CTPL 2023 Annual Report

Presentation to the Council on Women and Girls Erin Choquette, CEO



What is CTPL?

- The CT Paid Leave Act is a Connecticut law that:
 - Creates a source of <u>income-replacement benefits</u> for eligible employees who cannot work for the same reasons as FMLA
 - Provides income replacement while FMLA provides job protection
- Individuals who work for covered employers contribute 0.5% of their wages to the CT Paid Leave Trust, which funds the benefits.
- Nearly 145,000 employers have registered with the CT Paid Leave Authority.
 - Including 3,364 sole proprietors or self-employed individuals that opted-in to participate in the program.
- Since inception, CTPL has provided over \$375 million in paid leave benefits to 65,935 workers.





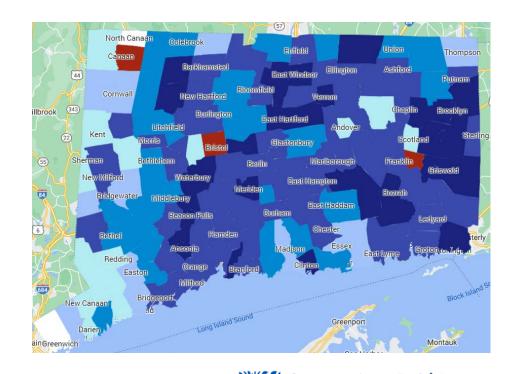
2023 Annual Report

- Section 31-49t of Conn. Gen. Stat requires the CT Paid Leave Authority to submit an annual report to the legislature.
- Report must include the following information:
 - Projected and actual participation in the CT Paid Leave program;
 - Balance of the trust;
 - Reasons claimants are receiving family and medical leave compensation;
 - Success of outreach and education efforts;
 - Demographic information of claimants, including gender, age, town and income level; and
 - Total number of claims approved and denied
- Report covers the time period June 1, 2022 to May 31, 2023.

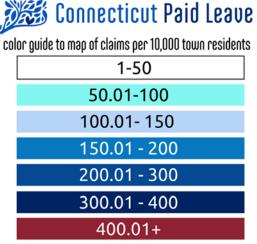


Report Highlights: Claims

- From June 1, 2022 to May 31, 2023 CT Paid Leave received **90,393** total applications for benefits.
- > 70% of applications were approved
- > 30% of applications were denied
 - ➤ The #1 reason for denials claimant failed to provide required documents
- Claim applications have come from all 169 cities and towns in CT.



CTPL Claims By Town per 10,000 Residents FY 22-23



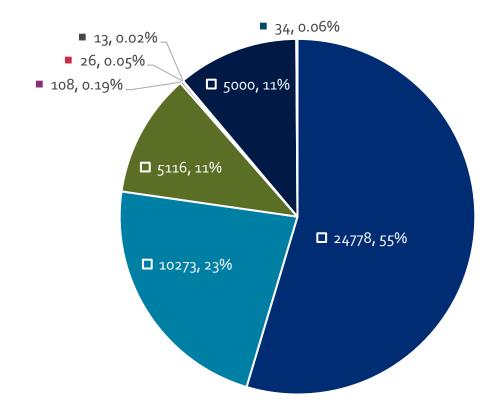


Report Highlights: Claims

Approved Claims by Leave Reason

• From June 1, 2022 to May 31, 2023, **55,111** workers received **\$293,534,054** in approved benefit payments.

• The average approved leave duration for claims was 6.82 weeks and the average weekly benefit payment was \$729.



- Employee's own injury or illness Pregnancy/childbirth
- Adoption/Foster Care
- Bonding

- Organ Donation
- Family Violence

- Care of a Family Member
- Military Leave



Report Highlights: Finance

- CT Paid Leave Trust fund continues to be fiscally sound.
- From June 1, 2022 through May 31, 2023, the fund received \$436,835,677 in contributions.
- The fund balance as of May 31, 2023 was \$531,057,327.
- The fund meets targets for 3 key metrics:
 - reserve vs. net fund balance;
 - contributions vs. net fund balance; and
 - adverse losses over one year vs. net fund balance.



Report Highlights: Outreach & Education

- The Authority hosted or participated in a total of **58 webinars** and participated in several virtual and in person speaking events during the reporting period.
- The Authority maintains an email database of over 142,000 subscribers and released 31 email newsletters this year, with open rates consistently in the 30-50% range.
- Throughout the reporting period, the Authority grew its Twitter, Facebook, LinkedIn and Instagram audiences by more than 20%.



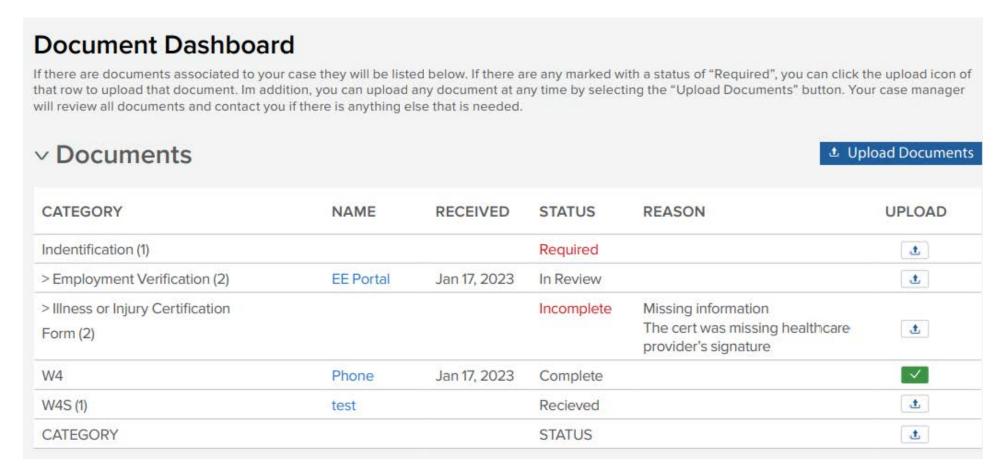
The Paid Leave Podcast released **24 new episodes** during the reporting period.





Improvements to CTPL

Claims Process Enhancements



The Document Dashboard allows claimants to see, in real time, a list of the documents they need to submit for their claim to be considered complete and ready for a decision & where the document is in the review process.



Claims Process Enhancements

Faster turn-around time:

> Claims are currently being decided an average of 4.1 days after the required documents are submitted.

Increased responsiveness to claimants' inquiries:

- >87% of calls are answered in 30 seconds or less
- >92% of issues are resolved within a single phone call
- >Of phone calls requiring a call back, 83% are returned within 1 day and 99% are returned within 3 days
- ➤93% of portal messages are returned within 3 days and 100% are returned within 5 days



Fund Recovery

- While CT Paid Leave is entirely employee funded, employers or their payroll processors must deduct the 0.5% in contributions and remit those funds to the Authority on a quarterly basis.
- During the reporting period, the Authority launched a multi-disciplinary, multi-phase project to identify and recover past-due contributions from employers.
- We implemented a software solution that tracks all contributions, identifies missed or insufficient contributions, issues notices of contributions that are passed due and allocates payments accordingly to penalty, interest and contributions.



Website Redesign and Re-Platform

 The Authority is working to redesign and re-platform the CT Paid Leave website to include more detailed information for all audiences, including more in-depth information related to the claims process.

• The new website is in development and is expected to go live in fall 2023.



Private Plan Audits

- As of May 31, 2023, there were 708 approved private plans:
 - Of that number, 151 plans were approved during the reporting period
- The Authority is responsible for oversight of the plans, which it fulfills through the initial application process and through audits of approved plans.
- During the reporting period, the Authority developed comprehensive audit policies and procedures. In April 2023, the Authority began conducting audits of private plans.



