

LAI D OFF? WE CAN HELP



MINNESOTA'S
DISLOCATED
WORKER
PROGRAM

mn EMPLOYMENT AND
ECONOMIC DEVELOPMENT

Leading
CareerForce™

SMALL LAYOFF HANDBOOK • 2026





GETTING HELP IN HARD TIMES

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

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

Individuals may be eligible for this program if they are:

- Laid off, through no fault of their own
- Are eligible for Unemployment Insurance or exhausted Unemployment Insurance
- May need help finding suitable employment quickly

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

TABLE OF CONTENTS

Dislocated Worker Program Contacts	1
Unemployment Insurance	2-3
Dislocated Worker Program.	4-5
Helpful Web Resources.	6-7
Enrolling in Health Insurance Through MNsure	8-10
Dislocated Worker Program – FAQs.	11-12
Training FAQs	13-14
CareerForce Locations	15



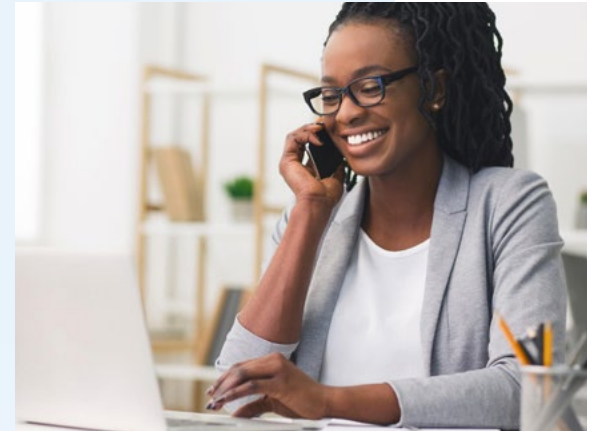
DISLOCATED WORKER PROGRAM INFORMATION LINE

Telephone: 651-259-7537

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

TTY: 651-296-3900

Email: deed.dw@state.mn.us



MAILING ADDRESS:

Minnesota Department of Employment and Economic Development
Dislocated Worker Program
Great Northern Building
108 5th St East
St Paul, MN 55101

WEB ADDRESS:

<https://careerforce.mn.gov/dislocatedworker>



UNEMPLOYMENT INSURANCE

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

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

WHEN TO APPLY:

You should apply for benefits after your last day of work or your hours have been greatly reduced.

HOW TO APPLY:

You can apply online using our mobile-friendly website by visiting <https://www.uimn.org>, or by calling our Customer Service Center. View contact information on next page.

HOW DOES GOING TO SCHOOL AFFECT MY BENEFITS

If you are in a full-time training program approved by the Dislocated Worker Program, attending classes and making satisfactory progress replaces the work search requirement for unemployment benefits. Attending an approved training does not extend the amount or length of your Unemployment Insurance benefits.



UNEMPLOYMENT INSURANCE (CONTINUED)

For information about Unemployment Insurance in Minnesota go to <https://www.uimn.org>

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

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



CUSTOMER SERVICE CENTER

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

Monday – Friday | 8:00 a.m. to 4:30 p.m.

- Twin Cities area: 651-296-3644
- Greater Minnesota: 1-877-898-9090
- TTY for the hearing impaired: 1-866-814-1252

Select a language: *English, Spanish, Hmong, or Somali*. For another language, follow the prompts to speak to a Customer Service Representative and request an interpreter for your preferred language. The representative will add an interpreter to the phone call.

DISLOCATED WORKER PROGRAM

LAID OFF? WE CAN HELP.

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

FREE services are available for workers who:

- Are laid off, through no fault of their own
- Are eligible for Unemployment Insurance or exhausted Unemployment Insurance
- May need help finding suitable employment quickly



WHAT'S IN IT FOR ME?

Career planning and counseling

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

Job search assistance

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

Counselor-approved training

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

Support services

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

DISLOCATED WORKER PROGRAM (CONTINUED)

DO I QUALIFY?

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

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

HOW DO I APPLY?

You can apply for the Dislocated Worker Program as soon as you have been notified of a permanent layoff or termination. To apply, visit one of our more than 50 CareerForce locations around the state or other authorized service providers. You can find all providers at mn.gov/deed/dwproviders. When you contact a provider, ask to apply for the Dislocated Worker Program. In addition, sign up for free job-search workshops and training and look into other free job-search tools available at your local CareerForce location. Find a CareerForce location near you at <https://careerforce.mn.gov/locations> - there are 50 locations throughout Minnesota.



HELPFUL WEB RESOURCES

HELPFUL WEB RESOURCES			
#	RESOURCE NAME	WEB LINK	PHONE NUMBER
1	DISLOCATED WORKER PROGRAM – If you're a worker who has been laid off (or notified that a layoff is coming) through no fault of your own, we offer services at no cost that focus on preparing you to find a suitable new job.	CareerForce.MN.gov/ dislocatedworker	651-259-7537
2	UNEMPLOYMENT INSURANCE (UI) – Your only stop for Minnesota Unemployment benefit information.	https://uimn.org	Twin Cities: 651-296-3644 Greater MN: 877-898-9090 Teletypewriter (TTY) users: 866-814-1252
	Eight UI videos on applying for benefits, benefit payments, help with password, etc.	https://uimn.org/uimn/applicants/videos	
3	CAREERFORCE – <ul style="list-style-type: none"> • Search jobs based on job title, employer name and location throughout Minnesota posted on the state's labor exchange • Find contact information for a CareerForce location near you where you can use a computer, printer or fax machine for your job search • Find free workshops on career exploration and job search topics, learn about job clubs and other networking groups and get connected with employers near you hiring now 	CareerForce.MN.gov CareerForce.MN.gov/locations CareerForce.MN.gov/events	651-259-7500
4	VETERANS ASSISTANCE – Are you a veteran? Get connected to special employment services available to Minnesota's veterans.	CareerForce.MN.gov/veterans-resources CareerForce.MN.gov/ MilitarySkillsTranslator	651-259-7500
5	CREATIVE JOB SEARCH GUIDE – Essential ingredients of a successful job search including identifying your skills, resumes and cover letters, job interviews, internet & social media, how to find work, etc.	CareerForce.MN.gov/ CreativeJobSearch	651-259-7500



Snap this QR code to go to a page with live links to all of these helpful web resources.

HELPFUL WEB RESOURCES (CONTINUED)

HELPFUL WEB RESOURCES			
#	RESOURCE NAME	WEB LINK	PHONE NUMBER
6	APPRENTICESHIP — Apprenticeship is a formal system of employee training that combines on-the-job training with related technical instruction.	https://www.dli.mn.gov/business/workforce/be-apprentice	651-284-5005 or 1-800-342-5354
	Apprenticeship training programs by county — see what companies offer apprenticeships in what occupations.	secure.doli.state.mn.us/apprenticeshipsponsor	
7	CONVERTING LAYOFFS INTO MINNESOTA BUSINESSES (CLIMB) —	CareerForce.MN.gov/CLIMB	651-259-7500
8	STATE OF MINNESOTA JOBS —	www.mn.gov/careers	
9	FEDERAL JOBS —	www.usajobs.gov	
10	UNITED WAY — United Way has a team of compassionate, highly trained community specialists who are available to help you access the best local resources and services to address any need.	www.211.org	211
11	PUBLIC BENEFITS — Determine possible eligibility for public health care, child care, tax credits, food support and energy assistance.	www.bridgetobenefits.org	651-227-6121
		www.fareforall.org	763-450-3880
12	HUNGER SOLUTIONS — The only statewide anti-hunger organization whose services reach every county of Minnesota.	www.hungersolutions.org	1-888-711-1151
13	MINNESOTA HOME OWNERSHIP CENTER — Worried about your next house payment? Already missed one? Concerned about your interest rate changing? You're not alone. There is help.	www.hocmn.org	651-659-9336 or 1-866-462-6466
14	MNSURE — MNSure can help you find, choose, and enroll in comprehensive health coverage and is the ONLY place to get financial help to lower the cost of insurance in Minnesota. View more information starting on page 12.	https://www.mnsure.org	651-539-2099 or 855-366-7873
15	MNSURE ASSISTER PORTAL — MNSure's assister portal is a secure, online platform for MNSure-certified assisters that integrates processes across MNSure's IT systems into a single point of access.	www.mnsure.org/assister-central/assister-portal/index.jsp	651-539-2099 or 855-366-7873

ENROLLING IN HEALTH INSURANCE THROUGH MNsure

MEDICAL INSURANCE OR MINNESOTA CARE

Minnesota's public health care programs provide health insurance to Minnesotans with low to no income. Anyone who needs health care coverage is encouraged to apply to see if you qualify for Medical Assistance or MinnesotaCare, including those Minnesotans who have been furloughed or who have lost their jobs. You can apply anytime. Applications are accepted 24/7/365. There is no deadline to apply.

Medical Assistance is Minnesota's Medicaid program. MinnesotaCare is a premium-based program for people who earn too much to qualify for Medical Assistance but make too little to pay for private insurance. Those who qualify for MinnesotaCare never pay more than \$80 a month per person for their premium.

Medical Assistance and MinnesotaCare have income and asset limits that depend on your age, who you live with, and whether you are pregnant, blind or have a disability. They offer comprehensive coverage, including dental benefits and vision and behavioral health services. Most Minnesotans can apply for these programs online through MNsure, Minnesota's health insurance marketplace.

MNSURE

MNsure is Minnesota's health insurance marketplace where individuals and families can shop, compare and choose health insurance coverage that meets their needs.

MNsure is the only place you can apply for financial help to lower the cost of your monthly insurance premium and out-of-pocket costs. Most Minnesotans who enroll through MNsure qualify for financial help.

Visit www.MNsure.org for more information.

HOW TO GET COVERED

Visit www.MNsure.org to fill out an application for health coverage and to enroll in a plan. Before you apply, you can also compare plans on the website and see if you might be eligible to receive any financial help.



ENROLLING IN HEALTH INSURANCE THROUGH MNsure (CONTINUED)

GET FREE HELP

MNsure provides free help with the application and enrollment process.

MNsure-Certified Assisters

MNsure has a statewide network of health insurance experts who can answer your questions and help you fill out an application and enroll in a health insurance plan.

To find one near you, go to www.MNsure.org/help.

MNsure Contact Center — 651-539-2099 (855-366-7873 outside the Twin Cities)

Agents are available Monday through Friday year-round, with extended evening and weekend hours during the annual open enrollment period.

WHEN TO ENROLL

When you lose employer-sponsored health care coverage, you may qualify for a special enrollment period to get health care coverage through MNsure. Your special enrollment period begins 60 days before your last day of employer-sponsored coverage and continues for another 60 days after your last day of coverage. In your case, your last day of coverage through your employer is _____ (enter date given to you by your employer).

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

You **MUST** select a plan before the end of your special enrollment period.

- Enroll by the last day of the month your employer-sponsored coverage ends for your new coverage to begin the first day of the next month (date my coverage ends _____; first day of next month: _____)
- Enroll between the first and last day of the following month, for coverage to begin the first of the next month (first/last day of next month: _____, first day of following month: _____)
- Enroll between the first date of the next following month and 60 days from the date of loss of coverage for coverage the first of the next month.
- For example, if your last day of coverage is March 31:
 - If you select a plan by March 31, your new coverage would begin April 1.
 - If you select a plan on April 1 through April 30, your new coverage would begin May 1.
 - If you select a plan on May 1 through May 31, your new coverage would begin June 1.
 - If you don't select a plan by May 31, your special enrollment window will have expired.

Note: During the annual open enrollment period, which usually begins in November, all eligible Minnesotans can enroll in or change health plans through MNsure.

ENROLLING IN HEALTH INSURANCE THROUGH MNsure *(CONTINUED)*

HAVE THIS INFORMATION AT HAND BEFORE YOU APPLY

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

CHOOSING MNsure OR COBRA

COBRA (the Consolidated Omnibus Budget Reconciliation Act) coverage can be expensive. Coverage through MNsure typically has a lower monthly premium cost. MNsure is also the only place where you can qualify for financial help to lower your costs.

If you choose COBRA you can switch to a MNsure plan during the 60-day special enrollment period after your last day of employer-sponsored coverage. After your 60-day special enrollment period you will not be able to enroll in a plan through MNsure unless your employer was subsidizing your COBRA premium and that subsidy ends, your COBRA coverage is exhausted, or until the next open enrollment period. Losing your COBRA coverage because you do not pay your premiums does not qualify you for a special enrollment period. If you are eligible for Medical Assistance or MinnesotaCare, you can apply and enroll at any time.

DISLOCATED WORKER PROGRAM – FAQs

1. What exactly does this program do?

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

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

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

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

If at least 50 people from your layoff are interested in enrolling in the Dislocated Worker program, we create a committee of workers to choose which Dislocated Worker program service provider you would like to work with. Maybe you would like to be on a “Planning and Selection Committee” to help make that decision. If so, check “Yes” on the survey. Once the provider is selected, you will be notified on how/when/where to get enrolled in the program. If your layoff is under 50 people, you would need to contact one of our Dislocated Worker Program providers (<https://mn.gov/deed/programs-services/dislocated-worker/wioa-adult/providers/>) and ask to enroll. From there, the organization will direct you on next steps.

4. What if I don't know what I want to do next?

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

DISLOCATED WORKER PROGRAM – FAQs (CONTINUED)

5. Great. I'm ready. Am I enrolled now that I completed that survey?

No, today is an information session for you. The survey you completed does not enroll you in the program. It is a means for us to learn more about your whole group so we can plan how to best meet your needs and to measure the interest of how many would enroll in the program.

6. When can I get started?

The process to select a provider won't take long; meanwhile anyone may use a CareerForce location for basic job search assistance. To find the nearest CareerForce location, go to: [CareerForce.MN.gov/locations](https://www.careerforce.mn.gov/locations).

7. I'm worried about health care. Does this help me become eligible for MNsure?

MNsure could be an option for you. Also, talk to your counselor, who may be able to help with Support Services or might be able to refer you to another program or agency that can help. Your counselor may have a list of more affordable health care options.

8. How does my involvement in the Dislocated Worker program affect my Unemployment Insurance benefits?

Unemployment Insurance expects you to actively look for a job UNLESS you are enrolled in full time training that is approved by your Dislocated Worker counselor. Attending classes and making satisfactory progress replaces the work search requirement for unemployment benefits. Approved training does not extend or change the amount or length of benefits on your account.

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

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

DISLOCATED WORKER PROGRAM PAID TRAINING – FAQs

1. *How do I find out if the Dislocated Worker program will pay for my training?*

When you enroll in the Dislocated Worker program, a counselor will walk you through a reemployment plan and training may be part of your plan. Covered costs will be determined by your Dislocated Worker counselor.

2. *Who approves the training?*

Only your Dislocated Worker counselor can approve training.

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

The Dislocated Worker program cannot pay for training that has already occurred but speak with your counselor about costs moving forward.

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

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

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

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

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

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

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

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

DISLOCATED WORKER PROGRAM PAID TRAINING – FAQs

(CONTINUED)

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

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

9. *If I'm in training with the Dislocated Worker Program, how will it affect Unemployment Insurance benefits?*

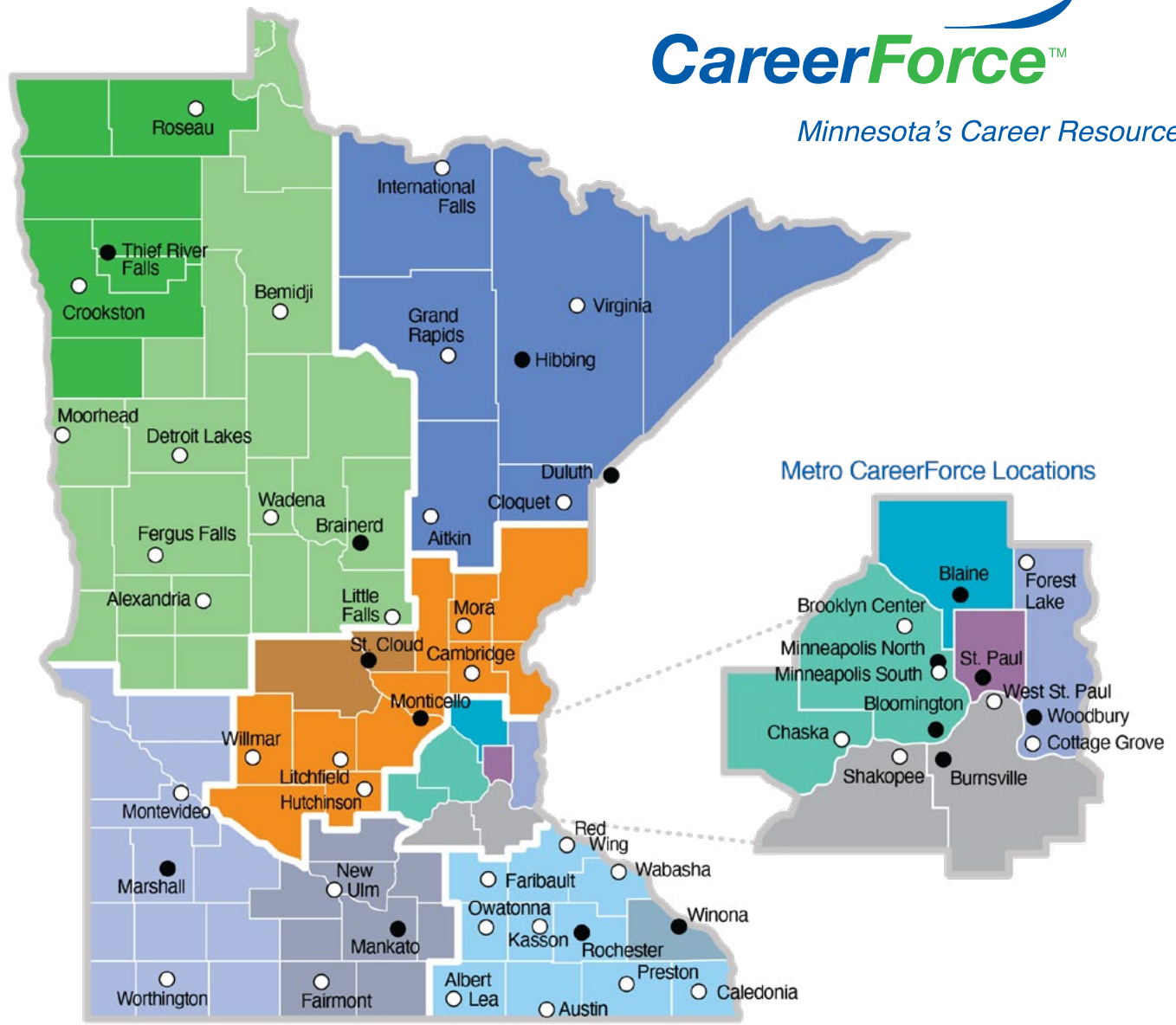
If you are in a full-time training program approved by the Dislocated Worker Program, you are not required to seek work while you are attending school. Attending classes and making satisfactory progress replaces the work search requirement for unemployment benefits. Approved training does not extend or change the amount or length of benefits on your account.



CareerForce locations in Minnesota



Minnesota's Career Resource



- CareerForce Locations
- Comprehensive CareerForce Locations

CareerForce offers locations statewide which provide knowledgeable staff to guide you. Each location provides essential tools to make your job search a success. Best of all, most services are free of charge. Find the CareerForce location nearest you: [CareerForce.MN.gov/locations](https://www.careerforce.mn.gov/locations)



The Minnesota Department of Employment and Economic Development is committed to equal opportunity, affirmative action, and diversity. For more information go to:

www.mn.gov/deed/about/what-guides-us/equal-opportunity

Upon request, this information can be made available in alternative formats for individuals with disabilities.