

Bauserman v Michigan Unemployment Insurance Agency

Hardship Impact Town Hall

Analytics Consulting, LLC

Pitt McGehee Palmer Bonanni & Rivers

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7:30pm EST



PITT · MCGEHEE

PALMER · BONANNI · RIVERS

Agenda:

1. Background
2. Hardship Claim Form
3. Hardship Questionnaires
4. How to Submit a Hardship Claim Form and a Hardship Questionnaire

Background:

- You are a registered member of our settlement class because you submitted a registration form online, in the mail, or registered over the phone.
- You have received or will soon be receiving a personalized Economic Claim Form in the mail that will list exactly the amount of money you are owed.
- The next step is submitting a Hardship Claim so that you can be compensated for the hardship that being accused of fraud has caused you. There are lots of ways to qualify and every class member – everyone on this call - is encouraged to submit a hardship claim, if they have not already done so, so they can be compensated.

Where to find Hardship Claim Form and Hardship Questionnaires

1. Online at: www.UIAClassAction.com/hardship

If you would like all the questionnaires to be mailed to you in hardcopy, you can make a request for them:

1. Request via email from: info@UIAClassAction.com
2. Request via phone: 1-833-438-5028

Step 1: Hardship Claim Form

- You need to submit a Hardship Claim Form by selecting the Hardship Category(ies) you qualify for based on what you've experienced.
- Hardship Categories include:
 - Bankruptcy (10pts)
 - Credit Rating Decline (1pt)
 - Divorce (5pts)
 - Eviction (10pts)
 - Foreclosure (10pts)
 - Impairment of Family Relationship (2pts)
 - Job Loss/Failure to Hire (10pts)
 - Loan Rejection (1pts)
 - Mental Health (10pts)
 - Repossession of a Vehicle/Other Property (7pts)
 - Unspecified/Other (10pts)
- The point allocation corresponds to the award amount. The higher the point allocation, the larger the award.

Bankruptcy

- You may have filed for bankruptcy in connection with the wrongful collections actions that the Michigan UIA took against you.
- In this scenario, you may have already had an unmanageable amount of debt, which the Michigan UIA's collections made worse, so you opted to file for bankruptcy to attempt to discharge the debt.

Credit Rating Decline

- You may have experienced a credit rating decline as a result of an inability to pay the outstanding debt the Michigan UIA claimed you owed after falsely accusing you of fraud. The lingering debt caused your credit score to continue to drop, and to this day, you struggle to get it back up to what it was prior to the fraud accusation and collection activity.
- The wage garnishment may persist on your credit reports, negatively affecting your credit score.

Divorce

- Pre-existing marital tension for any reason, combined with being falsely accused of fraud by the Michigan UIA and having your wages garnished and/or tax refunds intercepted, may have contributed to the ultimate breakdown in your marriage. Socio-emotional strife coupled with financial difficulty.

Eviction

- You may have been evicted by your landlord in part because, after being accused of fraud and having your wages garnished, tax refunds intercepted, or being denied the full amount of your unemployment, you were financially unable to afford your monthly rental payments, ultimately leading to a formal eviction notice or an agreement between yourself and your landlord to vacate the premises.

Foreclosure

- You may have had your home foreclosed on, in part because, after being accused of fraud and having your wages garnished, tax refunds intercepted, or being denied the full amount of your unemployment, you were financially unable to afford your monthly mortgage payments, ultimately leading to foreclosure and repossession of the home by the lender.

Impairment of Family Relationship

- You may have experienced the impairment of a family (chosen or biological) relationship because you were falsely accused of fraud by the Michigan UIA.
- The family member may have believed the accusation and refused to associate with you any further.
- Or the collection activity may have caused you to borrow money from the family member that you were later unable to pay back, or are still struggling to pay back, leading to a break down or lasting tension in the relationship.

Job Loss/Failure to Hire

- After losing your job, you struggled to acquire gainful employment due to being accused of fraud by the agency.

Loan Rejection

- You may have experienced a loan rejection because of a low credit score due in part to the Michigan UIA's fines/fees, a high debt-to-income ratio due in part to the Michigan UIA's fines/fees, filing for bankruptcy due in part to the Michigan UIA's fines/fees, etc.

Mental Health

- You may have experienced stress, anxiety, panic, depression or another physiological symptom in response to being accused of fraud by the Michigan UIA and having collection activity taken against you when you had not done anything wrong.
- The stress of multiple attempts to appeal the UIA's wrongful fraud finding.
- You may have sought counsel of a therapist, religious/spiritual leader, life coach, or community leader to help manage your thoughts and emotions.

Repossession of a Vehicle/Other Property

- You may have experienced the repossession of a vehicle or other property in part because, after being accused of fraud and having your wages garnished, tax refunds intercepted, or being denied the full amount of your unemployment, you were financially unable to afford payments on the vehicle or other property, ultimately leading to repossession of the vehicle or property by the lender/original owner.

Unspecified/Other

- We understand the hardships endured by claimants related to being accused of fraud and having their wages garnished, tax refunds intercepted, or being denied the full amount of their unemployment are complex, layered, and diverse.
- Please tell us about a hardship that you faced in connection with the UIA's wrongful fraud accusation and collection activities and how it affected and/or continues to affect your life.

Step 2: Hardship Claim Questionnaire

- Once you have completed the Hardship Claim Form, you need to fill out a matching questionnaire for each box you checked on the Hardship Claim Form.
- You may check more than one box and fill out more than one questionnaire, but you will only collect one Hardship Award.

Step 2: Hardship Claim Questionnaire, cnt'd

- Do not provide additional documentation with your questionnaire. If we need extra documentation, we will let you know.
- **However, in the event you are contacted during the review process and asked to provide additional documentation to support your Hardship Claim, it is important that you begin to assemble those documents now so they can be promptly conveyed upon request.**
- The following are *EXAMPLES* of additional documentation you *MAY* be asked to submit to support your Hardship Claim. You do not have to provide this exact type of additional documentation, so long as the documentation you are able to provide is contemporaneous and dated after the date of the UIA's collection activity against you.

Step 2: Hardship Claim Questionnaire, cnt'd. *Examples of Supporting Documentation*

- If you selected:
- Home Foreclosure, provide records of the sale or foreclosure.
- Divorce, provide divorce records which reflect an initiation date after the UIA's first collection action against you.
- Repossession of Vehicle/Other Property, provide records reflecting the repossessed property.
- Eviction, provide an eviction notice, communications from your Landlord to vacate the premises, or time-stamped photos of your belongings placed on the curb, etc.
- Bankruptcy, provide the bankruptcy case no., schedule/documentation

Step 2: Hardship Claim Questionnaire, cnt'd. *Examples of Supporting Documentation*

- If you selected:
- Mental health, provide records from your treaters (this may include religious/spiritual/community leaders) that reflect you sought treatment after the collection activity. You may also provide receipts of payment or co-pays.
- Job loss, provide a notice of termination (email/letter/text/etc.) dated after the collection activity.
- Credit rating decline, provide a credit report(s) reflecting a dropping credit score after the UIA's determination of fraud when you were unable to pay back the "debt."

Step 2: Hardship Claim Questionnaire, cnt'd. *Examples of Supporting Documentation*

- If you selected:
- Loan rejection, provide the loan rejection letter, email, or notice.
- Impairment of a family relationship, provide text messages, emails, or other communications between yourself and the family member reflecting tension or discord related in some way to the UIA's actions against you.
- Unspecified, provide documentation that in some way supports the claims you are alleging in your questionnaire as related to the UIA's actions against you.

Step 3: Submit Hardship Claim Form and Hardship Questionnaire

- Hardship Packets (Hardship Claim Form + Hardship Questionnaire(s)) can be submitted:
 1. By secure upload through website portal:
<https://liquidfiles.analyticsllc.com/filedrop/UIAFraud>
 2. By email: info@UIAClassAction.com
 3. By fax: 952-404-5750
 4. By mail: UIA Fraud Class Action, c/o Analytics Consulting LLC, P.O. Box 2002, Chanhassen, MN 55317-2002

Then What?

- The Court has ordered us to submit final award paperwork for court approval by June 30, 2023.
- It is therefore critical that you submit detailed information to us as soon as possible to ensure that your hardship claim form can be fully developed and you can recover as much as possible.
- If your information is not provided on a timely basis then awards will be submitted and approved based on the available information, and if that information is not sufficient then it will result in a much lower award.