Private Plan Option

High-level Process Overview

Insurance Carriers Develop PFML Products

DOI, in consultation with CT Paid Leave Authority, approves the proposed PFML Products

Employers select an approved PFML product

Process Overview Cont'd

Employees vote on proposed plan

Employer submits application for private plan to the CT Paid Leave Authority

CT Paid Leave Authority reviews application and notifies employer of determination

Development of PFML Insurance Products

- In order to apply for the private plan exception, employers must be able to demonstrate that they have an insurance product, including rates, approved by the DOI.
- ▶ In order to develop an insurance product, including rates, that can be approved by the DOI, insurers need detailed information relating to claims administration requirements, which the CT Paid Leave Authority is not yet in a position to develop.
- As an interim measure, following the MA model, the DOI is adopting a two-part process consisting of:
 - An initial Declaration of Insurance, which can be developed by insurance carriers for approval by the DOI, and
 - A subsequent policy form filing, that insurers will commit to submit to DOI within 60 days following the DOI's issuance of a Policy Filing Guidance Notice defining the contents of an acceptable paid family and medical leave insurance policy.

Status & Next Steps

Regarding the Insurance Process:

- DOI issued the <u>Notice</u> about the Declaration of Insurance on 7/6/2020.
- CT Paid Leave Authority will work with DOI and DOL to develop more detailed Guidance.

Regarding the Employer Application Process:

- CT Paid Leave Authority to vote on proposed employer application process at today's meeting.
- Proposed application process will be post in the CT Law Tribune for 30 days for notice and comment.
- CT Paid Leave Authority to review comments, revise as necessary and vote to adopt revised process.