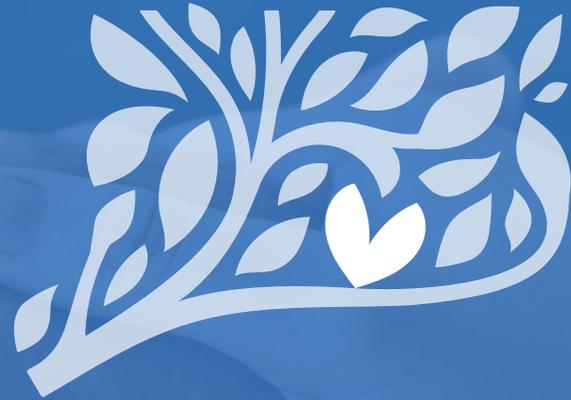


# Update on



# Connecticut Paid Leave

## ➤ Looking Back

- Outreach & Engagement
- Finance
- Private Plans
- Claims Administration

## ➤ Looking Forward

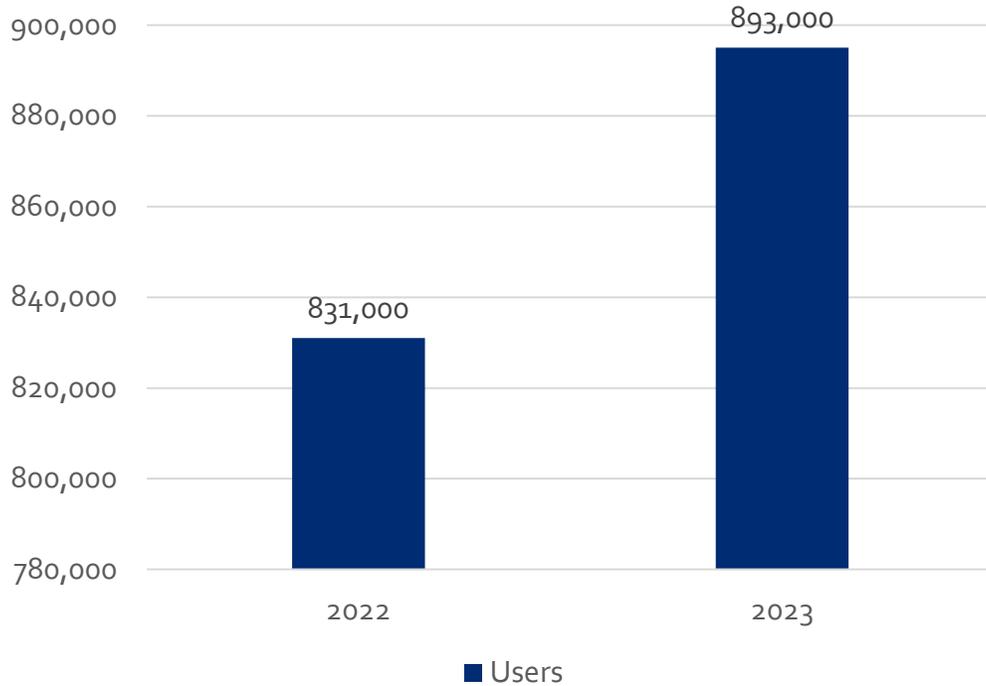
# Outreach and Engagement

## ➤ Looking Back

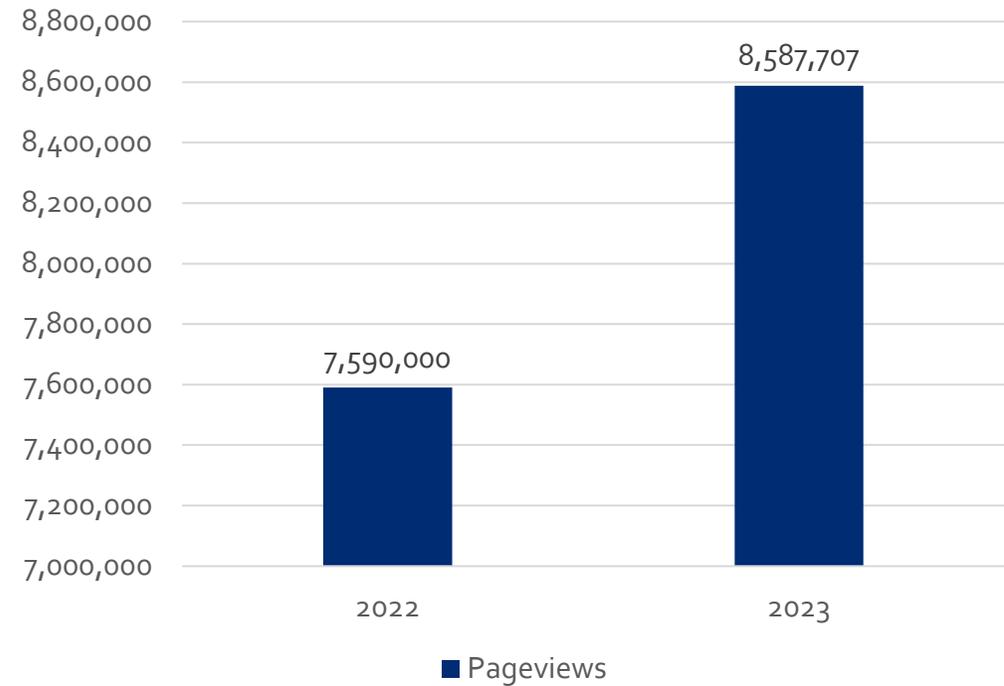
- **Website redesign and re-platform**
  - Total content overhaul
  - Entire site is searchable
- **Podcast Growth Continues**
  - Monthly themes tie podcasts to social media and press releases
  - 46 total episodes and nearly 3700 all time downloads
- **Library Partnerships**
  - In-person information sessions – 9 events total so far (+ 4 scheduled for Jan. and Feb.)
  - Enables us to help those who have little/no access to technology or are less tech proficient
- **User Generated Content (UGC)**
  - Creating more authentic connections with users
  - Positive response so far

# Website Traffic (2022 vs 2023)

Users



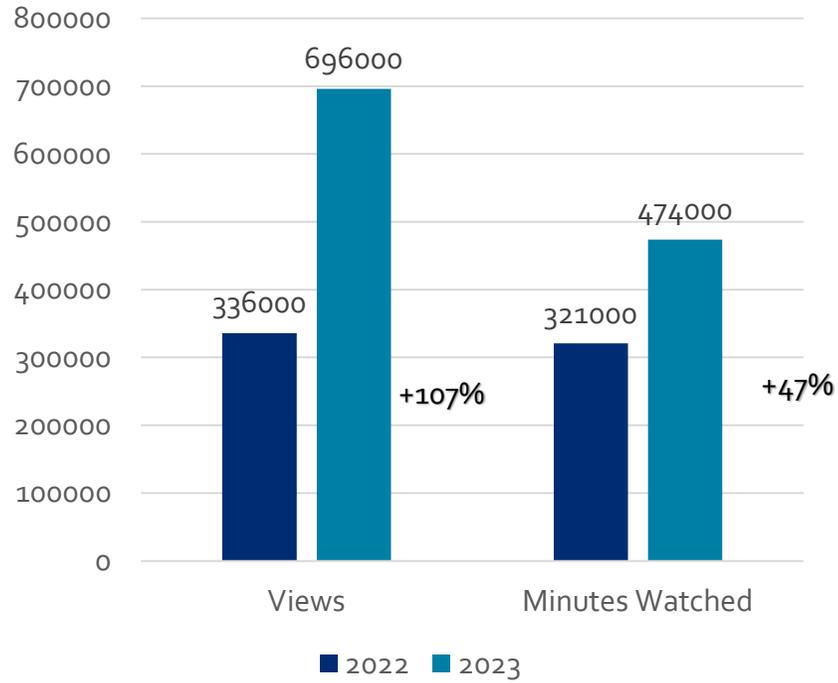
Pageviews



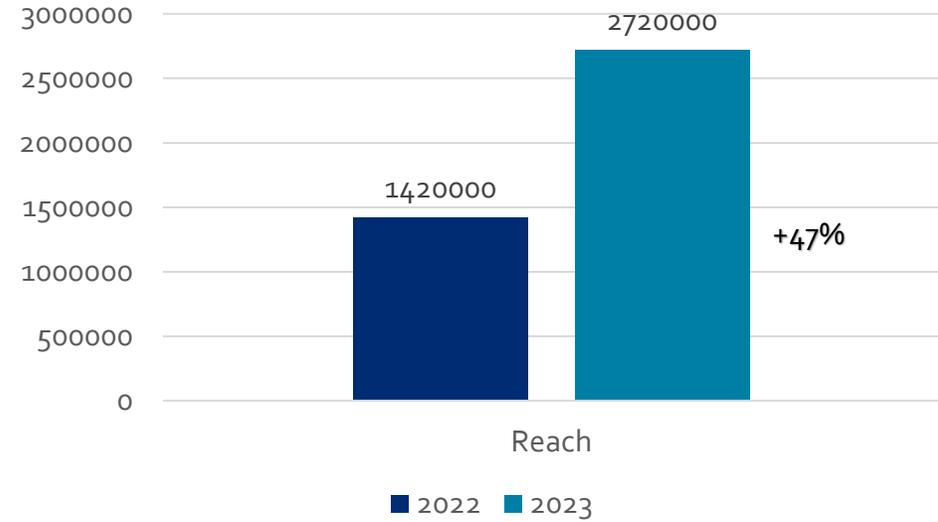
More users looking at more pages



## YouTube



## Facebook



Webinars and Events	Virtual	In Person
2022	91	22
2023	44	36

Email Newsletters	Open Rate Range
2022	30-52%
2023	27-63%

# Outreach and Engagement

## ➤ Looking Forward

- **Legislator Outreach**

- Campaign to launch in time for start of session with a focus on impact of CT Paid Leave
- Development of a landing page for legislators to get pertinent info

- **Community Education Coordinators**

- More formal approach to our community partnerships
- Goal is to reach specific populations where language, access to technology, etc. may be barriers

- **Paid Leave Spotlight**

- Series of short videos on different topics related to paid leave
- Content delivered by different team members to showcase the diversity of CT Paid Leave

# Outreach and Engagement

## ➤ Looking Forward

IMPACT-PL

Connecticut Paid Leave

More than  
**93,000**  
Connecticut residents  
have been approved for

**\$590 million**  
in paid leave benefits totaling

**5.7 million**  
days of leave

Connecticut Paid Leave

Learn more about  
how CT Paid Leave  
lives up to its promise

[SEE THE WORK](#)

Connecticut Paid Leave

Connecticut Paid Leave

Spotlighting the topics that matter to you

Connecticut Paid Leave

Resources for Legislators and Community Leaders

When the Connecticut legislature approved the creation of a statewide paid leave program in 2019, it sought to improve the quality of life in Connecticut by giving more people time for care and recovery — without taking their paycheck. Four years later, we're happy to say that CT Paid Leave is living up to its promise, with 85,906 people receiving benefits as of October 31st, 2023.

CT Paid Leave has helped provide peace of mind to those who need to take time off a total of 5.1 million paid days off from work to focus on their health or the health of a loved one. Moreover, it has provided a valuable tool for retaining and strengthening our workforce as Connecticut grows its population and economy.

Learn more about how CT Paid Leave is working for Connecticut residents.

**Erin O'Brien Choquette, CEO**

Erin O'Brien Choquette is the Chief Executive Officer of the Paid Leave Authority. Prior to her appointment as CEO of the CT Paid Leave Authority in January 2023, Ms. Choquette served as General Counsel and Chief Operating Officer. She worked for the Department of Administrative Services for 14 years, serving as the Policy and Legislative Advisor to the DAS Commissioner, directing the agency's legislative and general legal functions. While at DAS, Ms. Choquette co-authored the Family and Medical Leave Entitlements Manual, an extensive and detailed guide to understanding and administering federal and state family and medical leave laws. Ms. Choquette practiced law for several years at Robinson & Cole, LLP, where she focused on employer counseling and the litigation of employment-related claims as well as disability insurance litigation.

**Your District and CT Paid Leave**

CT Paid Leave has received applications from every one of Connecticut's 169 cities and towns, awarding \$529 million in benefits to those who need them most. Visit our legislative page to get the most up to date information on how your district's residents are using this program.

[See Your State](#)

In Their Own Words



# Finance

## ➤ Looking Back

- **Fund Recovery**

- 31k employer notices sent out
- Over \$2M in contributions, penalties, and interest collected from 6k employers
- 10k employers had account statuses updated

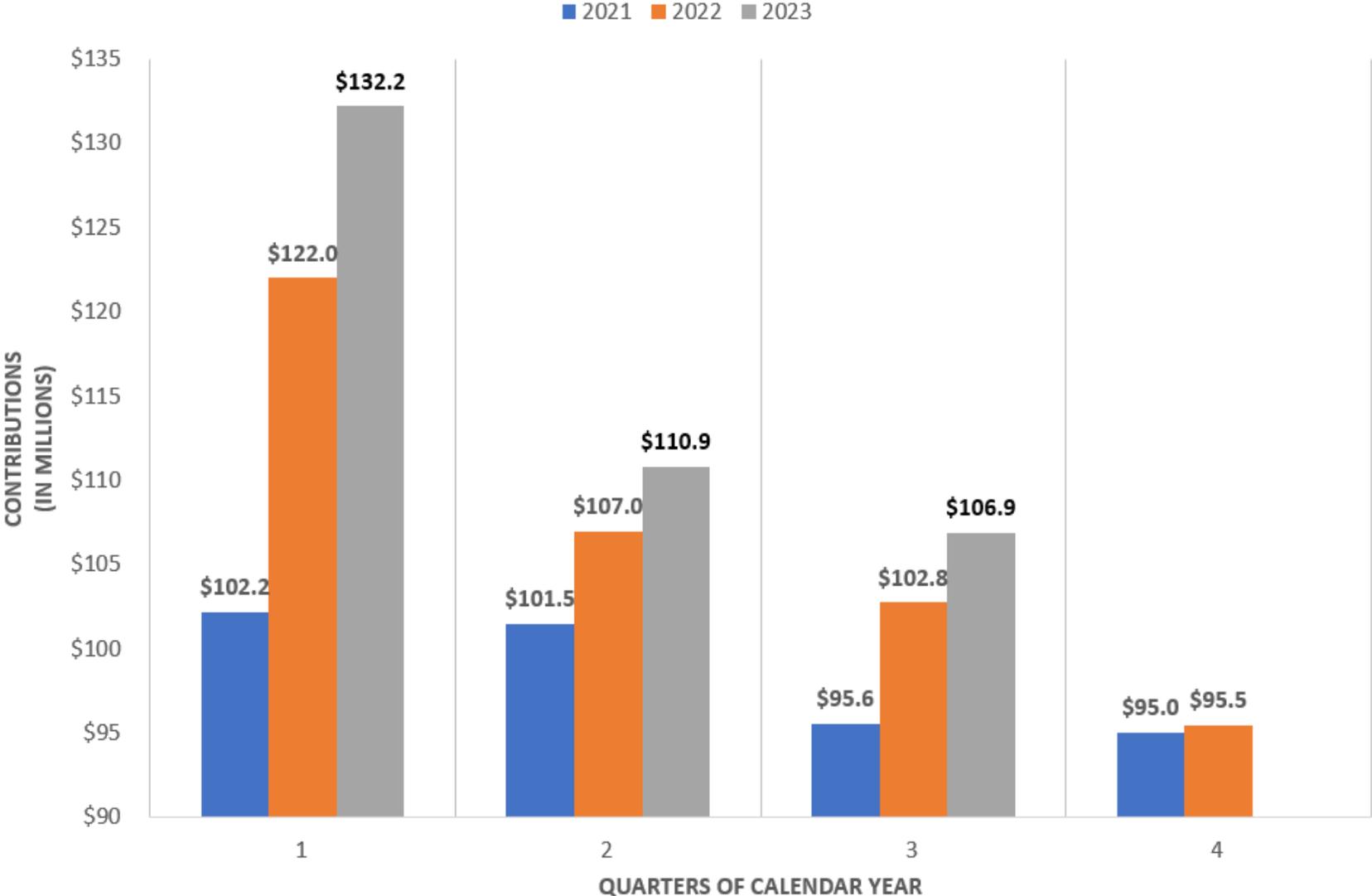
- **Clean Audits**

- State audit – minimal findings
- Financial statement audit
  - Unmodified opinion – highest level of assurance
  - No material weaknesses or instances of noncompliance were noted for internal controls

- **Operational Efficiencies**

- Fund recovery
- System upgrades

# CTPL CONTRIBUTIONS BY QUARTER



# Fund Balance & Solvency

Fund balance at Nov. 30, 2023: \$564.3 million

Solvency tests:

Funding Metrics	Actual Metric as of Sep 30, 2023	Target	Actual vs. Target
Reserve vs. Net Fund Balance	0.1 : 1	Less than 3 : 1	Meets target
Contributions vs. Net Fund Balance	0.8 : 1	Less than 3 : 1	Meets target
Adverse Losses Over One Year vs. Net Fund Balance	0.2 : 1	Less than 0.5 : 1	Meets target

# Finance

## ➤ Looking Forward

- **Contributions**
  - Develop standardized metrics & process to assess contribution rate
- **Operations**
  - RFP for audit services
  - Implementation of BILL Spend & Expense
- **Fund Recovery**
  - Further development of fund recovery system with IT

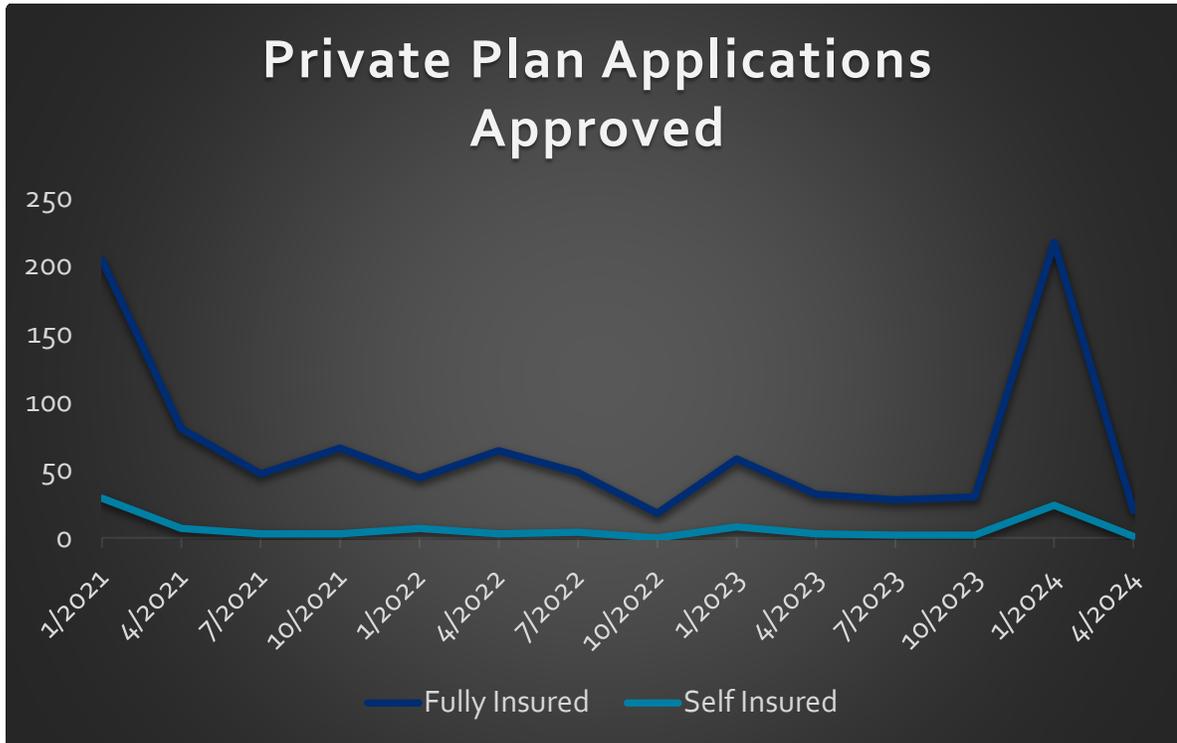
# Private Plans

## ➤ Looking Back

- Policy and Template Document Refresh
- Private Plan Audits
- Private Plan “Renewals”
- Quarterly Newsletters

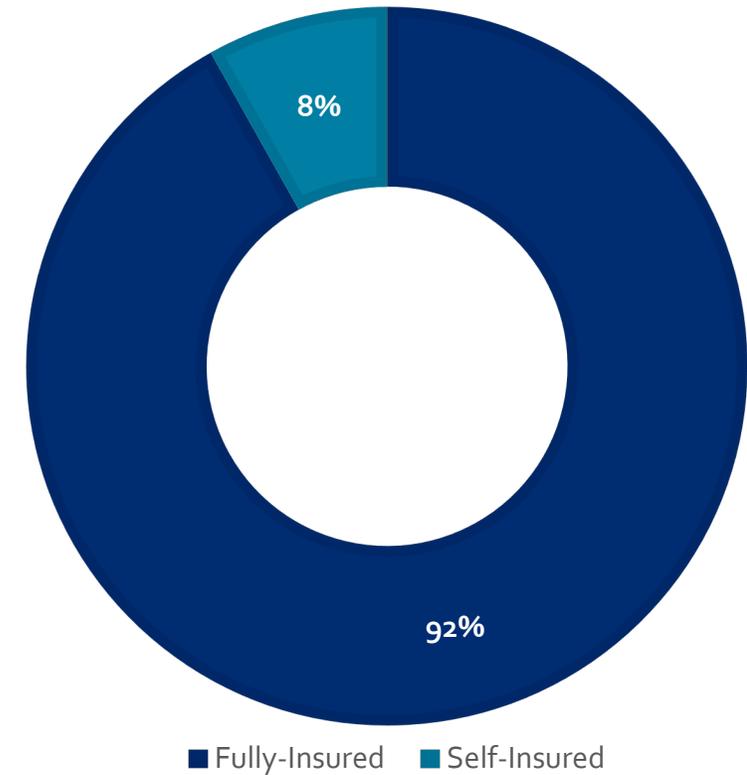
# 726 Active Private Plans

Approximately **49,000** CT employees covered by a private plan.



The above chart captures all approved applications, including additional applications for employers whose plans reached the end of the three-year period or which had material changes.

### ACTIVE PRIVATE PLANS BY TYPE



## Private Plan Audits launched in Spring 2023

Application	Contributions	Claims	Financial Solvency
1	4	1	0

## 230 Private Plans reached their three-year expiration on December 31, 2023



# Private Plans

## ➤ Looking Forward

- **Oversight**
  - Increase the number of audits, including Financial Solvency audits
  - Increase the non-audit related reviews – e.g. Annual Report information, document updates
- **Process improvements and efficiency**
  - Increased automation of communication for expiring plans
- **Communication and Engagement**
  - More touchpoints over lifecycle of the private plan

# Claims Administration

## ➤ Looking Back

- **Improved Customer Service, Claimant Satisfaction & Processing Efficiency**
  - Implementation of the Document Dashboard
  - Streamlining of Pregnancy/Childbirth & Bonding claims
- **Conducted onsite quarterly claim and call audits**
  - The Authority's Benefits Team conducted 1500 internal audits of Aflac's claim processing and handling of call center calls

# Approved Insights

	YTD 2022 thru 12/31/22	YTD 2023 thru 12/31/23	Cumulative since 1/1/22	Percentage Increase 2022 to 2023
Payments Released	428,938	572,554	1,001,463	33.48%
Unique Employees	44,242	59,700	93,279	34.94%
Total Days Paid	2,519,889	3,237,932	5,757,695	28.50%
Total Request for Funds	\$250,376,919	\$341,700,346	\$590,503,907	36.47%

**Of benefits paid for leaves of a week or longer since Inception:**

- 43.84% were paid the max weekly benefit
- 37.86% were paid between the min and max
- 18.30% were paid below the minimum

Average Daily Amount

\*\$103.64

\*New max \$900 as cases with >=June 1, 2023, start dates are paid



# Adjudicated Claims Approvals & Denials

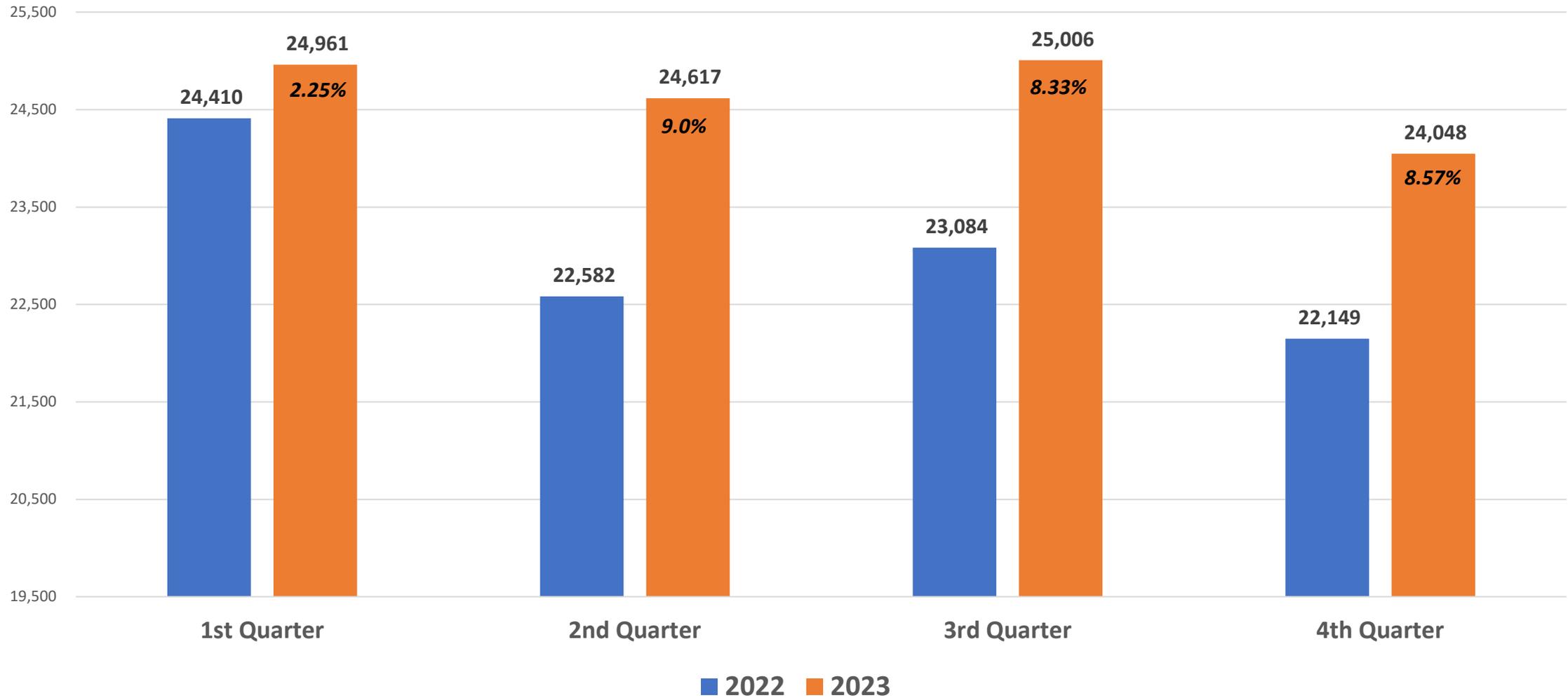
	2022		2023		Change
Approved Claims	57,491	65.39%	58,950	73.51%	↑ 8.12%
Denied Claims	30,430	34.61%	21,242	26.49%	↓ (8.12%)
Cumulative Statistics Adjudicated Claims					
Approved Claims			121,213	70.31%	
Denied Claims			51,176	29.69%	

As of 1/1/2024



# 2022 to 2023 Year Over Year Quarterly Claims Filed

6,407 Increase of 6.95% Over 2022

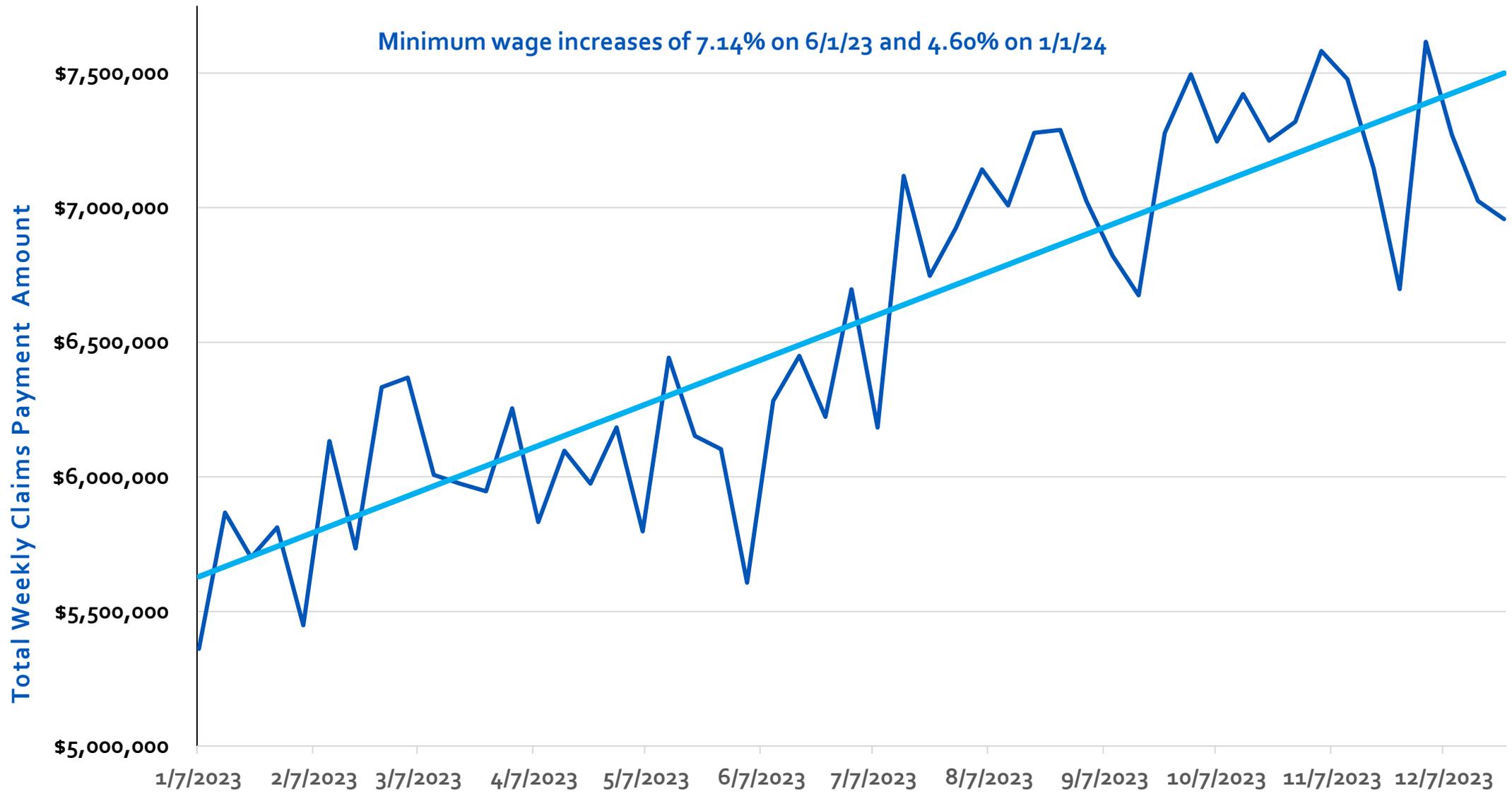


Cumulative Claims Filed as of 12/31/23 :

186,124



# 2023 Weekly Claim Payments Trend



## 2023 CTPL Utilization Ten Towns with the Highest Number of Claims Filed

Town	Pop	Total Claims	% of pop filing for claim
Hartford	121,054	3,828	3.20
Waterbury	114,403	3,581	3.1
New Haven	134,023	3375	2.5
Bridgeport	148,654	3128	2.1
New Britain	74,135	2687	3.6
Bristol	60,833	2480	4.1
Meriden	60,850	2328	3.8
Manchester	59,713	2054	3.4
East Hartford	51,045	1966	3.9
Stamford	135,470	1891	1.4

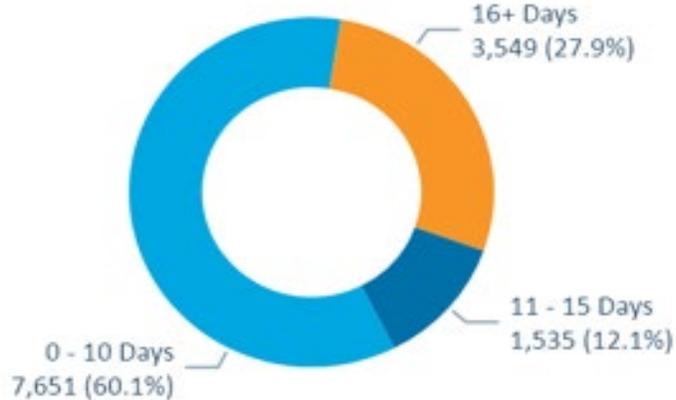
## 2023 CTPL Utilization Ten Towns with the Lowest Number of Claims Filed

Town	Pop	Total Claims	% of pop filing for claim
North Canaan	3,211	9	0.3
Scotland	1,576	13	0.8
Salisbury	4,194	16	0.4
Roxbury	2,260	19	0.8
Cornwall	1,567	20	1.3
Union	785	20	2.5
Bridgewater	1,662	21	1.3
Sharon	2,680	21	0.8
Lyme	2,352	22	0.9
Norfolk	1,588	22	1.4

# 2023 Reconsiderations

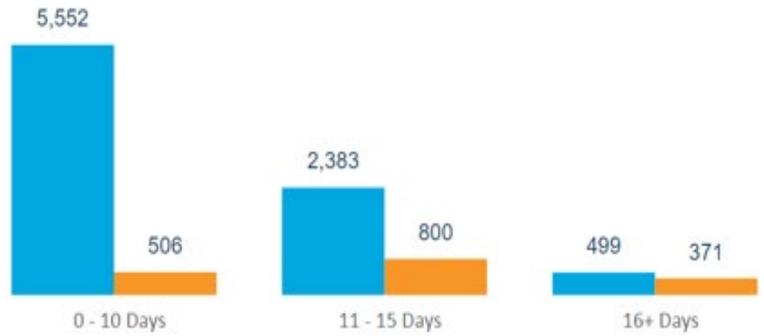
## Reconsideration Timeframe

% of all reconsiderations received within X days of decision

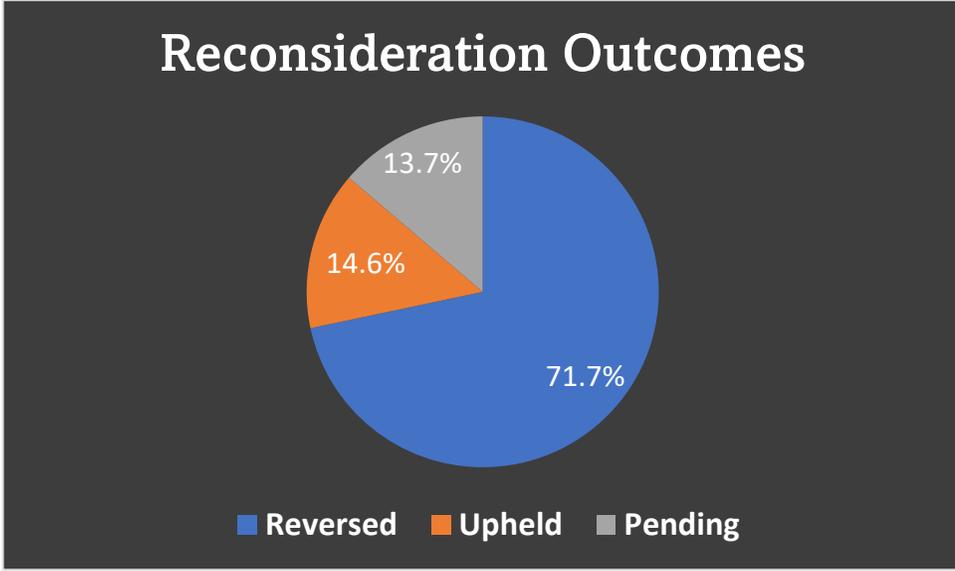


## Reconsideration Decision Timeframe (Days)

● Reversal ● Uphold

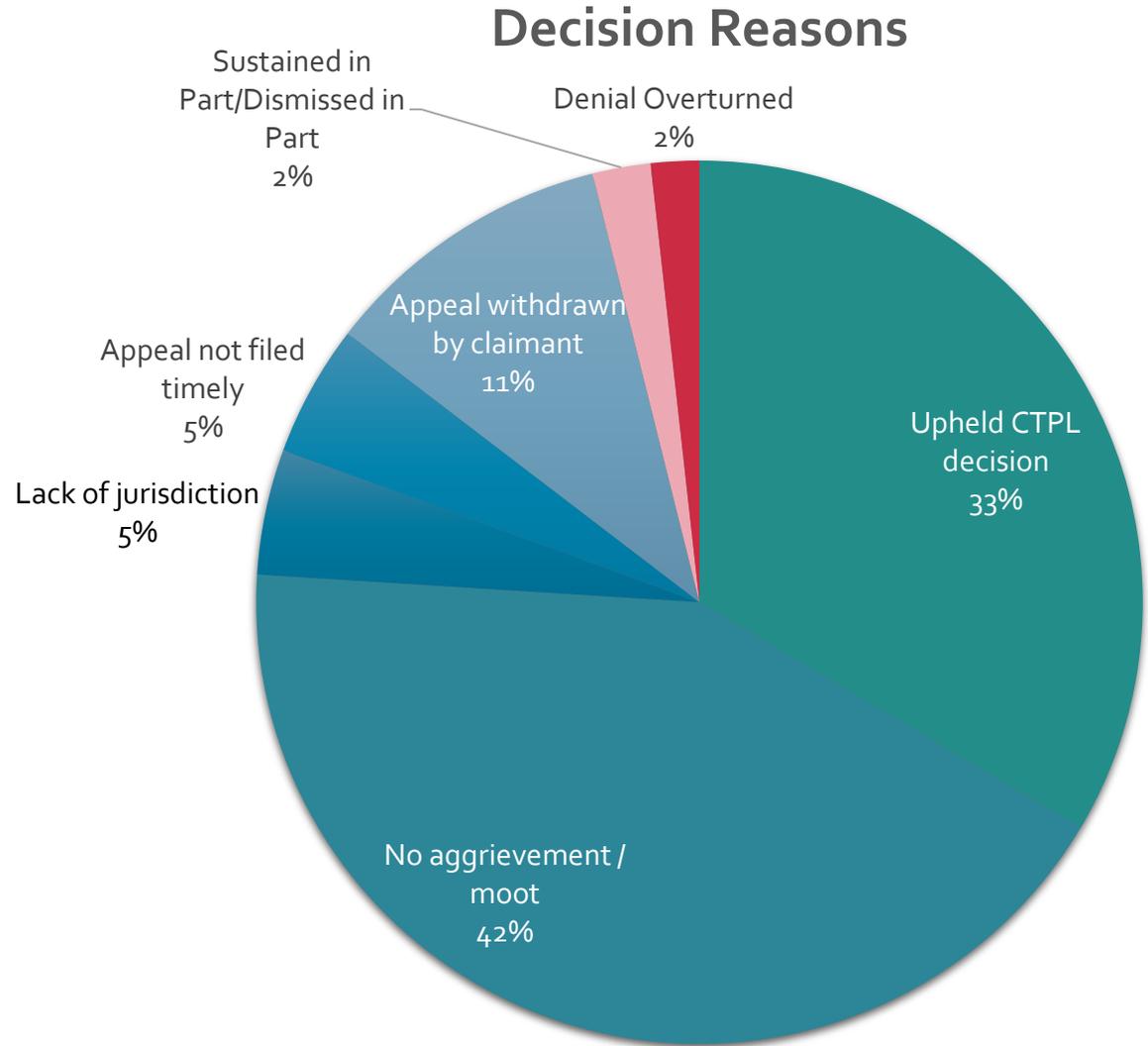


Initial Denials	35,948
Reconsideration Requests	12,735
Denials Reversed	9,128
Denials Upheld	1,859
Pending Decisions	1,748



# Appeals

Snapshot as of January 5, 2024	
<b>Total Appeals:</b>	<b>926</b>
Pending Claim File:	9
Claim Files Uploaded/No Additional Action Needed:	917
Pending Dept of Labor Response:	69
<b>Decisions Issued:</b>	<b>848</b>
<b>Dismissed:</b>	<b>815</b>
<b>Sustained:</b>	<b>15</b>
<b>Sustained in part/Dismissed in part:</b>	<b>18</b>
Average time for Decision (days):	64.39
Average time for Still Pending (days):	71.19



# 2023 Customer Service Performance Metrics

- Claim decisions made on an average of **3.1 days** after all necessary documentation has been received
- **82%** of calls are answered in 30 seconds or less
- **92%** of customer issues are resolved in a single phone call
- **83%** of phone calls requiring a call back are returned within 1 day and **99%** are returned within 3 days
- **97%** of portal messages are returned within 3 days and **100%** are returned within 5 days

# Claims Administration

## ➤ Looking Forward

- **Claim Documents**
  - Revise claim forms to improve clarity for employers and medical providers and increase document return rates
- **Automatic extensions**
  - Provide claimants with automatic 15-day extensions to return claim documents, together with enhanced claimant communication
- **Pilot Outreach to Claimants with Zero documents**
  - Goal is to enhance claimant communication and identify if lack of documents is due to decision not to pursue claim or due to obstacles
- **Continued quarterly claim and call audits**

# Additional 2024 Goals:

- *Continue to engage in the national dialogue*
- *Continue to build partnerships with state agencies, legislators & stakeholders*
- *Gauge worker & employer understanding and attitudes through surveys*
- *Amplify in-person outreach & technical assistance efforts*