



**For Life's Most
Important Moments.**

How Connecticut Paid Leave provides
seamless access to critical benefits.



Connecticut Paid Leave

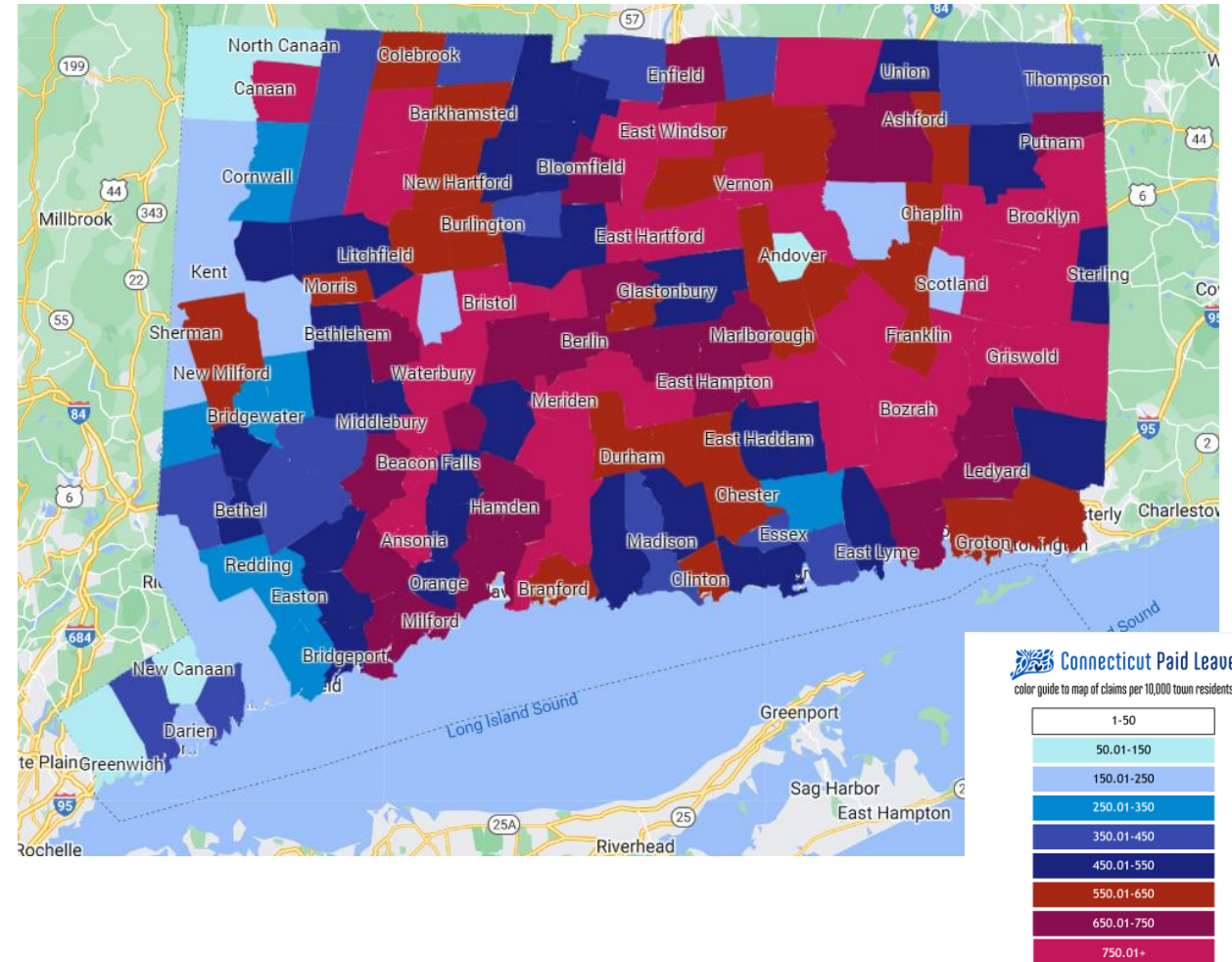
2024 Annual Report

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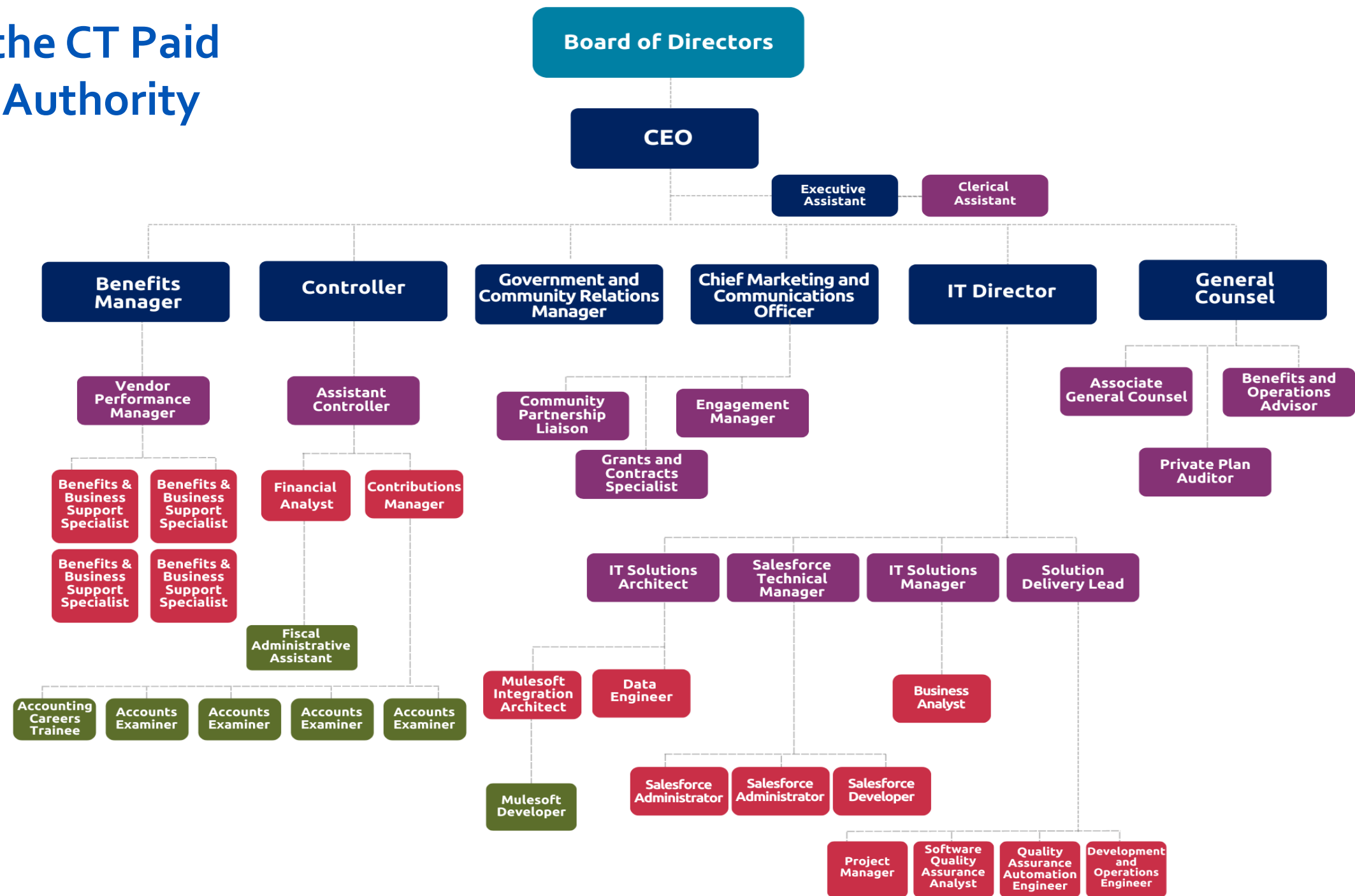
- Section 31-49t of Conn. Gen. Stat requires the CT Paid Leave Authority to submit an annual report to the legislature.
- As a result of legislative changes adopted in P.A. 24-5, the report consolidates the Authority's obligations in 31-49t with its financial and operations report previously issued on September 1.
- Report covers **July 1, 2023** to **June 30, 2024**.

Since January 2022, CT Paid Leave has provided over **\$798 million** in benefits to more than **117,729** workers in Connecticut.

CT Paid Leave has received claims from **all 169** cities and towns in the state.



Meet the CT Paid Leave Authority



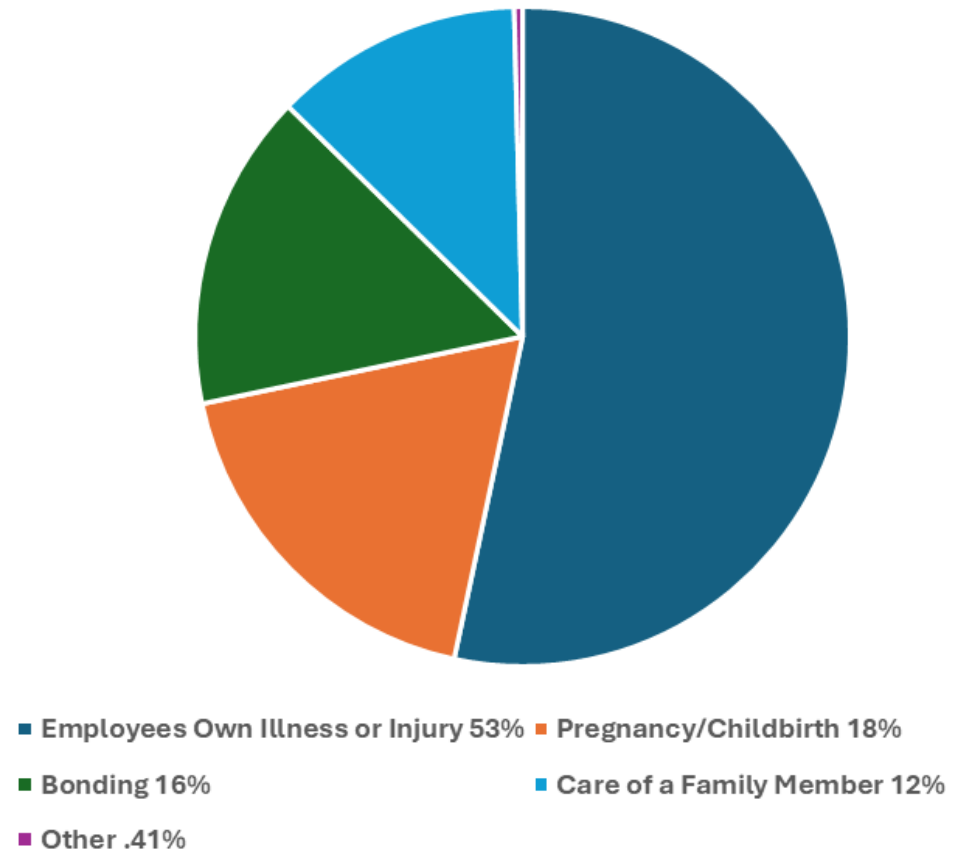
Report Highlights: Claims

- From July 1, 2023 to June 30, 2024, CT Paid Leave received **91,883** total applications for benefits.
 - **75%** of applications were approved
 - **24%** of applications were denied
- In calendar year 2023 and through 2024 to date, Aflac has met or exceeded each of the 24 service levels required by the Authority:
 - 99% of eligibility decisions made within 5 days of application
 - 93% of claims decisions made within 5 days of receipt of a completed claim file
 - 85% of calls answered in 30 seconds or less
 - 97% of issues resolved during a single phone call

Approved Claims

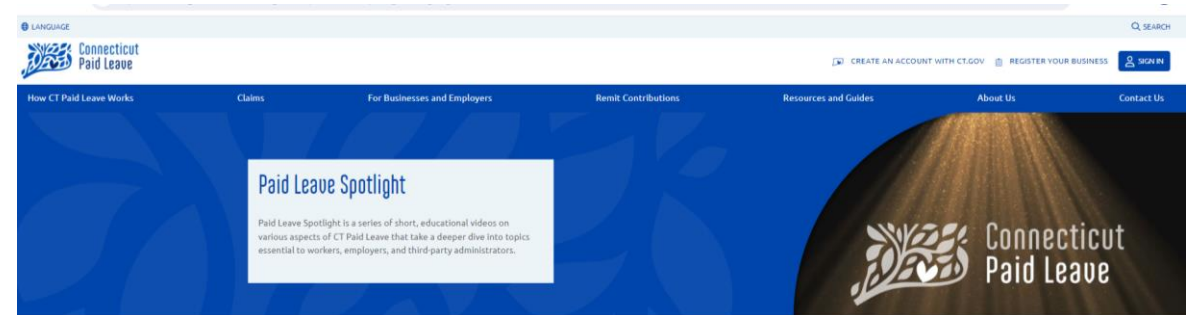
- From July 1, 2023 to June 30, 2024, the Authority approved **62,411** claims.
- Approved claims by leave reason:
 - Employee's own serious health condition: 53%
 - Pregnancy/childbirth: 18.37%
 - Bonding: 15.57%
 - Care of a family member: 12.29%
 - Adopting/foster care bonding: 0.28%
 - Family violence leave: 0.10%
 - Bone marrow/organ donation: 0.03%
 - Military family leave: 0.01%
- The average approved leave duration for claims was **7.78 weeks** and the average weekly benefit payment was **\$707.14**.

Approved Claims by Leave Reasons



Report Highlights: Outreach & Engagement

- Focus: filling gaps in awareness of CT Paid Leave and building partnerships with community organizations
- **Highlights:**
 - Website redesign and re-platform that includes new resources and ability to be translated into 8 different languages
 - Paid Leave Spotlight: series of short videos on different aspects of CT Paid Leave
 - Addition of 2 new positions: Community Partnership Liaison and Grants and Contracts Specialist



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Educational Videos for Workers, Employers, and Third-Party Administrators

Connecticut Paid Leave spotlight videos highlight various components of the CT Paid Leave program to provide additional guidance and support to workers, employers and TPAs. Presented by subject matter experts from within the CT Paid Leave Authority, each video focuses on a specific element of the program.

Report Highlights: Finance

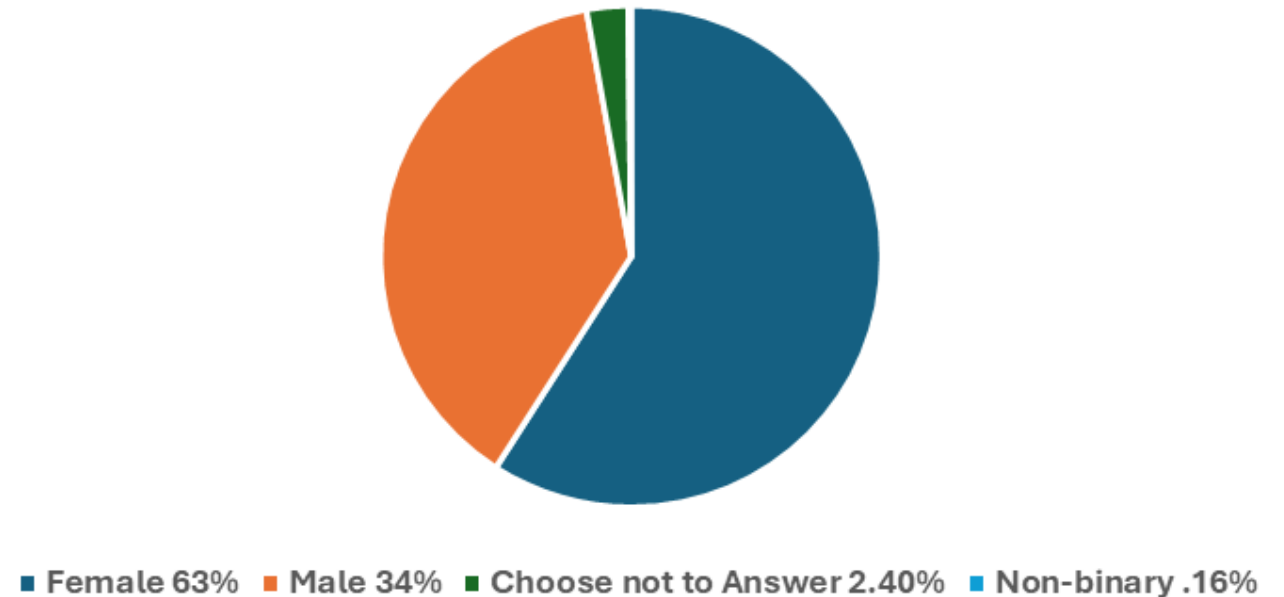
- **142,165** employers and **3,184** sole proprietors/self-employed individuals are registered with CT Paid Leave.
- From July 1, 2023 through June 30, 2024, the fund received **\$457,185,975** in contributions.
- The fund balance as of June 30, 2024 was **\$566,064,914**.
- The CT Paid Leave Trust 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.

Appendix

Claims by Gender

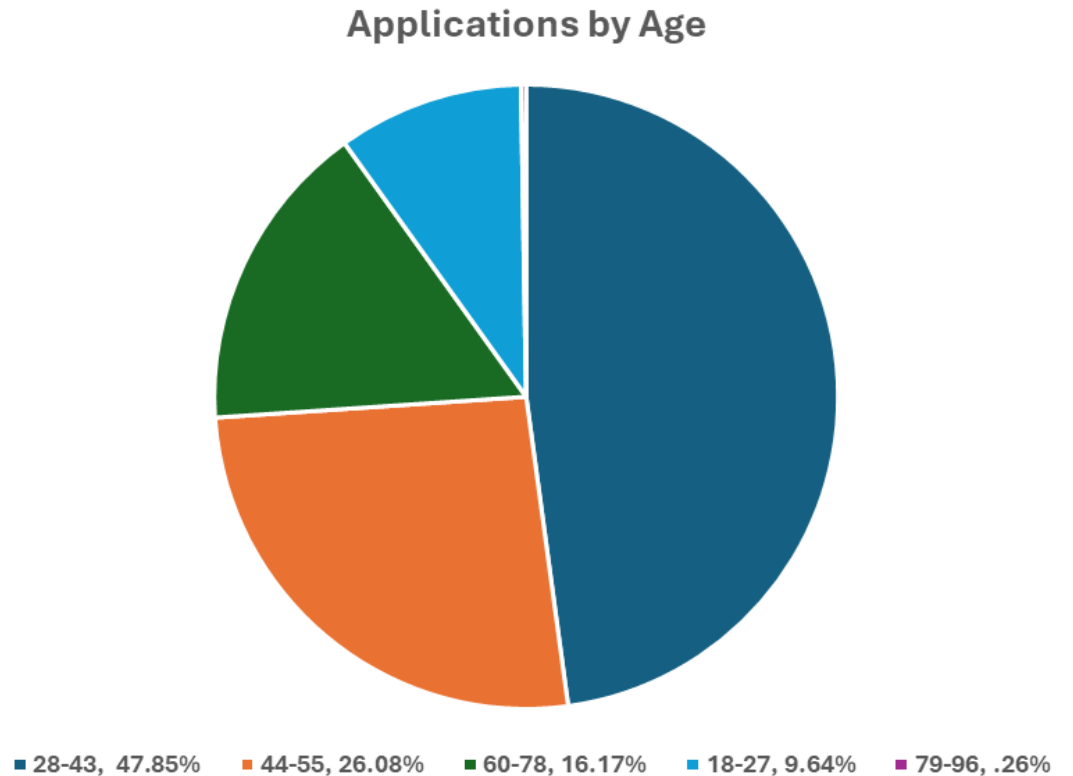
- Women accounted for almost 64% of applications filed, while men accounted for 34%.
- Individuals who identified as non-binary accounted for 0.16% and 2.40% of claimants did not specify a gender.
- Impact of streamlining of pregnancy and bonding claims

Applications by Gender Including Bonding Segment of Preg/Childbirth Cases



Claims by Age

- Millennials (47.85%) make up the majority of CT Paid Leave applications
- Applications received by age:
 - 28–43: 47.85%
 - 44–55: 26.08%
 - 60–78: 16.17%
 - 18–27: 9.64%
 - 79–96: 0.26%



Denied Applications

- During the reporting year, **24.53%** of claims that received a decision were denied
- Of applications that received a denial, **72.56%** did not submit the requested documentation

Denial Reason	Percent of Total
Requested claim documentation was not received	72.56%
Ineligible—Did not meet minimum earning requirement	7.74%
Ineligible—CT Paid Leave excluded employer/employee	6.79%
Information received did not meet the requirements for the request	4.35%
Excluded due to receiving other income/benefits	2.81%
Benefit entitlement exhausted	1.87%
Non-qualified event	0.78%
Serious health condition not certified by healthcare provider	0.47%
Identity could not be verified	0.76%
Ineligible—working but not in CT and had not been working in CT in the 12 weeks prior to the claim	0.31%
OTHER	1.56%
Total	100.00%

Reconsiderations and Appeals

- During the reporting year, 13,715 requests for reconsiderations were received
 - 83.84% resulted in a reversal (claim was approved)
 - 16.16% resulted in denial being upheld

Appeals

Appeals Received by CT DOL	
Appeals withdrawn by claimant	24
Appeals Decided by DOL	190
Appeals with final decisions pending	15
Total Appeals Filed	229

Appeals Decided	
Dismissed	188
Withdrawn by claimant	24
Sustained	1
Sustained-in-part/dismissed-in-part	1