



# CTPL Private Plans

January 2026

# Private Plan Overview

Private Plans are the alternate method for an employer to provide paid leave coverage, rather than using the state program.

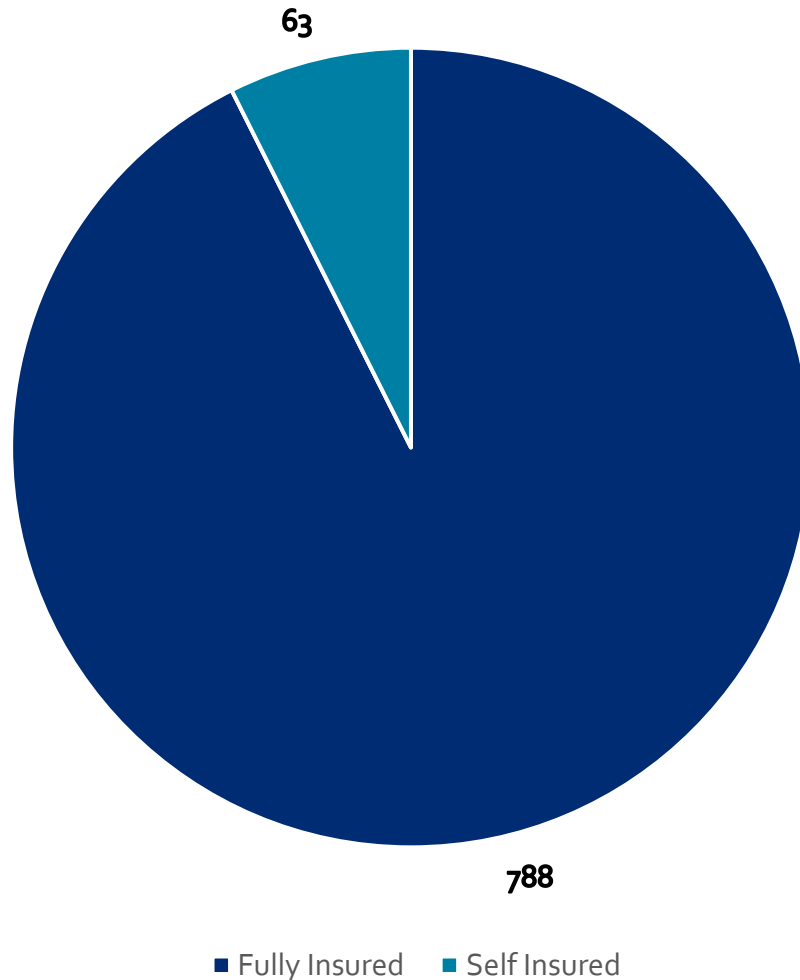
**Private Plans must offer the same or better benefits than the public program.** While a Private Plan Exemption is in place, there are no contributions owed to the public program.

Before submitting an application for a Private Plan, employers must educate employees about the details of their plan and hold a vote of all CT employees. If a majority of CT employees do not vote in favor of the private plan, the employer must remain under the public program.

Private Plan Exemptions are approved for a 36-month period, beginning at the start of a calendar quarter.

If an employer would like to continue to use a Private Plan after 36 months, they must restart the voting process. If there are any material changes to the Private Plan, that will also require a new vote.

## 851 Employers with Active Private Plans as of 1/1/2026



### Related/Unique Accounts

- Approximately 435 private plans are associated with another private plan (e.g. parent/subsidiary relationship)
- 416 private plans are truly unique employers (based on shared contact details in the CTPL registration information)

### Total Applications Reviewed since inception = 1918

- 87.7% were approved
- 7.7% were denied
- 4.5% were withdrawn by employer
- 0.1% (2 total) withdrawn by CTPL after approval

### Fully Insured Plans

Currently 19 insurance companies are approved by the CT Insurance Department to offer private plans.

- 17 insurance companies have active private plan exemptions

## Covered Employees:

Approximately 59,000 Connecticut employees are currently covered by a private plan

- ~4% of total covered employees

For calendar year 2024, somewhere between \$5 billion and \$6.2 billion in estimated subject earnings\* were paid to employees covered by a private plan exemption

- Would be equivalent to \$25 million-\$31 million in contributions to the public program (Actual CTPL public contributions were ~\$472.7 million during this same period.)

Also based on the 2024 annual report, an estimated \$29.5 million in claims paid in calendar year 2024.\*

*\* Numbers are a very rough estimate based on a couple of sources, each with a caveat – the 2024 annual report data undercounts wages, due to non-responsive employers, and CT Dept of Labor data overcounts wages, due to the Social Security cap that applies to CTPL subject earnings.*

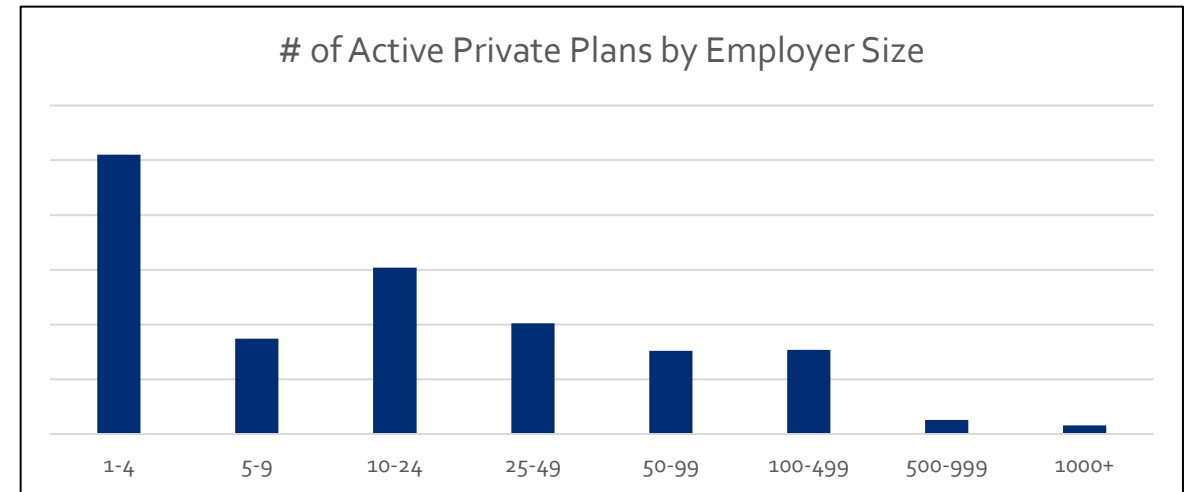
## Covered Employers:

851 Connecticut employers are currently covered by a private plan

- ~0.5% of total covered employers

Out of the 50 largest CT employers who are required to participate in the CTPL program:

- 3 currently have private plans (1 in the top 25, 2 between #25-#50)



154 employers with active private plans have been exempt since the beginning of the program (January 1, 2021)



# Private Plan Participation - Comparison to Other States

**Connecticut:** 4% of employees as of January 1, 2026

**Massachusetts:** ~33% of employees in 2021

*(July 2021 CLASP Paid Family and Medical Leave and Employer Private Plans report)*

**New Jersey:** 24.4% of employees for TDI (Medical Leave) / 0.7% for FLI (Family Leave) in 2023

*(2023 FLI/TDI Combined Annual Activity Report)*

**California:** 3.4% of employees in 2023

*(May 2025 Disability Insurance Fund Forecast report)*

**Washington:** 3% of employees in 2024 – majority of employers with private plan (91%) cover both medical and family leave.

*(2024 annual Paid Family & Medical Leave Report)*

\***California** and **Washington** seem to allow self-insured private plans only.

**Rhode Island** and **Washington DC** do not allow private plans.

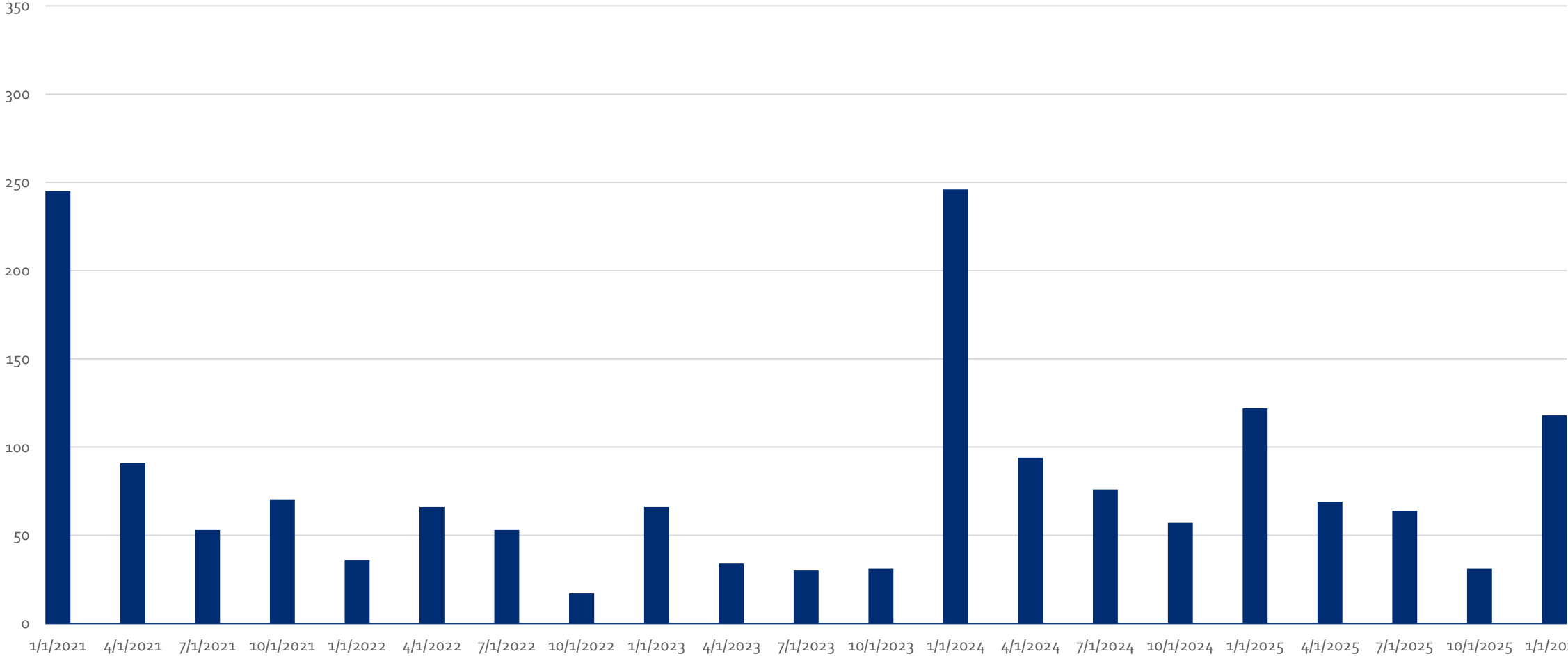
**New York** is primarily administered through private plans.



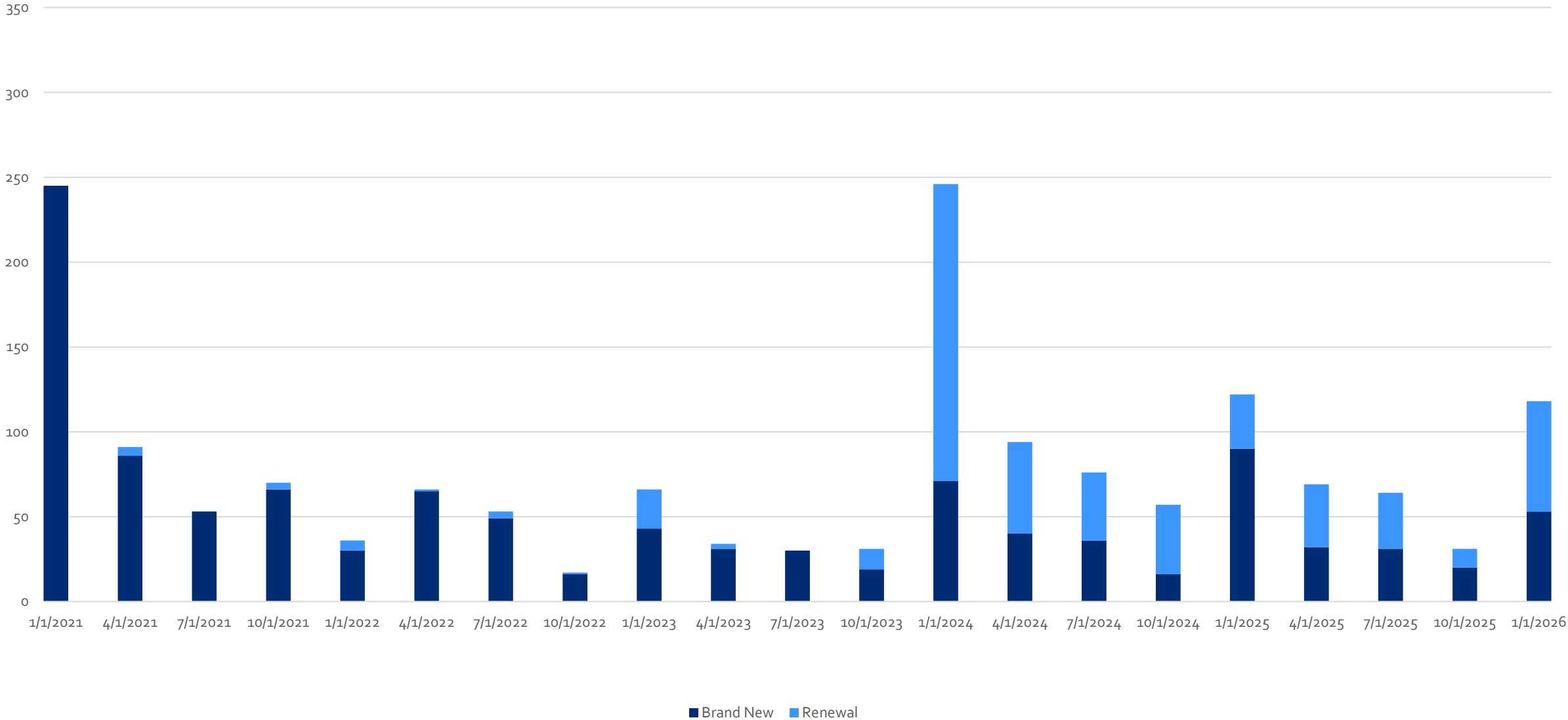


Private Plan Application Activity  
Historical View

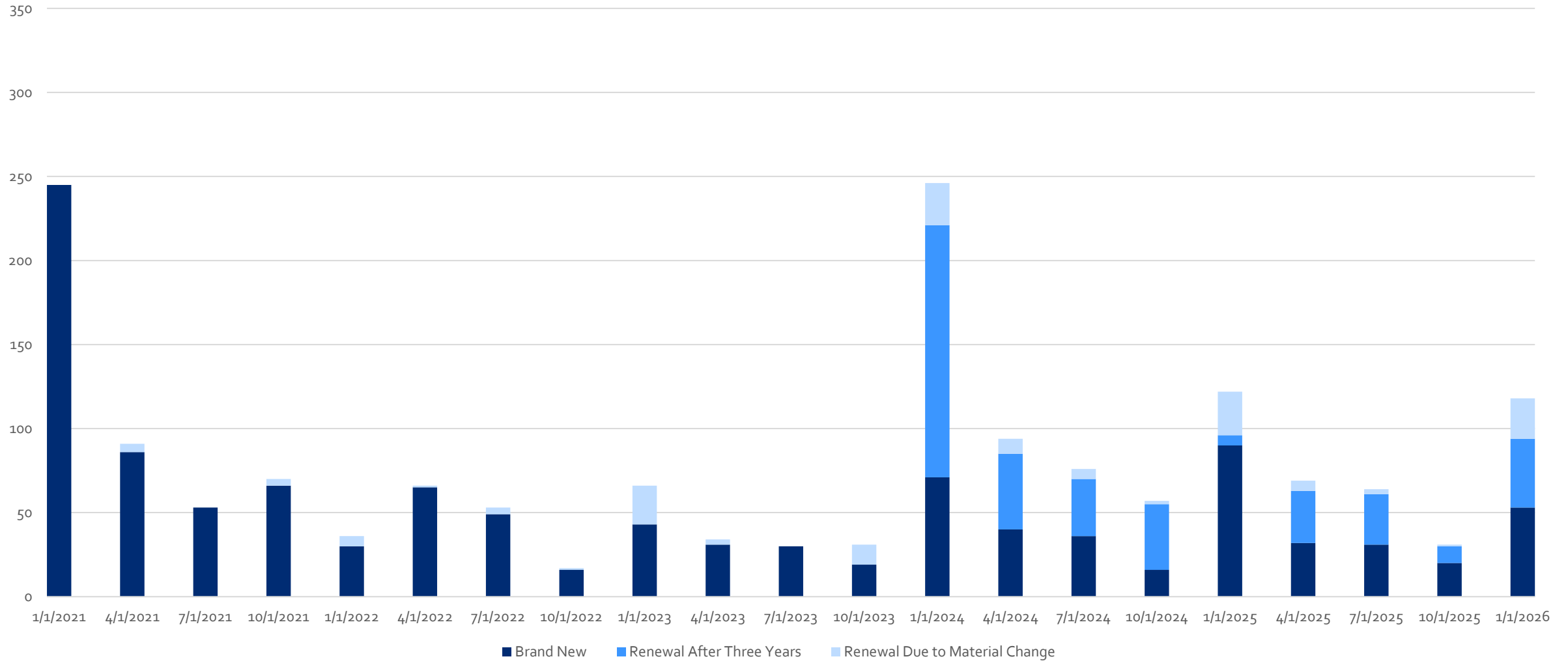
### Total Approved Applications by Effective Date



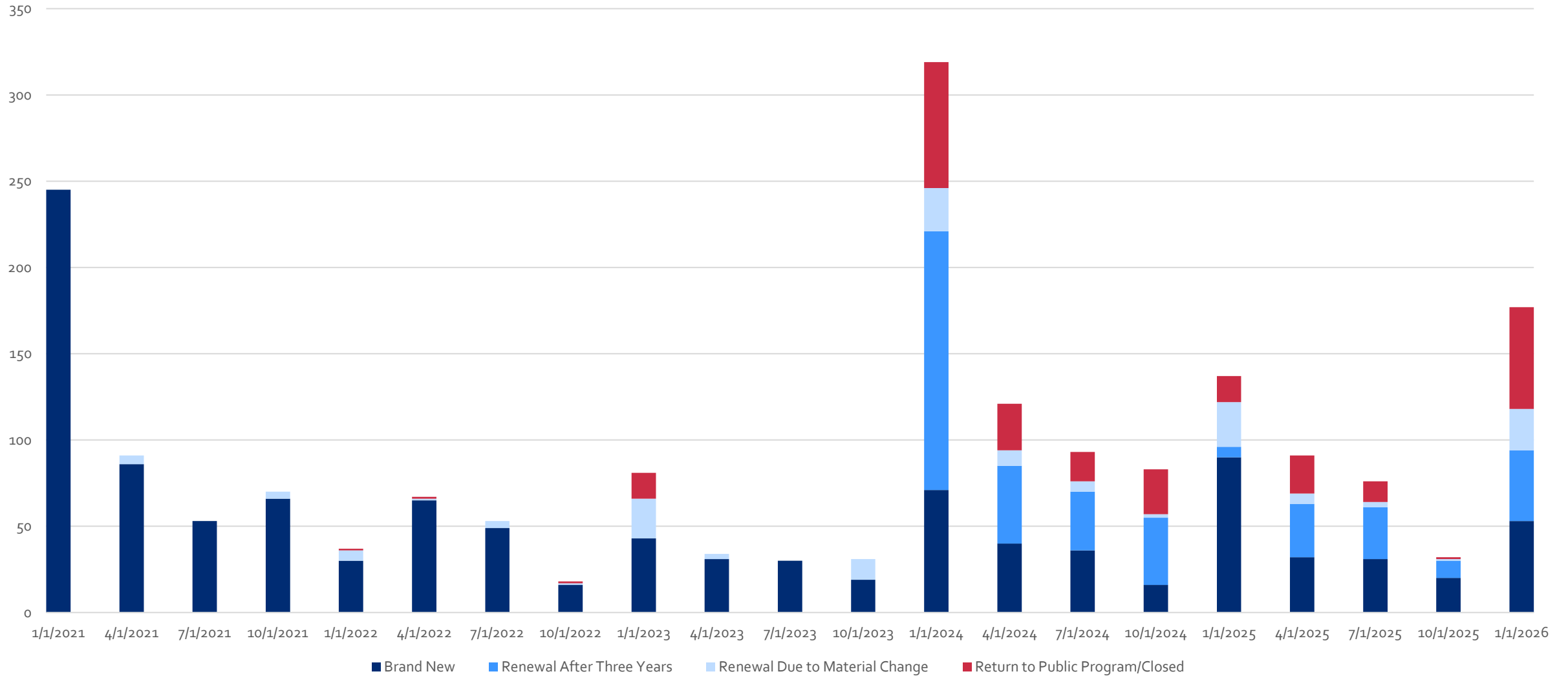
# Approved Applications - New vs. Renewal



## Approved Applications - New vs. Renewal after 3 Years vs. Early Renewal



## Approved Applications by Type + Terminated Plans



# Total Active Private Plans

