of the project was to remove legalese, define unfamiliar terms, condense language where possible, and create documents that claimants could understand – *the first time they read or hear it* – without relying on L&I help centers for assistance. This effort was also focused on eliminating barriers that difficult communications create for certain populations, such as those with Limited English Proficiency, low literacy levels, first-time filers, and new staff.

# Non-Monetary Determination

## BEFORE

### DECISION

You are not entitled to benefits effective 12/04/2022 until you return to work in covered employment and earn at least \$562.00 in each of 10 weeks. (Proof of earnings must be furnished to end this disqualification period.)

As a result of your disqualification, you may have been overpaid Unemployment Insurance benefits. If you have been overpaid, you will be issued a separate determination that will show the amount overpaid.

### REASON FOR DECISION

You were discharged for unsatisfactory attendance. Your employer provided information showing your unsatisfactory attendance had an adverse effect on their business interests. Although you deny the allegation that you were in violation of policy, the evidence provided by the employer substantiates your adverse behavior.

As your employer has a reasonable right to expect an employee to report for work as scheduled, misconduct in connect with the work has been established. Benefits are not allowed.

### Pertinent Section of Law:

**NRS 612.385:** A person is ineligible for benefits if he was discharged from his last or next-to-last employment for misconduct connected with the work, and remains ineligible until he works in covered employment and earns his weekly benefit amount in each week up to 16 weeks.



## AFTER

Dear Alex Douglas,

### **DECISION:**

Regrettably, we are unable to grant you Unemployment Insurance (UI) benefits.

Our records show that you were discharged from your job because you had multiple unexcused absences from work. For this reason, you are denied Unemployment Insurance (UI) benefits beginning May 14, 2023.

### **REASON FOR DECISION:**

Your employer ABC Inc. explained that your low attendance hurt their business, and they had to let you go. Your employer has the right to expect an employee to attend work, and they provided evidence that you did not do so on multiple occasions. This counts as misconduct<sup>1</sup>, and therefore, you are not eligible for unemployment benefits.

If you receive more than one decision letter, **ANY denial will stop payment of this claim.** For example, if you earned enough wages to qualify for UI benefits, but the reason you lost your job does not qualify you for benefits, then you are not eligible.

### **FILING AN APPEAL**

**If you have a reason to disagree with this decision,** you may appeal it by sending us a written letter by July 7, 2023.

Please include the following in the appeal letter:

- Your full name
- Your address
- Your social security number
- The employer name, as listed in the table
- The reason you disagree with the decision. Include proof such as pay stubs, if applicable.
- Your signature



# Monetary Determination

## BEFORE

This Notice of Monetary Determination is to inform you of the wages used by the Division to calculate your monetary eligibility for unemployment benefits. Your benefit amount is calculated on base period wages reported by your Employer(s). Your base period is 07/01/2020 through 06/30/2021.

Per [REDACTED] Revised Statute (NRS) 612.025 [1], the base period is defined as the first four of the last five completed calendar quarters immediately preceding the effective date of your initial claim for benefits. For additional information regarding Alternate Base Period eligibility, contact Nevada Telephone Claim Center.

Your benefit year is a consecutive 52 week period beginning the effective date of your claim. Benefits may be paid for any period you are out of work during the benefit year, as long as you have a remaining benefit balance.

If a person does not meet the wage requirements by using the first four of the last five completed calendar quarters, then an Alternate Base Period claim may be established using the last four completed calendar quarters.

Per [REDACTED] Revised Statute (NRS) 612.025 [2], the alternate base period is defined as the last four completed calendar quarters immediately preceding the effective date of your initial claim for benefits.

Receipt of this letter does not necessarily mean that you are qualified for unemployment benefits. Its purpose is to advise you of the benefit amount you are entitled to if you are meeting all other eligibility requirements for unemployment benefits. See the [REDACTED] Unemployment Insurance Facts for Claimants booklet for more information about eligibility issues and the method used to calculate your benefit amount. This booklet is available on-line at [https://\[REDACTED\]](https://[REDACTED]).




Carefully examine the wages which were reported by your employer(s). Errors or missing wages could reduce your benefits or prevent you from qualifying for unemployment benefits. If the information below contains errors, omissions, or reported wages not earned by you, you are responsible for notifying the Division. Your written request must include the reason that you disagree with the determination. Include your name, social security number and any proof of

## AFTER

Thank you, we received your [REDACTED] Unemployment Insurance (UI) claim. We appreciate your patience while our team works to decide if you qualify for benefits.

### BENEFIT AMOUNT DECISION

You have earned enough wages to be **eligible for UI benefits, conditional on meeting the other requirements**. This letter confirms that you meet Requirement 1 described below. You will **ONLY** receive benefits if we confirm<sup>1</sup> that you also meet Requirements 2 and 3:

- Requirement 1  You have earned enough wages in the 12 to 18 months<sup>2</sup> before you filed your claim
- Requirement 2  You are unemployed through no fault of your own
- Requirement 3 
  - You are physically, mentally, and legally able to work
  - You are available to accept new work
  - You are actively looking for a job

If you meet all other eligibility requirements, you **may** be paid \$440.00 per week<sup>3</sup>.

Your claim starts on May 14, 2023 and it will be valid for one year. You can only receive benefits for 26 weeks at most. In total, you may receive no more than \$11,440.00<sup>4</sup> for this claim.

### YOUR PAST WAGES

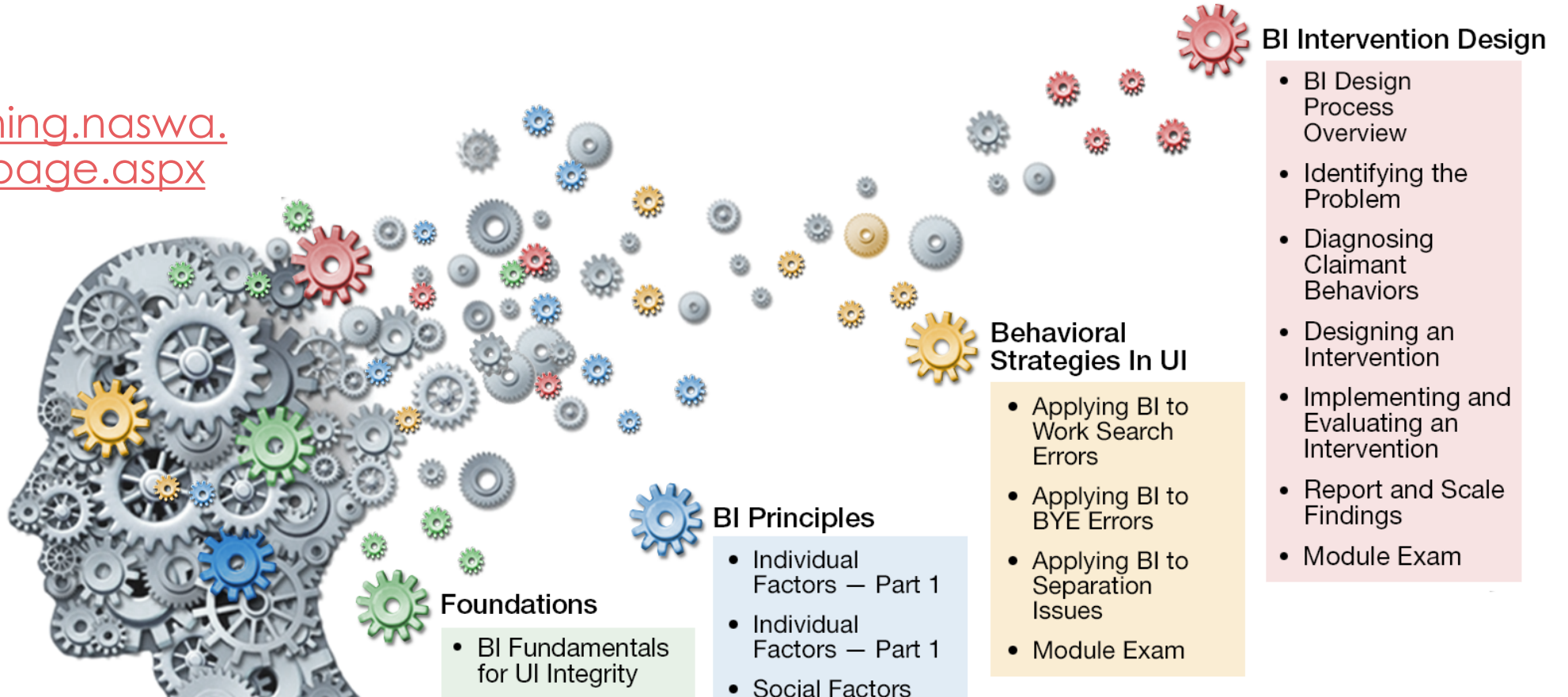
Your benefit amount is based on your wages from the past year (April 1, 2022 - March 31, 2023). The wages below were reported by your previous employer(s). **Please confirm that the information is correct** and that all of your employers during this time are listed.

Employer Name <sup>5</sup>	Apr - Jun 2022	Jul - Sep 2022	Oct - Dec 2022	Jan - Mar 2023	Total
ABC Inc.	\$11,000.00	\$11,000.00	\$10,000.00	\$11,000.00	\$43,000.00

# Behavioral Insights Certificate

Enroll at

<https://learning.naswa.org/learnerpage.aspx>





# Knowledge Exchange Library

**MOST RECENT**

MOST READ

🔒 | Unemployment Insurance Integrity | Study/Report | June 2024

## Inmate Verification Resource

National Association of State Workforce Agencies (NASWA)

🔒 | Unemployment Insurance Integrity | Expertise | June 2024

## Washington State Microlearning Overview

Washington State Employment Security Department

🔒 | Unemployment Insurance Integrity | Expertise | June 2024

## For Equal Access, Consider Both Physical and Digital Accessibility

Robert Knapp

🔒 | Unemployment Insurance Integrity | Successful Practice | June 2024

## Resource Guide for Identifying Fake or Falsified Documents

National Association of State Workforce Agencies (NASWA) Unemployment Insurance (UI) Integrity Center



- The Knowledge Exchange contains all the presentations from the 2023 NASWA Summit and the 2023 NASWA UI Integrity Symposium.
- The Knowledge Exchange team published five episodes of the new podcast series, Integrity Road.
- As of March 31st, 2024, the UI Collection in the Library included 2,885 resources.
- The Library has 1,955 registered users, a total of 1,423 resources were accessed by users in FY 24 Q2.
- The Behavioral Insights collection continues to grow, containing over 350 resources featuring seven states.

# Questions?

