



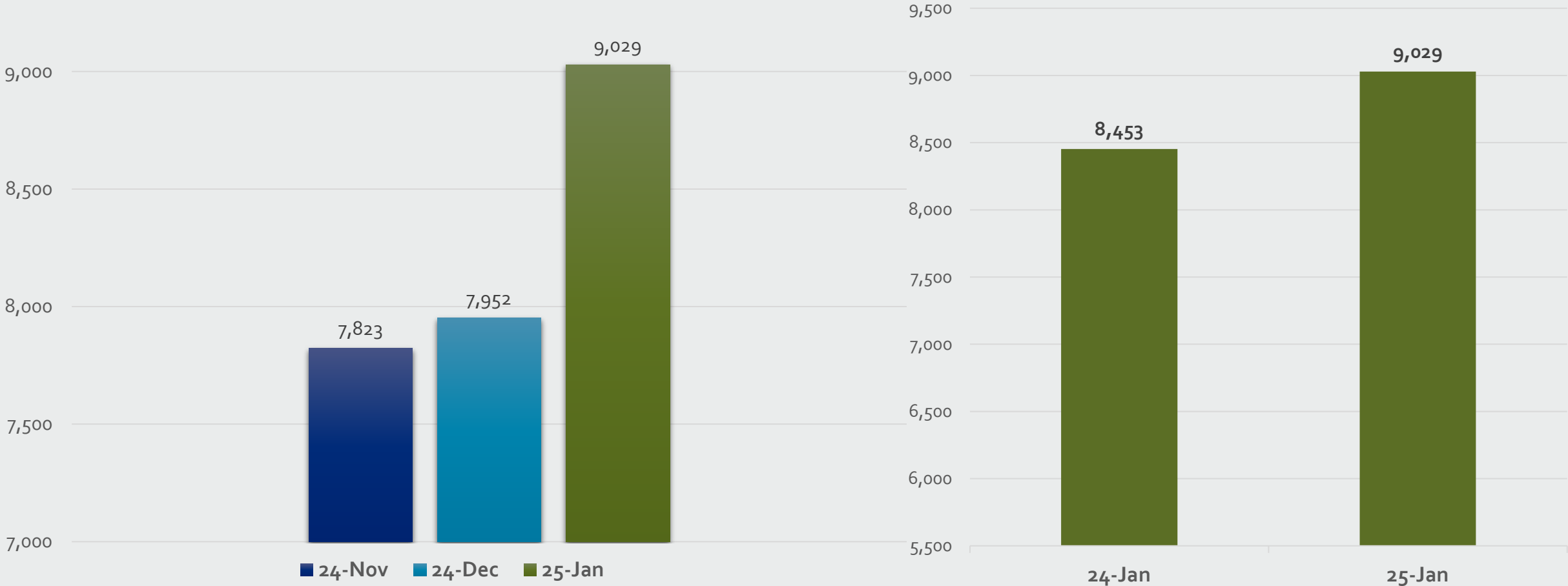
**Claims Data**  
**February 13, 2025**



# Claims filed as of 1/31/25: 292,839

Nov 2024-January 2025 Three Month Trend Total: 24,801  
Monthly Moving Average: 8,267  
Claims filed increase from Nov 2023- Jan 2024 10.0%

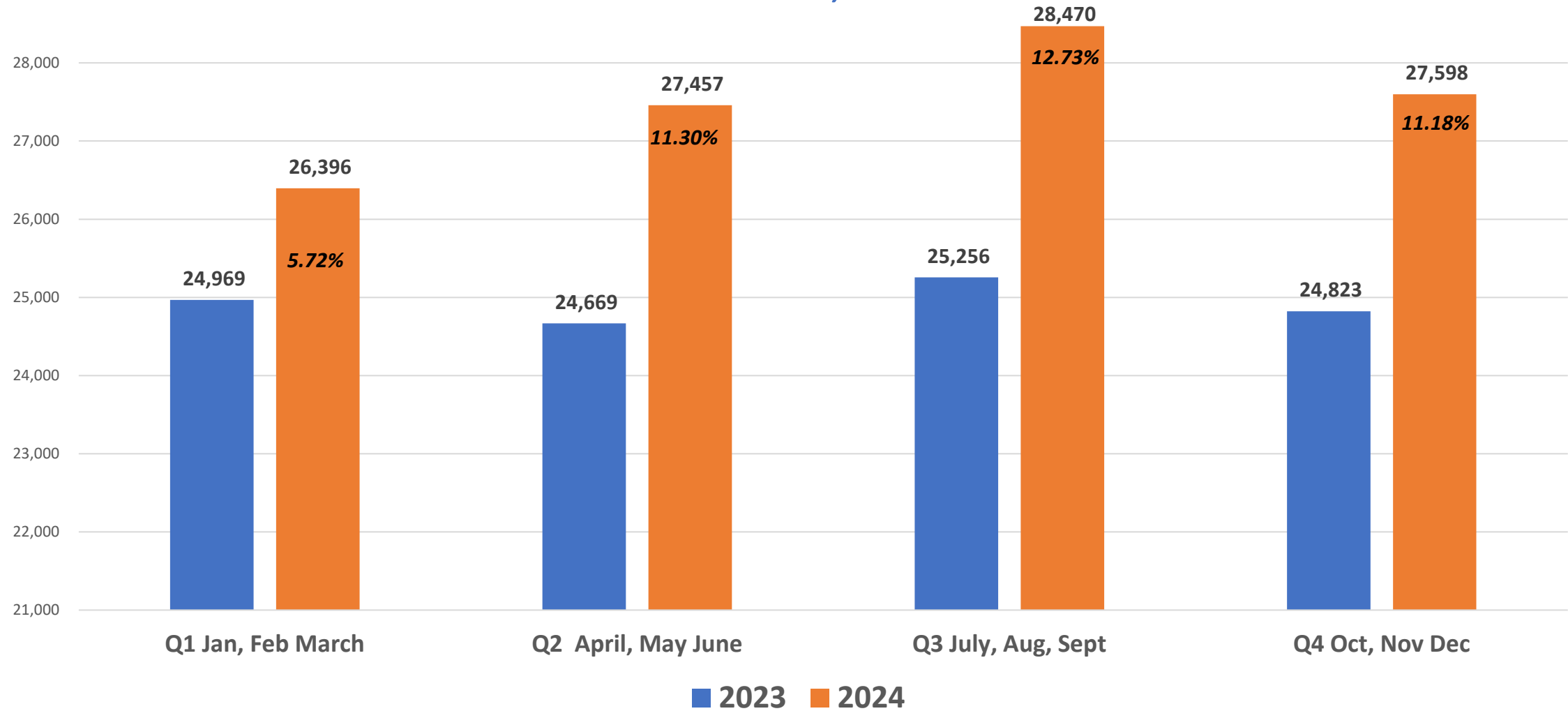
Year Over Year Jan Increase of 6.81%  
Jan 2025 is the 2<sup>nd</sup> largest month of cases filed





# Quarterly Claims Filed Comparison YOY 2023 to 2024

Year Over Year Increase of 10,204 Claims 10.23%

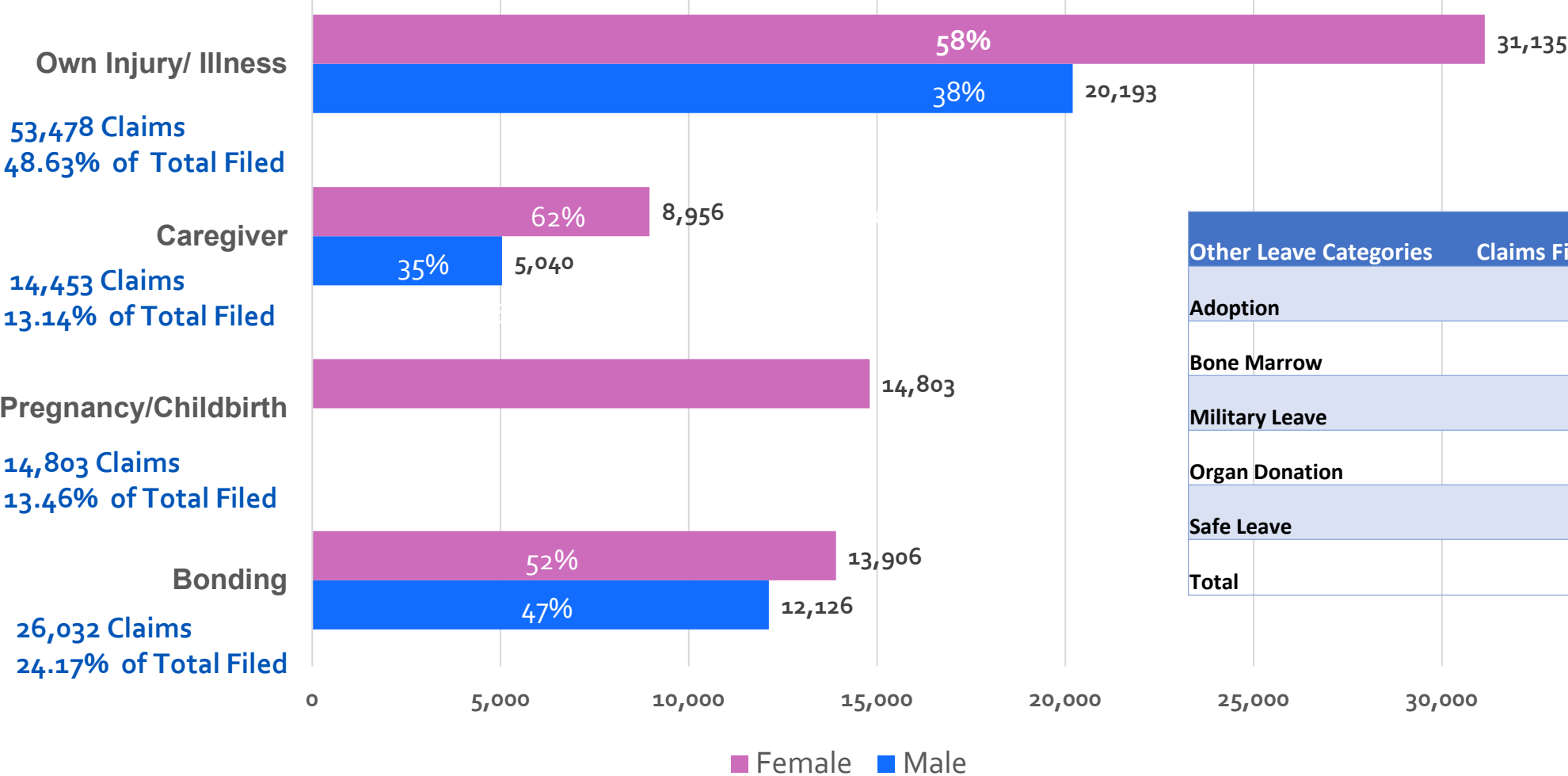


Claims Filed as of 12/31/24 : Cumulative 283,816 Jan- Dec 2023 99,717 Jan-Dec 2024 109,921





# Leave Reason by Gender February 2024-January 2025



Other Leave Categories	Claims Filed	Percent of Total
Adoption	320	0.29%
Bone Marrow	4	0.0036%
Military Leave	39	0.035%
Organ Donation	21	0.019%
Safe Leave	257	0.23%
Total	641	0.58%

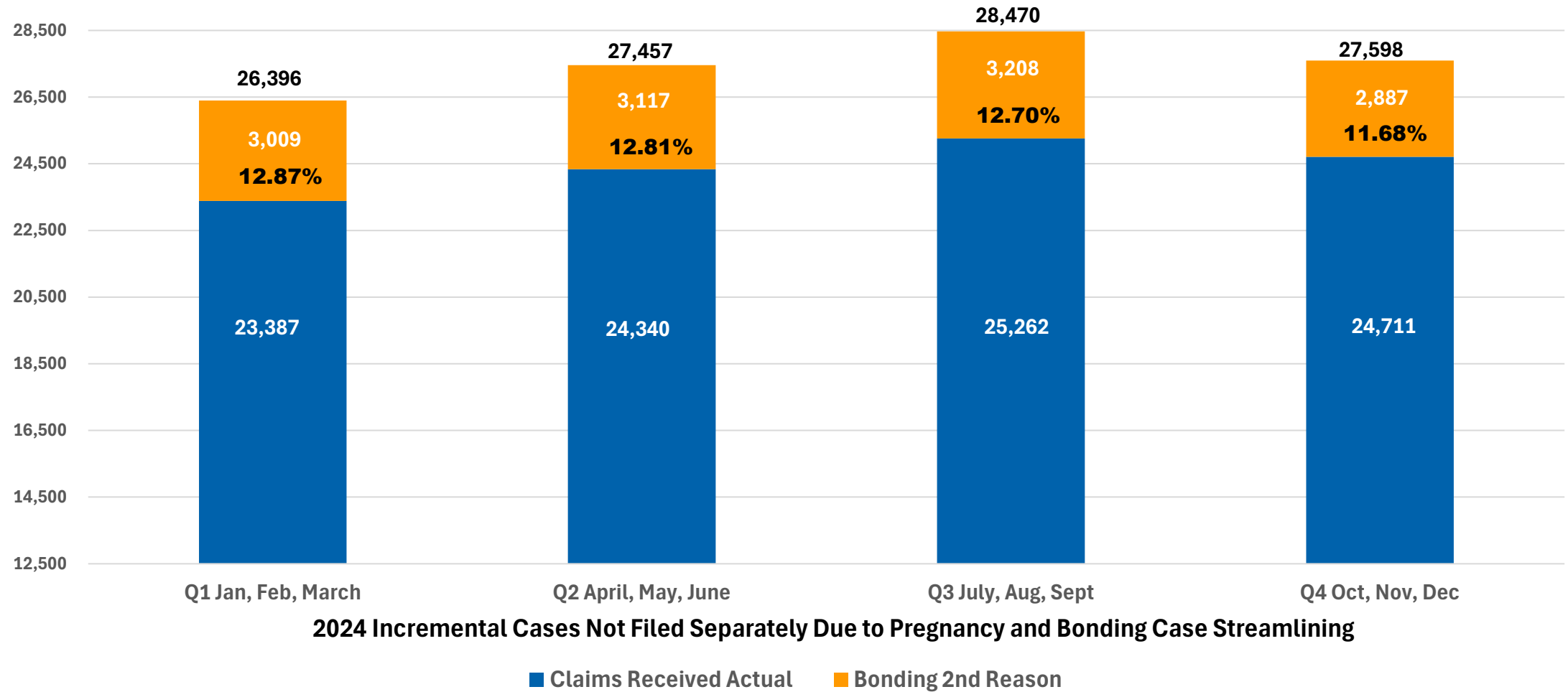
All Leaves Percent by Gender: Female 62.84%, Male 34.49%, Choose not to Answer 2.50%, Non-Binary .17%





## 2024 Quarterly Claims Received Including Bonding Segment of Pregnancy as a Separate Case

12,221 Incremental Cases Over Actual Claims Filed 12.51% Increase ( 12 months ending 12/24)



Total claims filed for 12-months ending 12/24: 109,921

# Adjudicated Claims Status

## Year Over Year Adjudicated Claims Jan-Dec 2023 and 2024

	2023		2024		Change
Approved	63,782	74.88%	68,045	77.63%	2.75% ↑
Denied	21,398	25.12%	19,605	22.37%	2.75% ↓

## 2024 Adjudication Including Bonding Segment

		2024	Change
Approved	80,266	80.37%	5.49% * ↑
Denied	19,605	19.63%	5.49% ↓

\* Cumulative change from 2023 Approval/Denial rates

## Six Month Claims Adjudication Trend

	Actual			Including Bonding Segment		
Approved	35,576	79.32%		41,671	81.79%	2.47% ↑
Denied	9,275	20.68%		9,275	18.21%	2.47% ↓

As of 12/31/2024

# Race and Ethnicity Data

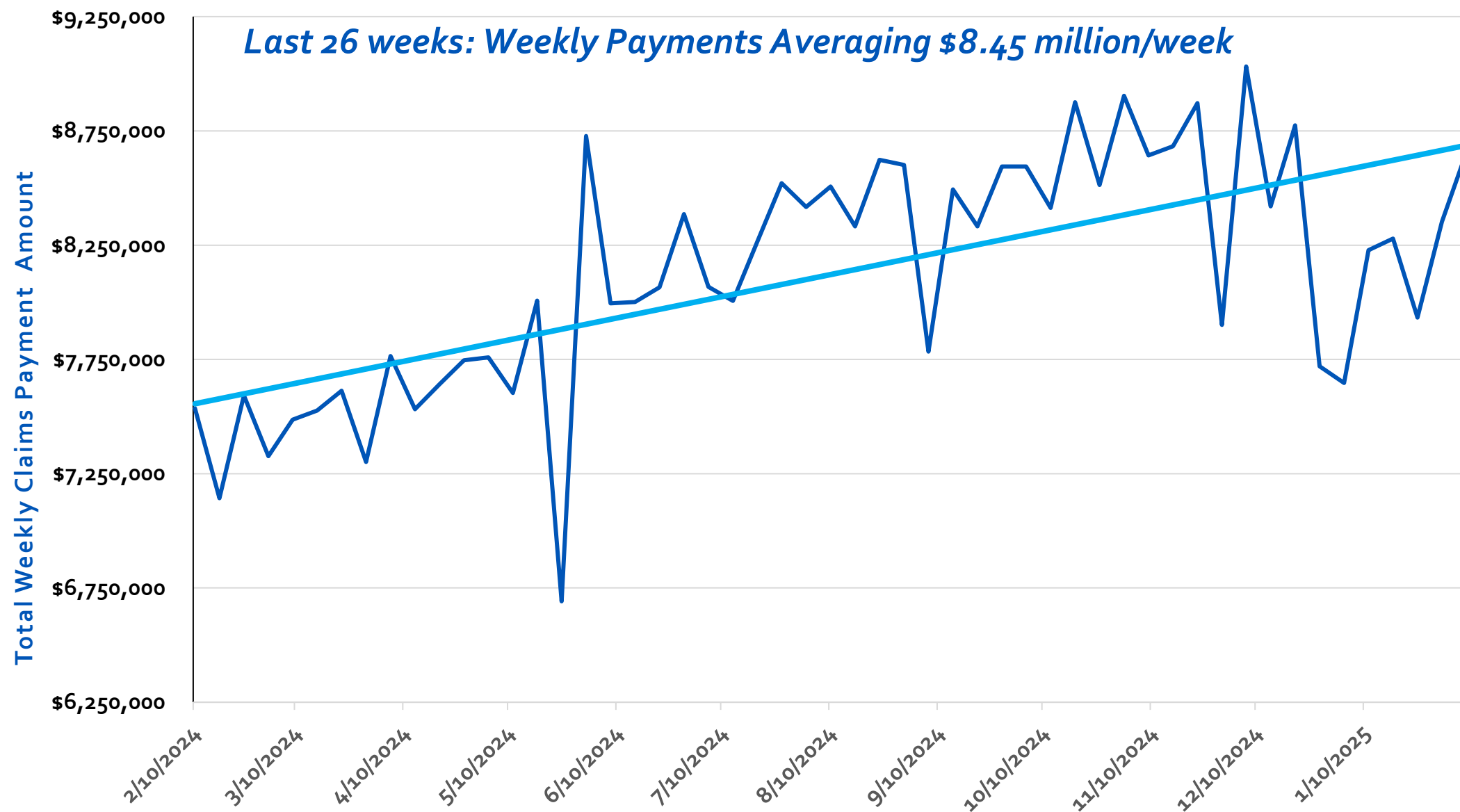
8/1/2023-1/31/25

Race Statistics	Responses	Percent of Responses	Approved %	Denied %
Response Rate	32.67%			
American Indian or Alaska Native	373	0.79%	70.93%	29.06%
Asian	2,642	5.63%	82.12%	17.83%
Black or African American	5,676	12.09%	74.23%	25.77%
Native Hawaiian or Other Pacific Islander	82	0.17%	57.69%	42.31%
White	33,249	70.81%	81.51%	18.49%
Prefer not to answer	3,648	7.77%	77.31%	22.69%
Other-Multiple Category Response	1,284	2.73%	70.58%	29.42%
Number of Responses	46,954	100.00%		

Ethnicity Statistics	Responses	Percent of Responses	Approved %	Denied %
Response Rate	31.81%			
Hispanic or Latino	8,593	18.79%	76.31%	23.69%
Not Hispanic or Latino	34,808	76.12%	80.88%	19.12%
Prefer not to answer	2,258	4.94%	79.25%	20.75%
Other-Multiple Category Response	69	0.15%	62.07%	37.93%
Total Number of Responses	45,728	100.00%		



# Claim Payments 52 Week Trend



Minimum wage increases of 4.6% on 1/1/24 and 4.46% on 1/1/25







# Approved Insights    YOY 2022, 2023, 2024

	YTD 2022 thru 12/31/22	YTD 2023 thru 12/31/23	YTD 2024 thru 12/31/24	Cumulative since 1/1/22	2023 to 2024 Percentage Increase
Unique Employees	44,236	59,676	69,709	142,234	16.81%
Total Days Paid	2,519,404	3,237,114	3,747,156	9,503,674	15.76%
Total Request for Funds	\$250,331,411	\$341,619,095	\$418,766,742	\$1,010,717,248	22.58%

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

45.27% were paid the max weekly benefit

38.50% were paid between the min and max

16.23% were paid below the minimum

Average Daily Amount

\*\$102.79

\*New max \$941.40 as cases with >= Jan 1, 2024, start dates are paid

Approved Insights: Volume and total based on all payments since inception; averages and % based on gross payments made between \$0.01-\$941.40 only

Average Daily Amount: Sum of all gross payments since inception \$0.01-\$941.40 divided by total days payable in those payments



# CTPL Digital Insights

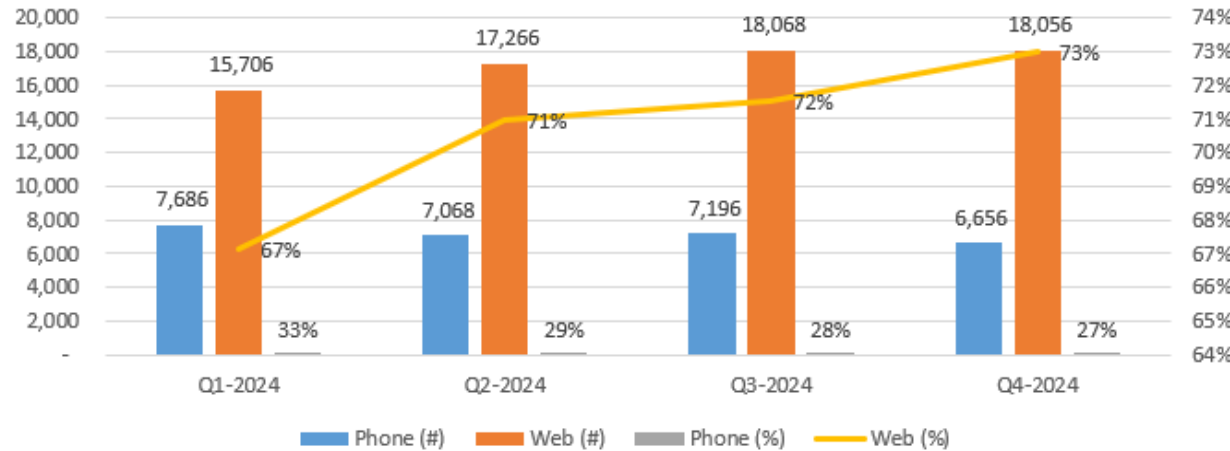
## Total Registered Users

- 15,609 registrations were completed in Q4 2024
- 207,427 program registrations since December 2021 (Program to date)

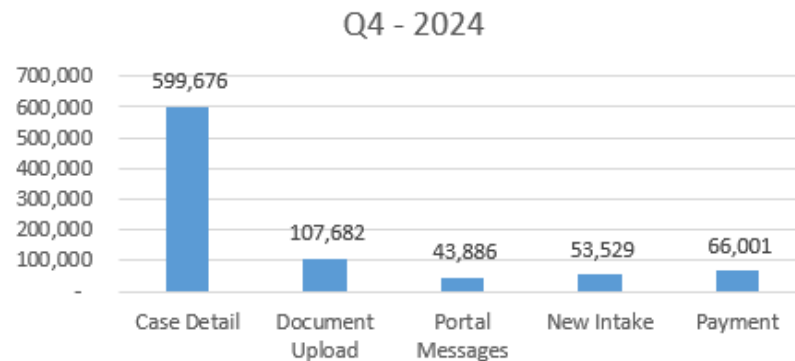
## Portal Behaviors

- In Q4 2024, 68,498 unique users logged into the portal
- Users averaged 6 logins during Q4 2024
- The average stay on the portal was 83 secs per user during Q4 2024
- 137,408 new documents were uploaded through the portal in Q4 2024; over 347k form *downloads* since 1/12/24

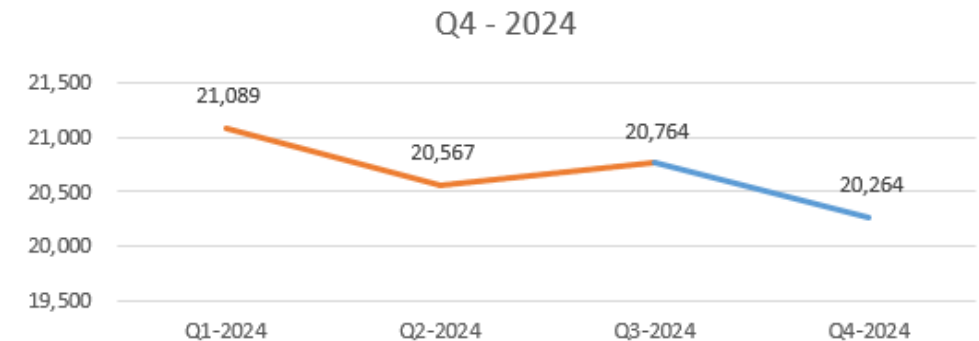
## Intake – Claim Submission



## Top 5 Activities Completed in Portal – By Click



## Portal Messages Received Quarterly



## Digital Communications

Email opt in for Communications

Q4 2024

20,909  
85%

Program To Date

242,505

Text Message opt In

20,209  
81%

216,521

## Portal Messages

Q 2024

Program To Date

Received

20,264

249,765



## Claims Administration-Benefits Team

### Benefits Manager, Vendor Performance Manager & 4 Benefits and Business Support Specialists

- Direct Customer Service Support for Claimants & Employers
- Quickly and Efficiently Assist Customers to Expedite Resolution of Claimant and Employer Questions & Problems
- Inquiries from- CTPL Website Contact Us, Governor's Office & Executive Branch Agencies, CT Legislative Offices & Federal Congressional Delegation Offices, Social Media
- Provides Education on Program Eligibility, Benefits, Case Specific Documentation, Registration & Claim Filing
- Assist Claimants and Employers with Case Specific Problems- Cure Missing or Incomplete Documentation and Escalate to Aflac for Expedited Case Approval
- Vendor Oversight & Continuous Quality Improvement
- Quality Assurance Claim & Call Audits-On site in Windsor
- 1.5 -2.0% Monthly Random Internal Case Decision Audits
- Audits Validate Program Eligibility, Required Case Documentation, Accuracy, & Timeliness of Claim Decision and Payment
- Audit Details are Shared with Aflac - Coaching Opportunities are Identified to Ensure Compliance with Program Standards, Correct Errors and to Enhance Claims and Customer Service Processes
- This Vendor Oversight & Continuous Quality Improvement function Provides a Feedback Loop for CQI