

**IOWA WORKFORCE DEVELOPMENT  
UNEMPLOYMENT INSURANCE APPEALS**

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**SHELIA M SPECK**  
Claimant

**CROSSROADS INC**  
Employer

**APPEAL NO. 19A-UI-00895-B2T**

**ADMINISTRATIVE LAW JUDGE  
DECISION**

**OC: 01/06/19**  
**Claimant: Appellant (1)**

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Iowa Code § 96.5-1 – Voluntary Quit

**STATEMENT OF THE CASE:**

Claimant filed an appeal from a decision of a representative dated January 29, 2019, reference 01, which held claimant ineligible for unemployment insurance benefits. After due notice, a hearing was scheduled for and held on February 15, 2019. Claimant participated. Employer participated by hearing representative Lindsay Gilbert and witness Julie Hohenadel. Employer's Exhibit 1 was admitted into evidence.

**ISSUE:**

The issue in this matter is whether claimant quit for good cause attributable to employer.

**FINDINGS OF FACT:**

The administrative law judge, having heard the testimony and considered all of the evidence in the record, finds: Claimant last worked for employer on December 15, 2018. Claimant voluntarily quit her job on December 15, 2018 in order to move in with her fiancé in Alabama and to be closer to her ill sister. At the time of claimant's quit, there was still ongoing work available to claimant.

Claimant worked as a full-time residential service provider for employer. Claimant received health care benefits as a part of her compensation. In 2018, claimant had \$204.00 taken out of each two week paycheck to pay her share towards health care. Employer was going to institute a new, three tiered plan in 2019 for health care. Said plan is free to all employees at the lowest level. At that level, claimant would be responsible for her negotiated medical bills up to the deductible of \$6,600.00/yr. At higher levels, claimant would have more money taken out of her paycheck for the improved insurance but would pay less of a deductible.

**REASONING AND CONCLUSIONS OF LAW:**

Iowa Code § 96.5-1 provides:

An individual shall be disqualified for benefits, regardless of the source of the individual's wage credits:

1. Voluntary quitting. If the individual has left work voluntarily without good cause attributable to the individual's employer, if so found by the department.

The administrative law judge holds that the evidence has failed to establish that claimant voluntarily quit for good cause attributable to employer when claimant terminated the employment relationship because she wanted to be nearer her sister and fiancé and wanted to try to find a job with better insurance.

Ordinarily “good cause” is derived from the facts of each case keeping in mind the public policy stated in Iowa Code Section 96.2. *O’Brien v. EAB* 494 N.W.2d 660, 662 (Iowa 1993) (citing *Wiese v. IA Dept. of Job Serv.*, 389 N.W.2d 676, 680 (Iowa 1986)). “The term encompasses real circumstances, adequate excuses that will bear the test of reason, just grounds for the action, and always the test of good faith.” *Wiese v. IA Dept. of Job Serv.*, 389 N.W.2d 676, 680 (Iowa 1986). “Common sense and prudence must be exercised in evaluating all of the circumstances that led to an employee’s quit in order to attribute the cause for the termination.” *Id.* Here, claimant made a choice to lose all health care benefits through quitting her employment. She did not calculate the true costs to her, and did not show to the administrative law judge that claimant would have been adversely affected by insurance changes. In the broader context, if claimant were allowed to receive benefits, all employees could arguably quit if their health care premiums went up in employer-provided plans. This makes no sense as employers are simply passing on increased costs that they are incurring to employees. That does not create a good cause to quit.

**DECISION:**

The decision of the representative dated January 29, 2019, reference 01, is affirmed. Unemployment insurance benefits shall be withheld until claimant has worked in and been paid wages for insured work equal to ten times claimant’s weekly benefit amount, provided claimant is otherwise eligible.

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Blair A. Bennett  
Administrative Law Judge

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Decision Dated and Mailed

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