

## COVID-19 Claiming SSP for a SME self-employed director

HM Treasury published [guidance](#) states:

Those who are not eligible for SSP, for example the self-employed or people earning below the Lower Earnings Limit of £118 per week, can now more easily make a claim for Universal Credit or Contributory Employment and Support Allowance:

- For the duration of the outbreak, the requirements of the Universal Credit Minimum Income Floor will be temporarily relaxed for those who have COVID-19 or are self-isolating according to government advice, ensuring self-employed claimants will receive support.
- People will be able to claim Universal Credit and access advance payments upfront without the current requirement to attend a jobcentre if they are advised to self-isolate.
- Contributory [Employment and Support Allowance](#) will be payable, at a rate of **£73.10 a week if you are over 25**, for eligible people affected by COVID-19 or self-isolating in line with advice from Day 1 of sickness, rather than Day 8.

The government plans to help small and medium-sized businesses and employers (fewer than 250 employees) cope with the extra costs of paying COVID-19 related SSP by refunding eligible SSP costs as follows:

- the refund will be cover up to **two weeks per eligible employee** who has been off work because of COVID-19
- the size of an employer will be determined by the number of people they employed as of **28 February 2020**
- employers will be able to **reclaim expenditure for any employee** who has claimed SSP (according to the new eligibility criteria) as a result of COVID-19
- employers should **maintain records of staff absences**, but should not require employees to provide a GP fit note. An alternative fit note will be available shortly through NHS111
- the eligible period for the scheme will **commence from the day on which the regulations extending SSP to self-isolators** come into force
- while existing systems are not designed to facilitate such employer refunds for SSP, the government will work with employers over the coming months.

The government would be refunding direct to the employers once their system is all in place in the next few weeks/months. Temporarily, the employers (company) can pay the SSP to the director/ directors from the day they have to go to self-isolate themselves.