

Athena Lee Bradley
420 Guilford St. #3
Brattleboro, VT 05301

May 3, 2021

Rep. Michael Marcotte, Chair, House Committee on Commerce and Economic Development
Rep. Sarah Copeland Hanzas, Chair, House Committee on Government Operations
Vermont General Assembly
Vermont State House
115 State Street
Montpelier, VT 05633-5301
Sent via email to testimony@leg.state.vt.us

RE:Public Hearing on Unemployment Insurance Benefit

Dear Representative Marcotte, Representative Copeland Hanzas, and Committee Members,

I am writing this testimony because it took me four months to receive unemployment benefits. During that time I was essentially treated like a criminal. I did not know the basis upon which my benefits were denied. I was not allowed to speak with anyone about my "case," and my emails were met with a form reply stating "my appeal was received and I would receive notice of a hearing."

I have been a professional in solid waste management for 30 years and have not previously applied for unemployment benefits. Unfortunately, due to health, I had to resign my full-time position with Windham Solid Waste Management District. I have an autoimmune disease which caused liver cirrhosis; I had a liver transplant on August 20, 2020. Unless there are complications, liver transplant patients are able to return to work within three to six months. I had withdrawn a small pension to live on during recovery and as I was doing well, I did not apply for disability. I waited three months and my doctor felt that as long as I continued to heal, I could begin seeking employment, with lifting and Covid safe work environment limitations.

I applied for unemployment benefits on November 19. On December 3, I was contacted by a Brian B. with VDOL. He asked about why I had resigned my job, which I explained, along with my ability to return to work. He asked me to send him my hospital discharge and resignation letter to WSWMD, as well as their contact information.

On December 23, 2020 I received a letter informing me I was denied unemployment benefits because, "According to your health care provider, you are currently unable to work." I immediately sent an appeal, as the one document the VDOL staff requested was a hospital discharge and did not specify a date for my ability to return to work.

On 1/29, I received this from VDOL (more than a month after I filed my appeal to the benefits denial): *“At this time your request for an appeal has been received. Once a hearing is scheduled you will receive written notification. Please continue to file weekly through the appeals process if you are eligible for benefits.”*

After several additional appeals sent to VDOL, Commissioner Harrington, and Governor Scott, as well as sent to Representative Kornheiser in early February, I was finally contacted by a nice gentleman from DOL, in mid-February. He said he couldn't help me as my “case” was STILL in Adjudication. I informed him that the decision was not based upon anything I had provided to the Department and that it had been **falsely** determined that I was not eligible to receive my unemployment benefits due to “health.”

Thankfully, he listened to me and suggested I request a letter from my doctor stating when I could have returned to full time employment. The week of February 20, my doctor submitted a letter to him stating when I was able to return to work, which verified that I could have returned to work with the minor limitations I had previously stated, when I first filed November 19.

Thus, had DOL staff done their job and asked me for that letter in the first place or, had anyone bothered to return my queries about the basis for my denial, this whole situation could have been avoided. *And, yet, after I continued to hear nothing, I sent another appeal in late February, I was still told I had to wait for a hearing!*

Finally, on March 18, four months after my initial filing, I was finally awarded my benefits.

I remain appalled with the “adjudication process” and what I went through...spending my small savings which I needed to pay property taxes, insurance, etc., having friends give me money for food, and accumulating debt to cover expenses. *By applying for unemployment benefits, I did what I felt was honorable and right.* When I knew I was going to have to temporarily stop work due to my health, I withdrew money from a pension to help support myself (which ironically I owe state taxes on!) and had accumulated what savings I could. I have always lived modestly and within my means. I was not disabled and I applied for unemployment benefits to help me get by while I looked for employment.

During this whole ordeal I searched for employment, and continue to search. I applied for a few jobs out of my field. And, as professional jobs in the environment in Vermont are pretty slim even in a good economy, I voluntarily spent much of November and December, 4-8 hours each day, writing grants to try to bring me contractual income. I sent, and continue to send, inquiries to professional contacts and do volunteer work for a nonprofit board on which I serve. I started three small contracts in January, working 5-15 hours per week. I have worked hard all my life, I put myself through college, earned a fellowship to graduate school, and have never been previously unemployed. My employers over the past 30 years paid into unemployment insurance on my behalf. And, believe me I'd much rather be employed than on unemployment.

The adjudication process is not what I would expect in a democracy or this state which prides itself on justice, being progressive, and socially responsible. The process is one where citizens are not informed of why they are being “adjudicated,” they're not allowed to argue their own defense, and they can't even speak with a real person about it. It's shameful. I was made to feel guilty for simply applying for unemployment benefits.

Unemployment benefits should be a right as a citizen of Vermont. I understand the necessity to question that right, and as an income and property tax payer in this state, I appreciate due diligence to insure all public

funds are managed properly. However, as citizens, we should be able to promptly discuss with a VDOL staff person the basis of our benefits denial and be offered the opportunity to directly respond and send any additional documents which would address the specifics of the Department's denial.

I understand that the Labor Department employees have been busier, and undoubtedly more stressed, than normal during the Covid emergency. But I should not have been denied benefits in the first place. It is astounding that there is not a mechanism in place to allow for oversight on the information initially requested from an applicant and if denied that the process still doesn't allow for VDOL staff to address applicant requests for a simple review of materials to prove they were justified in their initial request for benefits. How can the amount of time and tax payer dollars wasted on the "adjudication" of my claim, as well as my suffering be justified?! All someone from DOL had to do was to answer my inquiries about what was required to prove I was ready to work.

I appreciate the opportunity to submit my written testimony to you. And, thank you for holding this Public Hearing on such a vital matter.

Athena Lee Bradley
420 Guilford St. #3
Brattleboro, VT 05301
AthenaLee1@comcast.net

I was laid off from my job in March 2020 and have been collecting unemployment. My benefit year ran out 3/21. I received a couple of things in the mail from the DoL. One just letting me know my year was up and another telling me I have been auto-enrolled in the PEUC for another year.

On the expired portal there was a link to where I was supposed to re-register, but it led to a blank page. After trying that many times and searching everywhere I could find on the website, I called the DoL for help. I was on the phone for almost an hour with someone who was very nice and who said she was "escalating" my application. She told me it went through fine. That was 3/24/21.

I've tried to log in since then and still I can't, therefore I'm unable to make a claim. I tried calling the DoL again on 3/30. The person I talked with said she could see that the last person had escalated my application, and all was well. She didn't know why I couldn't log in. And that was that. She suggested that I wait another couple of days?

On 4/8/21 I talked with someone again. This time I was led through the application process again. I was given very complicated instructions about when to try filing a claim and how to catch up with all the weeks I'd missed.

On 4/11/21 I tried to make a claim. Before being able to file the claim you need to follow a link to Claimant Rights & Responsibilities. You need to read and understand that before proceeding. When you click on that link it says Page Not Found. So, I just re-read the handbook section in the PDF. Hopefully that was okay. Then I went to File Your Weekly Claim.

Here it said my new benefit year would end April 2, 2022, but it also said – and still says – my weekly benefit amount, balance, and benefit entitlement are all 0.00.

I clicked on the File link and answered the questions and submitted the claim. It seemed to go through. On 4/18 I tried again and it was the same. On 4/20 I checked the portal to see if there were any changes. The Reapply link worked for the first time, so I tried it – again. I also noticed that it says I need to apply for three jobs a week.

On 4/22 I saw that there was an auto-deposit to my bank account, the first in about a month. I also saw the balance was still at 0.00 on the claim portal. I tried the Live Chat to ask about that. The first I talked with didn't seem to know anything and she disconnected. The second person also couldn't answer any questions, but at least she was nice and tried to come up with something. Her sentences seemed semi-literate. Plus there was no way to send a transcript.

I filled out a form to get the weeks of benefit that I missed. The last person I did the Chat with gave me a link. I never would have found that myself, but so far I still haven't seen that money.

This has been a terrible experience.

The mailings I received said, "For information on the PEUC Program and instructions on how to file, please visit the department's website at labor.vermont.gov." That is not helpful. It's just the homepage of the DoL. You can spend hours trying to find what you need and still not find it. They need to give a specific page link. Also, they need to give, in that form letter, contact information - a phone number or email or link to an e-form - so you can get your questions answered and get the help you need.

My spouse and I, as recipients of Lost Wage Assistance program benefits and benefits of one or two other covid-related programs, were very probably victims of the Vermont labor department's security breach involving the 1099-G forms.

We have enrolled in the related ID protection program offered by the state, which is better than nothing. But the ID protection program ((or whatever it's called) provides protection for only two years, which is insufficient. The ramifications of security breaches, and the harm potentially caused to victims, can last for many years. Why is the state offering only two years of protection?

Also, the state's protection program is monitoring only one credit bureau --- there are three credit bureaus. That isn't adequate protection for Vermonters. Why isn't the state's program monitoring all three credit bureaus? What can be done to strengthen and improve the protection that the state is offering to the thousands of Vermonters who are now locked into ongoing, long-term risk of ID theft and related issues because of the labor department's incompetence?

In April 2020, I filed for unemployment. I own a small photography business that was essentially shut down due to wedding/travel restrictions. To file for PUA, I was told to file for unemployment like everyone else.

I started receiving checks biweekly that helped me stay current with my rent and utilities.

In September 2020, I received a notice saying I had committed unemployment fraud and had been overpaid for unemployment. It also said that I needed to repay over \$10,000 to the government. Because I had spent this money on pandemic survival, I could not possibly repay this amount. I also did not commit fraud-- I had applied through the regular channels as I was instructed to, and it was the unemployment office's error that led to me being paid under regular unemployment and not PUA.

Only because of VT Legal Aid was I able to win my case and be forgiven. I still have not received the amount in back-PUA that I am entitled to, nor have I received any assistance since September of last year despite not being allowed to work until very recently.

Currently, I have been emailing with the PUA office for eight months since my hearing about how I can apply to get my remaining PUA money. Now, I am dealing with supposed technical errors on their end.

This system has wrecked my mental health. I have had to go on anxiety medication due to the stress of my judicial hearing, and I am struggling without the rest of my PUA that I should have gotten by now.

April 30, 2021

I was let go by my employer on April 15, 2020, due to a workforce reduction during the COVID Pandemic. They offered me a small severance package that included unused vacation pay. The HR department urged me to apply for Unemployment Benefits ASAP, and to declare all of the earnings (including severance, vacation pay, and YTD). I applied for unemployment on April 17, 2020. I reported on the on-line form that I had received severance/vacation pay. The information was accurate and honest. I was also told that my information would be verified by the Vermont Department of Labor with my employer in order to receive benefits.

On April 26, 2020 I began receiving unemployment payments from Vermont Department of Labor. I did not know that I was not eligible for the weeks that I had received severance or vacation pay. How would I know that? The Department of Labor employees are responsible for knowing the rules and applying them correctly. They told me I was eligible, and I believed them.

On October 1, 2020 I received a phone call from a Claims Adjudicator, and she called to confirm the information I had provided in my application back in April. She asked me to send her a copy of my termination letter from my employer where it indicated the "lump sum" severance which I did via email. She estimated that I owed roughly \$9,000 in overpayment. I was stunned.

On October 14, 2020 I was informed by registered mail that I had been overpaid \$13,575. This was 7 months after approval of unemployment compensation. I cannot express in words how stressful and worried I was to find out this news. I had abruptly lost my job of 20 years, we were in the middle of a Pandemic. The Vermont Department of Labor cut off my benefits in September and now I owe \$13,575. I had no job, and the job market was bleak. I had been living off of my unemployment compensation as my only income.

I spent hours and hours on the phone, for weeks, doing my best to resolve and understand this error with no luck. Nearly all of the representatives I spoke with lacked training and the ability to provide accurate information to help me. One gentlemen I spoke didn't even know what adjudication was. Often the phone connection was so poor I needed to hang up and try another person. It became a day long effort on my part, that resolved nothing.

Exhausted, worried sick, and with no idea when I would be employed again, I felt so strongly that I must appeal the overpayment decision. I do not think it is fair to provide unemployed individuals with benefits during a pandemic, and then due to a mistake by the Department of Labor, notify them months later that they must be paid back. I accurately and honestly reported my severance / vacation wages in April. With strong determination and relentless effort, I was able to get the overpayment waived and my benefits were reactivated in January 2021.

Let me be absolutely clear: I am immensely grateful for these benefits. With them, I was able to pay bills, buy groceries, support local businesses, take on-line classes to widen my options for future employment, and volunteer with a local organization to deliver groceries to those in need.

Fortunately my benefits continue today as I was approved for the Tier III PEUC program. However, my frustration also continues. I applied to "open a new benefit year" and the process was challenging. Broken links, missing forms and the steps / instructions were scattered around the site. I had to call for assistance to complete the application.

Ever since my eligibility, the on-line weekly filing system has failed me. It doesn't recognize my social security number or other credentials. I must call every week and speak with a rep to file my claim and ask for an update on the issue. Like my past experiences with reps, I get conflicting answers / solutions each time. One rep suggested that I should add a +1 to my SS when using the

on-line portal, to trick the system. That didn't work. Another rep told me that only they could add the +1 on their end, and I would need to continue to call each week to file a claim.

When I call to file with a person, they keep asking me why I'm not using the on-line portal, or the automated phone system. I have to explain why every time. Some reps are aware of the issue, others are clueless. Its timing consuming to explain it to them and file weekly claims this way. I have managed to get paid each week, but the process is far more complicated than it should be, through no fault of my own.

Beginning May 9th, I must report details on 3 job searches a week, "preferably on-line" according the handbook. I can't do this without resolving the portal issues on their end. How are they going to manage all those required details over the phone for me, and I'm guessing, hundreds or thousands of others who are experiencing the same issue? I see comments from many others experiencing the same issue on the DOL facebook page. I would welcome a resolve for this.

Thank you for allowing me to share my experience with all of you. I sincerely hope this will positively impact and improve the process for all.

May 3, 2021

To Whom this May Concern,

As a small business we have hired local part and full time people, no more than ten at a time, over the course of twenty years on our dairy farm and cheese operation. We pride ourselves on providing a good wage and flexible working environment for folks who are passionate about food and/or animal husbandry.

Until COVID we had never had an experience with unemployment. Noone had ever claimed unemployment on our business as we are a tiny business and we are clear with timeline of work, are considerate of employee needs, and/or we offer work year round. Imagine our shock and dismay that not once but TWICE in 2020 we had employees choose to leave due to decisions of their own regarding COVID, only to then claim unemployment. We had evidence that we provided all measures of precaution and flexibility regarding COVID, and also evidence that the employee was leaving of their own choice. We turned to our accountant for advice, and were told that if we ignored this misuse of UI we ourselves could be liable for fraud. We had no choice but to dispute their claim. One claim went to a hearing and we won. One claim is still in process. My experience is that the UI office is incredibly slow, and the claimant continues to be paid during that time. The entire system pits employer against employee.

Fortunately for us a skeleton crew continued coming to work and we were able to milk our animals and make cheese and our business survived 2020, but it was an incredible stress on everyone. On top of running our business through a pandemic we were tasked with collecting evidence to prove our case. I can't speak to why our former employees made the choice to file for UI—did they receive that advice from the Dept of Labor? Were they told it would not be held against us as employers? This still does not make it right. The situation tears at the seams of a small business—and our whole state is small businesses! These were not just employees but friends, and we were put in a terrible position, but one we couldn't avoid. Out of respect for our loyal employees who continued to come to their essential job through COVID we felt we needed to do our due diligence and pursue a fair policy.

Thank you for discussing this issue. If our tiny, "essential" business saw two cases of fraud in the last year, I can't imagine how rampant a problem this is. It took a lot of our time to fight these claims and I imagine lots of small businesses don't have the ability to. I know it is a complex issue, and never black and white, but we have a serious morale problem on our hands as resentment grows in our working population against those who are choosing to remain out of the workforce and continue to collect UI. I also see businesses, such as ours, who will choose not to grow due to worker shortages and headaches, so the effects of this time could be long lasting.

Hannah Sessions

Co-owner
Blue Ledge Farm
2001 Old Jerusalem Rd
Salisbury, VT 05769

April 23, 2021

Here is my written testimony to the Joint Public Hearing Committee:

I applied to receive VT Unemployment in July of 2020 after being laid off from the Windham Northeast Supervisory Union in May and not receiving a contract for the 20-21 school year. I provided documentation of my layoff as well as documentation stating that I live with my granddaughter that has an immune deficiency and a recommendation from her doctor that I not return to a school setting until it was safe to do so, meaning that a vaccine was available or the pandemic was under control. I asked at that time about what would happen if I was offered a job by the district at a later date and was advised by VT DOL that I qualified for assistance and if there was a job offer that it would only affect the week that I turned down the job. At that time I felt confident that I would receive benefits.

My initial case was denied. I appealed the decision and in December (after reaching out to my local state representative, Carolyn Partridge) I received benefits from July to the beginning of September. I was offered a job with the WNESU and turned it down in the beginning of September because the job was for in-person instruction and the risk of exposure to COVID was too great for my granddaughter. I was told and believed that I would be eligible for benefits. Please note that I have never received unemployment benefits prior and do not intend to need assistance again but I strongly believed that there was not another way for me during such uncertain and dangerous times for my family member.

I have filed a claim weekly since July and on November 12th after not having any contact from the DOL, finally reached out to my local state representative and about a month later I received a deposit for benefits from the beginning of July through the beginning of September totaling a little more than \$2000. On November 16th my case beginning in September was denied because of the job offer. I appealed the decision on December 4th and to this point still have not had any contact from the Vermont Department of Labor either by email, USPS or phone. In March I reached out to Carolyn again and she provided me with a link to Vermont Force to check the status of my claim at that time it was listed as pending/under review. I checked the same link a few weeks later and several times since and it now it says "no claim information can be found".

I do not understand what has happened and truly believe the system has failed me. I am frustrated and disgusted by the correspondence with the DOL and cannot understand what has happened to my case; it seems to have just vanished. I can't get any answers and have been left with just over \$2000 in income from July 2020 until now. I believe that my case is the exact reason the COVID relief and unemployment safety net was deployed and am left wondering why should have to jeopardize my granddaughter's health when programs have been implemented so that that doesn't have to happen. This has been an extreme financial hardship for me.

Thank you for taking time to read and hopefully address my concerns,

Erin C. Shaw

April 27, 2021

RE: Unemployment Benefits-Too High & Should be Required to Apply for Work

Dear Sir/Madam:

I am writing this letter to voice my concern, our company and other employers' concerns and frustrations with current level of unemployment benefits being paid out and the lack of the requirement to apply for employment / job search. I am a general manager for a Vermont wholesaler who is struggling to find employees to fill the openings on their first and second shift for warehouse support-picking/packing positions.

People claiming unemployment should not collect more money from unemployment benefits than they earned at their last job. If you file for unemployment, you should have to upload your last pay stub. The maximum benefit should be the lesser of your last paycheck or the maximum VT unemployment benefit and Federal Cares Act unemployment benefit (currently \$300). Under the current regulations, people are receiving more money on unemployment than they earned, how can an employer recruit employees.

Examples of Problems:

- Maximum VT Unemployment benefits (\$513.) & Federal Cares Act (\$300.) totals \$813. = **\$20.33 per hour**
- Part time workers receive VT unemployment and full amount of Federal Cares Act
- Part-timer (\$12 hourly X 10 hours per week) = gross pay \$120, under current regulations receives VT unemployment and the Federal \$300. How does this make sense?
- No requirement to search & apply for employment
- Extended length of time to be on unemployment benefits

Current Employers Searching for Staff:

- | | |
|---|--|
| -Barry Callebaut USA – bring staff in from out of state | - Century Arms |
| -Ben & Jerry's | - FedEx |
| -Smith Drug Company | -American Meadows |
| -Hannaford Supermarkets | -Capital Candy |
| -Mylan Technologies Inc (Viatris) | -Gardener's Supply |
| -Keurig (Green Mountain Coffee) | -Coca-Cola Beverages |
| -Global Foundries | -United Parcel Services |
| -Harbor Industries | -Retail, Construction, Restaurants employers |
| -Dyna Power | -United Postal Service |

The list of employers searching for employees could go on, but the above list is just a partial list of employers in desperate need of employees. There is approximately, 2500 jobs available in Chittenden County, Vermont.

If the Federal Cares Act unemployment benefits cannot be adjusted, the State of Vermont should consider adjusting the calculation of Vermont unemployment benefits paid out. If the Federal Unemployment exceeds the gross pay of the unemployed individual, then that person should not also get Vermont unemployment. Last week, we had four individuals apply for a warehouse position, three of them were a no show for the interview and the other person smokes marijuana so she would not be able to pass our 10-panel drug test (the company I work for wholesales regulated products).

The current unemployment regulations and benefits paid through Vermont and Federal Unemployment is encouraging people to remain unemployed and not search for employment. At this point in time, Covid-19 is not a reason not to work-Vermont is a healthy state and VT employers are complying with Vermont's Covid-19 safety requirements.

Currently, the company I work for has two full time day shift warehouse support positions and five full time night warehouse support positions open. We also have three part-time night shift warehouse support positions open.

- Our day shift – Monday through Friday (7-4)
- Night shift F/T - Sunday through Thursday (4 pm to 1 am)
- Part-time night shift – Sunday through Thursday (4 pm to 9 pm).
- Competitive Pay and Benefits
- Safe and climate-controlled work environment
- We have not had any Covid cases with our employees

Currently, we are using four temporary staff agencies to assist us to recruit employees. The temporary agencies are telling us that they do not have people for us or that our drug screen requirement makes them ineligible to work at our facility. The agencies are being told “I can sit at home” making more on unemployment benefits, than their last work assignment.

We use the following methods to help find employees:

- Advertise on Indeed
- Temporary Staffing Agencies
- Colleges & University-job boards
- Attend virtual job fairs
- Communicate with three high schools
- “Now Hiring” sign on roadside
- Flyers

Who would not want to stay home, enjoy the summer, and receive unemployment benefits higher than what they previously earned? I think the State of Vermont needs to consider adjusting the calculation of unemployment benefits and job search requirement or in the future, companies may consider moving their businesses to other states which have a larger work force pool.

Thank you in advance for taking the time to read my letter and giving some consideration. If you have any questions, please feel free to give me a call.

Sincerely,

Kathy Deavitt
25 Deavitt Farm Road
Shelburne, VT 05482
802-578-0049

Legislative Testimony re Dept of Labor UI Issues During the Pandemic
May 2, 2021
anonymous

My challenges with the Department of Labor began in April, 2020. When I was furloughed from my part-time job in Massachusetts because of COVID-related lockdown, I tried filing for unemployment in the state of Vermont. I reside in Brattleboro. I was not sure in which state I should file, and it was not made clear in any DoL literature, including online, or in their confusing Claimant Handbook.

After about a month with no response—and no income from this job from which I was furloughed—I learned I should file in Massachusetts. I attempted to file in Massachusetts, but was told by the Massachusetts DoL that I had an open claim in Vermont and had to close it before I could file in Massachusetts. I could not reach anyone by any means in the Vermont DoL offices. I even tried writing a letter through the US Mail.

It was finally resolved, but it took 11 weeks. In fact, I returned to this part-time job before my UI was resolved. I had to live off credit cards, and I ran up my bill to an amount I never had done before. I was paying interest because the DoL could not fulfill its duties and provide me with the UI that not only I deserved, but that me and my employers had paid into.

My problems with the DoL didn't end there. Once I was steadily continuing to collect UI, I was informed my benefit year was about to run out and I would be switched to a special pandemic funding category. When I asked what I should do differently in filing my claim, I was told that I would receive information soon, but to continue filing as normal. And, that if I didn't receive the information within a week or so, I should call back.

I did not receive any information in that time, so I called back. This agent told me the last agent was in error, and I'm not in a special pandemic funding category. She collected my information, including hours I worked and my wages, and filed my claim for me.

I continued to collect UI for about a month, and then I stopped. I was told that because my wages are inconsistent—I have two part-time jobs that don't follow a regular schedule—and that because sometimes my weekly wages surpass my benefit claim, that in the weeks where I went over, my UI file would be closed. And, I would have to reopen my file the following week. This basically meant I was reopening my file every other week. Because reaching the DoL was incredibly time-consuming, with being on hold interminably, and because agents had thus far given me conflicting information, I simply stopped filing.

I am a low-income Vermonter who is severely rent over-burdened. My gross wages are \$1,200/month and my rent—in a so-called "affordable apartment"—is \$655/month. It's the best I can do. So, I didn't give up UI easily.

My problems with DoL don't end there. In March I received a bill at my old address informing me I owed DoL \$445. There was no explanation, just "send us this money or we'll make your life miserable." I called the number on the bill and left a message. Nobody called me back. About a month later I received another bill with the same information. I called again and left another message.

This time someone from the Program Integrity Unit called me back. She explained that I filed twice for one of my benefit weeks, and that is why I owe the DoL \$445. I told her that didn't make sense,

because why would I do that? The dates she claimed I was overpaid corresponded to the weeks where the different agents told me I was not categorized in the special pandemic funding, and then, no, I wasn't. She offered me no proof, just a series of dates and payments, but this was over the telephone so I had no ability to examine anything. And, it's a confusing process.

Because the DoL is already an opaque, mysterious, byzantine organization that seems built on the premise that every person filing is a criminal trying to defraud the State of Vermont, and because when an unemployed person begins this relationship, this is the foundation from which it all begins, I was frightened by their power to further immiserate me. If I didn't agree to pay this money, I was worried it would jeopardize my ability to collect UI in the future.

So, I paid \$40—the beginning of a monthly-installment plan. This is an incredible hardship for me. I never budgeted for this payment, and the sole reason I allegedly owe this money is that I only ever did what the DoL agents told me to do in the first place. \$40 is my electric bill. \$40 is my monthly budget for gas for my car. Which of these should I do without so I can pay back money that was only sent to me because the DoL screwed up—if, in fact, this is even true? I do not trust this department.

The DoL does not have a good track record with me, or with countless other Vermonters. In addition to the above, I was forced to put a credit freeze on all three credit reporting agencies because the DoL may have sent my 1099-G to someone else. I can't tell you the amount of time I spent doing that, anxious that someone had already stolen my identity.

Shortly after I agreed to begin paying the DoL, I connected with Legal Aid, and their attorney informed me that I actually had rights. That the DoL should have sent a letter informing me I had overpaid, and that I could appeal it. When I spoke with the DoL Program Integrity agent, she should have told me I had the right to appeal. None of these things happened.

They screwed up, and now I was left holding the bill.

It's imperative the Legislature do whatever it takes to change the culture of the DoL. I am a Vermonter, a taxpayer, and a human being doing my best to make a decent life in a state with weak labor protections, low wages, and the 12th-highest in the nation for residents being rent-burdened/-overburdened. The DoL should not begin its relationship with ANY unemployed person with the suspicion that we are all thieves and fraudsters. It's offensive and inhumane. The DoL needs to stop licking the hands of business owners—who have their own lobbyists and power—and start working for and with working people. They can begin by getting their act together and giving UI filers consistent and accurate information.

Thank you.

Date: 5/2/2019

To: Vermont State Legislature

From: Judith Byron dba Jubal Harp

I am a therapeutic harp practitioner and performer. Prior to the Covid-19 pandemic, I had a robust freelance business playing weddings, funerals, and gatherings. My steady work included a bi-monthly church service and seven area nursing homes, where I provided both harp music and sing-alongs to the residents in a group setting and palliative care for individual patients at the bedside.

The nursing homes/assisted living establishments are currently off limits to me and will not be open to outside entertainment anytime soon, and my church has not yet re-opened.

If Unemployment Insurance is now requiring me to look for work in this field, where do you suggest I go? I can make inquiries to be sure, but the forthcoming answer will assuredly be "No."

Thank you.

Respectfully,

Judith Byron

Unemployment Insurance Issues in Vermont

The number one issue is the 50 year old computer system. I recommend setting aside several million dollars (or more) of the federal money that is being handed out like candy on Halloween. A new system should save money on labor and drastically increase security. It will also save the minds of all the workers who have been putting up with “work arounds” of “work arounds”.

This State knows how to get things done when the proverbial back is against the wall. Make a plan. Get it done.

As mentioned above, security is paramount when dealing with people’s personal information. Imagine what it is like to find out an unemployment application had been made using your personal information by nefarious crooks. And it isn’t just one, or two, or a few.....it is thousands just in this State. How did these crooks get your name, address, social security number, phone number, employer information, and driver’s license number? What else do they have? Do they have your spouse’s information? Your children’s information? Your bank account information? Your retirement information? Checking out various State and Federal websites, I’ve learned this has been going on for OVER ONE YEAR. Why, why was this not widely known? Yes, Covid has been front and center. But it did not occupy 100% of the news cycle, and it certainly could have been made public once it was learned how wide spread it was.

To Whom it may Concern:

I lost my job due to covid on May 1st, 2020. I filed for unemployment immediately, but failed to file a weekly claim until near the end of May. My mistake, but was not told to do so when I initially called or the next two times I called. Eventually I was told to do this and began filing, but it took another 8 weeks before I received benefits. I would call each week and could get no information from anyone until late in the process when I was told my claim was under review because I may not be eligible. I called the CFO of the company I had worked for and he tried calling the employer hot line to try and straighten out the problem. He called many times, but the employer line was not working. Sometime in early July, I finally received a called from a man who asked me two questions and that was it. I received 11 weeks of benefits the following week.

My year has ended, so I am now in the process of refiling. I tried the link I was emailed, but it didn't work. I went to the Labor website and tried the link and it didn't work. I called the listed number, it took 45 minutes. Amber the representative was wonderful. She informed the links had been shut down due to fraud. It would have been nice to know that.

I wish I could fully explain in words the full extent of how frustrating my unemployment experience has been. No one knows anything. The lack of communication with their own employees is unbelievable. I did speak to a supervisor once, but they were less than helpful. I felt so sorry for the people answering the phones because I know how it works, the people at the bottom get the most crap. Also, like most of the State's information infrastructure (computers), it's slow and often doesn't work.

I fully understand the enormous burden that was put on the agency in the beginning of the pandemic, but I never once felt like anyone knew what was going on.

As part of the job that I lost, I had dealt with a few Vermont State agencies, some good, some bad, but the Vermont Labor Unemployment agency is absolutely the worst. I am fully in favor of Commissioner Michael Harrington joining the ranks of the unemployed.

Thank you,

Matthew Borden

Burlington

I would like to address a mass concern about the obstacles of receiving unemployment benefits. After months of conversing with other Vermont locals, I find that many people have been calling unemployment weekly and for some, every day. There's a shuffle of agents who miscommunicate information, lose paperwork and leave many waiting for months with no answer. With little resources in the community to help those who are waiting in this limbo, the working class in particular is taking a hit with skyrocketing expenses such as rent.

Last year, I lost three jobs due to the Covid-19 pandemic and was denied benefits. I was discriminated against and harassed out of one of my positions after revealing a medical condition. This situation has unfortunately held my claim in the appeal process for six months and I am now waiting to defend my claim to the Security Board. Fighting for the first appeal hearing and now waiting for the next appeal hearing has been exhausting and dehumanizing. On top of this, I found out that my weekly claims were not processed between January- March after I had been filing for eligible weeks with confirmation numbers provided. This is just a small example of how disorganized the Department of Labor has been.

Unfortunately, my narrative is not unique. I am truly hoping that there will be quick initiative to encourage the Department of Labor to update their systems, better train their staff and speed up their ability to process people's claims. As you know, these are fragile times and the opportunity for upward mobility is becoming increasingly difficult without the financial safety net from our lost incomes.

I appreciate you taking the time to read this, and I hope you stay well. Thank you for listening.

Best,
Noelle Maibaum

From: Debbie Dickinson <farns802@gmail.com>
Sent: Monday, May 3, 2021 5:08 PM
To: Testimony
Subject: Change of unemployment's benefits

I feel it's very unfair to the majority of the hard working people that find themselves unemployed to change the rules at this time. First of all , Covid is still alive and our statistics show it every day. Not everyone is comfortable yet. It seems too early to take away benefits of the hard working person that suddenly find themselves unemployed. This is especially disconcerting when I hear of free housing to some that haven't earned or shown respect for that benefit. Unemployment means the person has shown responsibility and discipline to have been a productive citizen and should be treated as such . Thank you .

Sent from my iPhone

From: Alan Dickinson <alandickinson408@gmail.com>
Sent: Monday, May 3, 2021 4:42 PM
To: Testimony
Subject: Unemployment benefits

I am disappointed that the state is going to reinstate looking for work at this time to qualify for unemployment benefits. I am 64 years old and was laid off at the beginning of this year. Never have collected benefits until now. We still have high case counts of covid in the State. It seems unfair to reinstate that requirement at this time. It's seems we are getting the cart in front of the horse. This requirement needs to be change until case counts get much lower.

Sent from my iPhone

From: Balance Yoga <balanceyogavt@gmail.com>
Sent: Monday, May 3, 2021 6:51 AM
To: Testimony
Subject: Unemployment issues

I am a massage therapist and co-own a yoga studio. At the beginning of the pandemic, I closed both. I then worked quickly to move the yoga studio to zoom and we have been running all of our classes in this manner ever since. I applied for unemployment since my massage business clearly could not open and although the process was frustrating and the questions didn't make any sense for a self employed individual, eventually I was able to make claims. Then I was locked out for many weeks. I was told that the systems went down and that I would be able to put claims in for all the weeks I was locked out. During this time I spent many hours on the phone with people who could not answer a single question. The business model seems to have been to have people answering the phones but with very little training or access to information. They would then reach out to a supervisor who supposedly would get back to you. Unfortunately, they never did. In June, I was kicked off unemployment and after many phone calls I was told that there was an issue with my social security number. They apparently needed a copy of it. I supplied this and waited. Nothing. I called and called, was escalated and escalated, no one ever called me back. I filed through the department's system, and then waited. Eventually, I received a letter stating that they had dismissed my claim. There was no explanation at all. When I received the notice that my personal information had been compromised and was asked to return a form to the office, I did so and included a hand written letter asking for assistance. I never heard anything. So, I gave up.

I am thankful for the help I did get and very frustrated by the lack of communication and compassion shown by this department. I don't know how over a dozen phone messages taken by the employees of this department, multiple claims made through your own system and a letter could all be ignored. I truly hope that the administration, spends the money it needs to improve the computer system and the staff training of this department.

Kerry Walker

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Balance Yoga
PO Box 510
Richmond, VT 05477

<https://www.facebook.com/balanceyogavt>
<http://balanceyogavt.com/>

Sent: Sunday, May 2, 2021 11:44 AM
To: Testimony
Subject: My Experience with Unemployment

I was laid off from my fulltime job in hospitality back in March of 2020 due to the Covid-19 pandemic lockdown. It took 5 weeks to receive my first benefit check from the Vermont Dept. of Labor after my immediate filing.

In June of 2020, I was told by my employer to return to work 2 days a week--reduced hours. When I returned, everyone pretended there was no pandemic going on except me.

Aware of recent legislation at the time as Act 91 and suffering an Unreasonable Risk of Exposure to Covid19 at my place of employment with a family member seriously ill, I was forced to resign. I immediately notified the Dept. of Labor of the situation. This was early July.

In early September I was given 48 hours by email to fill out an unfillable form so I called DOL on the phone and spent hours with the customer service representative in a Fact Finding Interview. I continued filing claims and receiving my weekly benefit.

4 months after the event I received a Determination Letter from an adjudicator stating that I did not participate in a "fact finding interview" and my benefit checks were suddenly stopped 2 weeks before the Thanksgiving holiday.

I tried to contact the adjudication department at DOL many times. They were not answering the phone or returning calls, so I reached out via email explaining what had happened, only to get no response or a "robo-response." I sent emails to the Commissioner's office and my local legislators, even Sen. Bernie Sanders, but everyone was too busy enjoying the holiday season to send a response. Not me.

I held out for a total of 5 starved out winter months with no income until I was granted an appeal hearing in mid March of 2021. That was 9 months after the event. I won that hearing, waiting 2 more weeks before I was sent any money. Then my benefit year ended.

Now I had to open a new benefit year and because I was forced (or so they led me to believe) to take a really crappy job thinking I had to and then left it due to the same Covid-19 safety concerns, I am back in the same boat with the DOL for probably the next 5 months.

I am extremely computer savvy and I can state without a doubt that there has been grave incompetence in every facet of the VT Dept. of Labor's computer automation systems, or lack thereof.

Most notable are the 1980's mainframe system they are running and the recent data breach to my personal information through a missorting mishap. The website has dead end pages, non working links, posted warnings that it had been "hacked" and had a question on my weekly claim asking if I looked for work as directed when I was not required to look for work!

The Dept. of Labor has repeatedly violated their legal obligation of Promptness. They are not only digitally deficient but in my opinion criminally negligent when the VT Legislature passes laws to protect working Vermonters but the Labor Dept. fails to implement those laws into department policy and procedure.

And the taxpayers who fund their happy holidays, folks like me, endured winter financially destitute during a global pandemic because of it. And thousands more may still be as I speak.

Thank you.

An Anonymous Hard Working
Unemployed Vermonter

[Sent from Yahoo Mail on Android](#)

From: Ashley Adams <AAdams@howardcenter.org>
Sent: Friday, April 30, 2021 3:48 PM
To: Testimony
Cc: 'Ashleigh Cota'
Subject: Testimony for Lawmakers on DOL challenges

Hello,

The issue that I'm having with the VT Department of Labor. Is not being able to fill out my weekly claims for unemployment. I feel like this the second time that this has happened to me. Whenever after I login to my Portal, I tried to fill out my weekly claims, but at the bottom of the page is the start button. The start button is dimmed which means I wasn't able to fill out the claim form. I also haven't been getting any of my PUA money from the months that I missed, That's all the issues that I have right now.

**Thanks,
Ashleigh .**

I am writing as Ashleigh's employment advisor, to echo the struggles we both went through in trying to get her paid unemployment benefits. Ashleigh did not receive a determination once she applied for UI and was denied yet eligible for PUA. Months went by with no communication. Once we started calling and getting help, they determined Ashleigh had been submitting UI claims and was only eligible for PUA. All the claims she has submitted since last year have been lost and we will need to refile for a years' worth of backdated funds she is owed. It has been countless calls to the DOL with no answers and a required ADA accommodation in order for anything to happen for her. Entirely ridiculous process and very broken system.

HowardCenter.org



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From: Zoltan Sachs <zoltan@sachsweb.com>
Sent: Thursday, April 29, 2021 2:21 PM
To: Testimony
Subject: My experience with unemployment

I won't take too much of your time. In short, the service from the Department of Labor has been terrible. I understand that they have been overwhelmed; yet, their mission is to serve people in need. They addressed the backlog by outsourcing front-line phone answering. They did nothing to increase capacity in the back-office in Montpelier. The outsource made the metrics look better by answering calls more quickly, however, the people answering phones had very limited information (only a subset of the screen information available to VT DOL) and they had virtually no power other than file claims. I couldn't file a claim through the web portal, I had to wait in queue to file with a representative.

At the end of 2020 and into 2021, I have been in on-again/off-again adjudication—reason: unknown. Suddenly, I get paid for a few weeks, then nothing for weeks. No one calls me, no one can tell me why – it is a black hole into which I drop for eight to ten weeks at a stretch. I never talk with anyone who works at DOL—that is not hyperbole.

My experience has been the most frustrating and stressful with any entity private or public. They have done a terrible job at customer service. The 1099 debacle further codifies the disarray that must be going on within the DOL. The State definitely needs to do a post mortem and be better prepared for the next time. Updating the antique AS/400 would be a great first step.
Thank you for listening.

From: Sue Hoxie <shoxie0327@yahoo.com>
Sent: Wednesday, April 28, 2021 2:46 PM
To: Testimony
Cc: Stephanie Jerome; rscheu@leg.state.vt
Subject: Written testimony for May 4th DOL hearing

Hello,

I'm unable to attend next Tuesday's hearing to discuss my experiences with the Department of Labor. I hope my written testimony is helpful.

I was receiving UI during the summer of 2020. There were two three-week periods for which there were supplemental LWA payments of \$900 each. I was qualified for both time periods. I received only one \$900 payment, check number #41758 on 10/19/20. I filed inquiry #00778468 on October 22nd. I contacted the helpline, and it couldn't be determined which payment I was missing. My understanding from the rep I spoke with is that there's no way to track who received what check number and whether or not it was cashed.

I contacted the Program Integrity Department, sent many emails to DOL employees Judy Bourbeau and Vicki Fletcher. I asked for assistance from my state Rep. Stephanie Jerome. There was never a reply to any of the emails that Stephanie and I sent regarding my missing payment.

To pour salt in the wound, my 1099 for the LWA program listed \$1,800 in income even though I never received one of the checks. I submitted a form to get a corrected 1099 and have not received one. I have tried to contact the help desk to ask for a revised 1099, but have spent much time waiting on hold without reaching a rep.

I have yet to file my taxes, but because I can't get any resolution from DOL--either payment of the missing \$900 or a revised 1099--I'm paying taxes for money I didn't receive.

If you'd like to discuss this with me further, my contact info is below.

Thank you,

Susan Hoxie
202 Smalley Rd
Brandon, VT 05733
P: 802-989-6980

From: holly@vtwebco.com
Sent: Wednesday, April 21, 2021 6:24 PM
To: Testimony
Subject: POSSIBLE SPAM: Testimony on Unemployment Insurance

I would like to add my input about Unemployment Insurance. My husband and I were both laid off (as was everyone!) in mid-March 2020. We did go through the anxiety and stress during the first few weeks of trying to contact DOL to register. Especially if it is a new experience! But once we were able to do that, I did not have any troubles. And I have to say that it was a lifeline for us. No way could we have kept up with our bills without it.

I think with all my telephone contacts with DOL, there was only one instance of someone responding that was not sounding too friendly.

Everyone else was friendly and helpful and I made sure to thank them.

The errors with the tax forms was a little stressful. But I am appreciative that the DOL provided the links for us to easily sign up for the identity protection services. I have to say that I did have the opinion that the Commissioner did not seem to appear to be as stressed about it as we were. Perhaps that was just the 'damage control' aspect; like "don't admit that you did something wrong". I did write to Gov. Scott about that, in the days immediately after. I expressed that there didn't seem to be much action or realization of the potential problems with our sensitive info being out there. And Gov. Scott then called for a more in-depth investigation.

Even with my criticism :) I am just very thankful that the program is in place.

Sincerely,
Holly Wilkins
Lake Elmore

From: Robert Laird <earnhardt885@yahoo.com>
Sent: Wednesday, April 21, 2021 3:56 PM
To: Testimony
Subject: Unemployment problems

This is Robert Laird, I got unemployed on January 23rd 2021! Opening my claim went well, but when I had to reopen my claim because of the extended return to work date. I called to reopen my claim and first I was told I wasn't in the system, then I wasn't asked the correct questions on my personal side so they couldn't find me in the system. I called on 3/20/21 to reopen my claim and it took them until April 6th to figure out that I'm actually Robert W Laird iii this was an inconvenience to me when I gave them my ID number and they couldn't find me in the system as I was just paid the Wednesday before! When u call the 3332 number none of those people are on the same page nor do all the workers know the same answers. My bills come every week or month and without pay they don't get paid. It should of been easy to give me a new beginning or start date to keep me moving. I also believe that when u start an unemployment claim you should be holding back a week just like most employers do so you get your last check from your employer then the following week you get your unemployment payment then when you go back to work, when the employer holds back that first week you can then claim your last week of unemployment. When I got back to work yes I work, but no I don't earn any wages because they hold back that first week. So by changing this up when u start unemployment you get your last check from you employer then at the end of unemployment when I got back to work I get my last check and you always get a check and never miss a week of payments. Hopefully this is a little helpful and "I" hope things change so I don't miss a week of money it works in everybody's favor that way. Thank you Robert Laird

Sent from my iPhone

From: mark kelley <mdk1964@gmail.com>
Sent: Tuesday, April 20, 2021 7:37 PM
To: Testimony; Tiff Bluemle
Subject: Unemployment saga

To whom it may concern,

What follows is my unemployment experience. I started my unemployment stint in March of 2020. Everything went smoothly initially and I was able to file online for nine weeks up until the week of June 6th. My payments arrived in my banking account every Wednesday until the week of June 6th. That week I filed online on Sunday and got a confirmation number. On Wednesday I didn't receive my payment. When I hadn't received my payment by Friday morning I called the Department of Labor to check on the status of my payment and was told that my claim was on hold and that someone from the department would contact me within 24-48 hours. That never occurred. I was unable to file online the next week as all my information online had been scrambled. Subsequently I called DOL the next Friday to check on the status of my claim and was informed that my claim was under review. I called again the next Friday and was told that my claim had been withdrawn. Once again the representative took all my contact information and assured me that someone from the department would contact me. That never occurred.

I stopped attempting to file weekly claims as I was getting no where and the DOL was completely non responsive.

I heard nothing from the department until July when I received a letter stating that I owed the state \$1602.00. That was the exact amount I had received in unemployment benefits from the state for the nine week period I was able to file. A phone number accompanied the letter which I called for four straight days and left messages and no one ever returned my calls. I stopped attempting to contact the DOL after that. I went back to work in late August and thought no more about it until tax season rolled around and I didn't receive a 1099.

Once again I contacted the DOL multiple times via calls and emails and followed all their procedures to procure my 1099 all to no avail. Finally at my wits end I contacted my state rep from my district, Tiff Bluemle and enlisted her help. What I was unable to accomplish on my own for almost 11 months she was able to get some cooperation within about a week. To date I have gotten my tax breakdown verbally from Michele Browne at Unemployment Insurance but have yet to receive my 1099. Thankfully I was able to file my tax return with the numbers I received. I was told that the DOL had received an email, from someone other than me, that my claim was fraudulent and that is what created this whole fiasco. I asked Michele Browne to let me know what she finds out about this email and to look into back payments that I believe the state owes me. To date these items are pending.

A large part of my frustration with this whole process has been the lack of communication from the Department of Labor. For the better part of 11 months not a single person from the department ever responded to my numerous calls. In my mind this is completely unacceptable and really disheartening. I did everything within my power to get this resolved and got stone walled at every turn. I had never applied for unemployment insurance before and after this experience I'm not sure I would again in the future if the need arose.

My contact information:

Mark Kelley
209 Shelburne Road
Burlington VT 05401
802 922 0092

Employer:

Vermont Association for the Blind and Visually Impaired Thank you for your time, Mark Kelley



White Coat Captioning, LLC
147 High Street
St. Albans VT 05478
(802) 233-3747
whitecoatcaptioning.com
norma@whitecoatcaptioning.com

**Written Testimony Submitted to the House Committee on Commerce and Economic
Development and the House Committee on Government Operations
Public Hearing for Employees and Employers
May 4, 2021**

My name is Norma Miller. I live in St. Albans.

I own a Vermont company, White Coat Captioning LLC. It is a single-member LLC. We provide premium live captioning services to clients around the world. Live captioning provides accessibility to people with hearing loss, as well as non-native English speakers. Our clients range from Fortune 500 companies to universities, hospitals, international science organizations, international conferences and production companies, all the way to Vermont state agencies and nonprofits, and even my local St. Albans high school.

As of the last quarter of 2020, I have one Vermont employee. I have two California employees, and I also utilize the services of many independent contractors and freelancers based throughout the United States, the U.K., Europe, and Asia. Top-tier live captioners are highly talented and well trained individuals who are in extremely short supply and in extremely high demand around the world, so I am fortunate that I have finally been able to hire a Vermonter who makes the grade.

Since employing my Vermont captioner, I have attempted on multiple occasions to be sure I am in compliance with the VT Secretary of State and Department of Labor requirements and pay the taxes that I owe.

My payroll processing company, Gusto, has tried several times, and is unable to file reports and payments. They have sent me the following message on more than one occasion:

Company: Norma J. Miller

We recently attempted to file your Q1 2021 Vermont. Unemployment return, but we were unable to do so because we received an error that you were not liable for the quarter or that your tax account is closed.

Is it true that you were not liable for this tax?

If you were not liable, there is no action required.

What if my company was liable for this tax?

Please contact the state agency

to make them aware you have wages to report and find out why they are returning this error to us.

This error could be happening because your account is not active with the state. If that is the case, please activate your account with the state and contact us

immediately so we can file this return on your behalf.

If you do not have an active tax account we will be unable to file your return and penalties and interest may be assessed.

Thank you,

Your Gusto Support Team

They have, however, successfully filed our reports in all other relevant jurisdictions.

It should be said that I am extremely tech-savvy. My clients include Google, as well as several other companies I am not at liberty to name because of NDAs. Suffice to say, they are the biggest tech companies and social media companies in the world, as well as the largest and most well known international science agencies, hospitals, and Ivy League schools, as examples. In addition, I have opened a UK branch of my company and easily navigated all the challenges that opening and running a company in another country entails.

I find the VT Department of Labor and the Vermont Secretary of State websites to be outdated and inscrutable. I have encountered no problems filing the tax forms and other required documents in the State of California, the State of New York, the United Kingdom, and many other international companies, as well as international banks, but in Vermont, I cannot seem to figure out what forms I need to fill out and/or fill them out correctly.

Given my vast experience on the worldwide stage, it would seem I really should not need any help with the Vermont Secretary of State or Department of Labor websites, but I most certainly do! I have asked repeatedly in voicemails left at the DoL for someone to walk me through the morass of Vermont paperwork, because apparently I am doing something wrong. But I have received no help and no offers of help.

I have written repeated emails, made several phone calls, and my State Rep Michael McCarthy has been extremely helpful in attempting to get me some response. Unfortunately, the response did not go far enough.

I have a suspicion that the bottleneck has occurred because my FEIN does not match the name of my company, White Coat Captioning LLC. It matches my personal name, because my company is a single-member LLC, which is treated by the IRS as a sole proprietorship. But there seems to be no one interested in helping me to sort this out. Meanwhile, revenue from my company is not being collected and tax returns/reports are being rejected.

Respectfully submitted

Norma J. Miller
President and CEO
White Coat Captioning, LLC