



Colorado and Connecticut PFML: What's Worked, What Hasn't, What's Next

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Registered Users of the PFML Programs

Colorado Benefits started 1/1/24

- Registered Employers – 181,692
- Registered Sole Proprietors/Self-employed individuals – 3,192
- Covered lives – 3,194,042

Connecticut Benefits started 1/1/22

- Registered Employers – ~142,000
- Registered Sole Proprietors/Self-employed individuals – ~3,100
- Covered lives – ~1.5M



**all of the numbers in these slides are as of June 22, 2024*





PFML Qualifying Leave Reasons

Colorado Benefits started 1/1/24

1. Employee's serious health condition
2. Care for a family member with a serious health condition
3. Caring for a new child during the first year after birth, adoption, or placement
4. Safe leave
5. Qualifying military exigency

Connecticut Benefits started 1/1/22

1. Employee's serious health condition including as an organ or bone marrow donor
2. Care for a Family Member with a serious health condition
3. Bonding (birth, adoption or foster-care placement) with a child
4. Family violence
5. Military exigency
6. Care for an ill/injured service member



Public Plan Claims by Leave Type

Colorado

Benefits started 1/1/24

First 6 months of program:

- Own SHC – 44.3%
- Bonding – 38.5%
- Pregnancy/Childbirth – 3.3%
- Family Member Care – 11.8%
- Family Violence – 1.7%
- Military Exigency – 0.1%

Connecticut

Benefits started 1/1/22

First 6 months of program:

- Own SHC – 50.3%
 - Bonding – 20.3%
 - Pregnancy/Childbirth – 16.8%
 - Family Member Care – 12.1%
 - Family Violence – <1%
 - Adoption/Foster Care – <1%
 - Organ/Bone Marrow Donation – <1%
 - Military Exigency/ Caregiver – <1%
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- Note – in 2023, the process for bonding claims following pregnancy was adjusted to reflect a single claim, rather than two

Public Plan Claims by Leave Type

Connecticut Benefits started 1/1/22

First 6 months of program:

- Own SHC – 50.3%
- Bonding – 20.3%
- Pregnancy/Childbirth – 16.8%
- Family Member Care – 12.1%
- Family Violence – <1%
- Adoption/Foster Care – <1%
- Organ/Bone Marrow Donation – <1%
- Military Exigency/ Caregiver – <1%

Connecticut Benefits started 1/1/22

January 2024 – May 2024:

- Own SHC – 54.9%
- Bonding – 14.4%
- Pregnancy/Childbirth – 15.6%
- Family Member Care – 14.5%
- Family Violence – <1%
- Adoption/Foster Care – <1%
- Organ/Bone Marrow Donation – <1%
- Military Exigency/Caregiver – <1%



Note – in 2023, the process for CT bonding claims following pregnancy was adjusted to reflect a single claim, rather than two

PFML Leave Lengths

Colorado

- Maximum of 12 weeks for all leave reasons, except:
 - For pregnancy/childbirth complications, an additional 4 weeks are available
- **Average duration of approved leave – 7.62 weeks**

Connecticut

- Maximum of 12 weeks for all leave reasons, except:
 - For incapacity during pregnancy, an additional 2 weeks are available
 - For family violence, only 12 days may be used
- **Average duration of approved leave – 7.17 weeks**

Who is a Family Member?

Colorado Benefits started 1/1/24

1. Child of any age
2. Spouse/Domestic partner
3. Parent
4. Sibling
5. Grandparent
6. Grandchild
7. Like a family member

**biological, foster, adoptive, step, and in loco parentis relationships and the same relationships to the employee's spouse or domestic partner*



Connecticut Benefits started 1/1/22

1. Son or daughter (stepchild, legal ward, individual for whom the employee is standing in loco parentis (regardless of age))
2. Spouse
3. Parent (stepparents and parents-in-law)
4. Siblings (stepsiblings and siblings-in-law)
5. Grandparent (spouse's grandparents and grandparent's spouse)
6. Grandchild (spouse's grandchild and grandchild's spouse)
7. An individual related to the employee by blood or affinity whose close association shows to be equivalent to one of the above relationships

Who Is Being Cared For?

Colorado

Benefits started 1/1/24

- Parent – 33.1%
- Spouse – 26.8%
- Child – 28.8%
- Sibling – 3.0%
- Grandparent – 1.4%
- Grandchild – 1.4%
- All other (including affinity) – 2.5%

Connecticut

Benefits started 1/1/22

- Parent – 35.1%
- Spouse – 30.3%
- Child – 25.8%
- Sibling – 2.7%
- Grandparent – 1.9%
- Grandchild – <1%
- Affinity – 2.0%
- All other – <1%
- Parent-in-law – 1.4%

Demographics – Race/Ethnicity



Colorado

- White – 68.3%
- Black/African American – 6.3%
- Asian – 3.1%
- American Indian/Alaska Native - 1.48%
- Hispanic/Latino – 16.8%
- Prefer not to answer – almost 83,000 claimants declined to answer

Connecticut

- White – 71.27%
- Black/African American – 12.08%
- Asian – 5.38%
- American Indian/Alaska Native - 0.77%
- Native Hawaiian/Other Pacific Islander – 0.22%
- Prefer not to answer – 7.58%
- Other/Multiple Category – 2.72%

- Hispanic/Latino – 18.20%
- Not Hispanic/Latino – 77.13%
- Prefer not to answer – 4.56%
- Other/Multiple Category – 0.11%

Demographics – Gender & Age



Colorado

Gender

- Female – 61.9%
- Male – 37.2%
- Choose not to answer – 11.1%
- Non-Binary - 0.37%

Age

- Gen Z – 12.5%
- Millennials – 56.1%
- Gen X – 20.5%
- Baby Boomers – 10.4%
- Older - .3%

Connecticut

Gender

- Female – 64%
- Male – 34%
- Choose not to answer – 2%
- Non-Binary - <1%

Age

- Gen Z – 8%
- Millennials – 52%
- Gen X – 24%
- Baby Boomers – 16%
- Older - <1%

Public Plan Claim Approvals/Denials/Appeals

Colorado

- Approvals – 95.7%

Connecticut

- 6-month trend, adjusted for bonding claims:
 - Approvals – 76.3%
 - Denials – 23.7%

(Approvals include initial approvals and approvals made after extension/reconsideration request)

- Appeals – approximately 2% of denials are appeals to the CT Dept of Labor. Of those between 1.5%-3.5% are overturned.

Coordination of Benefits

Colorado

- **FMLA** runs concurrently with FAMLI if both apply BUT employee cannot be required to take FAMLI Act leave
- **Employer provided paid leave** - if employer and employee agree, available concurrently to top up FAMLI Act benefits not to exceed 100% of employee's wages in total
- **STD/LTD** - employer can require any payment made or leave allowed under a disability policy be taken concurrently or otherwise coordinated (e.g. set-offs or top up allowed not to exceed 100% of wages)

Connecticut

- **FMLA** runs concurrently with CTPL
- **Employer provided paid leave** – may be used concurrently to top up CTPL benefits not to exceed 100% of employee's wages in total
- **STD/LTD**- employer can require any payment made or leave allowed under a disability policy be taken concurrently or otherwise coordinated (e.g. set-offs or top up allowed not to exceed 100% of wages)

Outreach to Marginalized Communities

Colorado

- Social media
- Conferences
- Outreach to employers of seasonal farmworkers, Latino Chamber of Commerce

Connecticut

- Advertising – billboards, radio ads, streaming sites, social media, local tv appearances, newspaper articles
- Tables at expos, summits, conferences, fairs, etc.
- Library Community meetings
- *NEW* Community Education Coordinators RFP

Contribution/Benefit Amount Changes

Colorado

- Contributions currently 0.9%
 - Changes can be announced any time and would take effect the first of the quarter after the announcement.
- Benefits
 - New SAWW \$1,471.34 eff. 7/1/24 changes weekly benefit; changes apply to inflight claims
 - Max. through 2024 \$1100; starting 1/1/25 90% of SAWW = \$1,324.21; applies to claims on or after 1/1/25

Connecticut

- Contributions currently 0.5%
 - Only employees contribute
 - Could be reduced by BOD
 - Changes announced 11/1/xx, eff. 1/1/xx
- Benefits (based on minimum wage)
 - Currently \$15.69 as of 1/1/24
 - 2025 announced no later than 10/15/24

PFML Private Plans

Colorado Benefits started 1/1/24

- Fully insured – 4,847
- Self-insured – 140
- Total – 4,987
- Covered employees – 698,335

Connecticut Benefits started 1/1/22

- Fully insured – 698
- Self-insured – 63
- Total – 761
- Covered employees – ~49,000

Private Plan Claims Reporting

Colorado Benefits started 1/1/24

- Quarterly – starting April 2024, delayed to 5/31/24
- Template

Connecticut Benefits started 1/1/22

- Annually due on May 1
- Template

QUESTIONS?

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