Washington
Paid Family & Medical Leave

Advisory Committee Meeting Minutes
October 20, 2022, 9:00 a.m. – 11:00 a.m.

Location	Zoom
Advisory Committee Members	Director, Leave and Care: Justin DeFour Paid Family & Medical Leave Act Ombuds: Edsonya Charles Employer's Interests Representative: Bob Battles (Not present) Employer's Interests Representative: Christine Brewer Employer's Interests Representative: Julia Gorton Employee's Interests Representative: Samantha Grad Employer's Interests Representative: Tammie Hetrick (Not present) Employee's Interests Representative: Maggie Humphreys Employee's Interests Representative: Joe Kendo Employee's Interests Representative: Marilyn Watkins
Employment Security Department Staff	ESD Commissioner: Cami Feek Deputy Director, Leave and Care: Matt Buelow Chief Financial Officer, ESD: Danielle Cruver Public Affairs Director, ESD: Clare DeLong Leave and Care Treasury Manager: Steve Zawojsky Operations Manager, Leave and Care: John Mattes Research & Data Manager, Leave and Care: Rebecca Grady
Guests	Interim Transformation Manager, Leave and Care: Alison Eldridge Economic Analyst 3, Leave and Care: Brian Kennedy
Notes by	Alison Sosa, Court Reporter

Agenda	Introductions Approval of September Minutes Program and Financial Update Agency Strategic Plan Current Priorities Work Group Updates November Meeting Topics Open Comment Adjourn

September Minutes were approved

MR. BUELOW – MR. BUELOW: Good morning, Everyone. Welcome to our October Paid Family and Medical Leave Advisory Committee meeting.

So, our agenda for today should look relatively standard. We'll go through our introductions of the committee, talk about last month's minutes, and then we'll give you our updates on how the program is doing and -- and an update on our fund. We'll talk about our current priorities, and then we'll give the workgroup updates. Then we'll talk about next month and then we'll have our open comment period so we can hear from folks that have something to tell us. If we can advance slides, please.

All right. I'd ask that only Advisory Committee members and Employment Security staff either presenting or answering questions unmute during the beginning portion of the meeting.

At the end we'll have an open comment period where we'll ask anyone who wants to say anything to do so at that time. Advance slides, please.

Introductions – Matt Buelow and Advisory Committee Members

Program & Financial Update – Steve Jawojsky, Brian Kennedy, John Mattes

MR JAWOJSKY: I'll be going over the next few slides covering the Trust Fund balance. At the end of third quarter this year in September our ending amount was 16.8 million. Relative to the end of the second quarter it was about 14.8 million less than the balance, which was 31.6 at that point. That's largely due to increase benefit levels in the third quarter, which we'll see in the next slide.

And as anticipated at the end of the quarter we did fall back into a negative balance. On October 5th it started the week here at negative 15.3 million. Currently we are at approximately 20 million dollars negative. We are seeing earlier -- some earlier premium deposits than we have in previous quarters this month, and so that's expected to right itself potentially by the end of the month. And, again, we're projecting that negative deficit to max out at about negative 30 million. And, again, we have 5693, which will cover any deficit that exists at the end of this biennium on June 30th of 2023 as well.

Can you advance slides, please? Thank you.

As I mentioned in the previous slide, we are seeing in the third quarter was our highest quarter of benefit payments to date at 313 million. Our premiums as well were slightly lower than quarter two. Again, that was because the -- both quarter two and quarter three reflect the increased premium rates in 2022. So, our premiums were slightly higher than benefits amounts. But after taking operating expenses from that, that caused the fund balance to decrease quarter to quarter from 31.6 million to 16.8 million.

And the increase between quarter two and quarter three in the benefit levels was fairly significant at 24 million.

And so, expect that to stabilize and we're still projecting overall for 2022, I believe, around a 1.15 billion dollar benefit total for the year. Next slide, please.

So here we see the monthly premiums remitted over the course of the last year. You can see the spikes in the months following the quarter ending when the premiums are remitted and due. July

2022 certainly was the highest month to date, 231 million, and that contributed again to our quarter three total of

315 million dollars in premiums collected. We expect that to decrease slightly for quarter four just based on Social Security wage caps being hit by more employees throughout the year as we get to the end of the year. September premiums compared to last September increased about 54 percent, which is in line with expectations based on the premium increase for 2022 compared to 2021. Next slide, please.

And in this slide, you can see, again, if I move -- you can see, again, that premiums in September were 102 million, which is the third highest on record. Again, we've seen this trend especially from 2021 to 2022 about 32 percent higher comparatively month to month compared to September of 2021. Little lower than last month, 115 million.

And if we take our benefits paid thus far in 2022 of 870 million and we just do a straight mathematical straight-line projection, towards the end of the year, that does put us at what we sort of anticipated, right around 1.15 billion in benefits paid throughout 2022.

And, again, we are looking right at that 32/33 percent increase in benefit levels compared to 2021 as well.

All right. And I think I'm passing off to Brian for this.

MR. KENNEDY: Just want to go over here our updated look at our weekly fiscal projections. And as Dave was mentioning, we did hit a deficit state on October 5th and we will kind of be expecting around negative 30 million throughout this period until premiums start to kick up a bit higher and we pull out of that. Yeah. Again, still not assessing that we'll need any of that 350 during this deficit period. But as we move through, you can see we're bouncing into our next deficit period around early December and January -- through January. And that will be the last period where those collections will be at that .6 percent premium rate that we're seeing now. And you'll notice that while it is like further out there in the projections that our margins of projections do get larger, the expected negative balance will be a bit larger. And that, again, is because more people are hitting the Social Security cap. And as we kind of progress through the year, we'll be seeing less premiums being collected based on reported wages. So, this will be a smaller deficit period than the next one coming up and again through April.

We can jump to the next slide. Here is an updated look at our claim applications submitted. September, we received about 19-1/2 thousand applications, which is about 7 percent less than last month. But, again, August was our high watermark that we have seen thus far outside of January of 2020 when the program first launched. So, it is lower than last month but, again, August was the highest we've seen. And it's still about 10 percent more than September of last year. So, kind of following a similar trend year over year.

And then we're starting to see more shifts towards the Medical leave types. As you can see here, now that we've got the new changes based on the legislation, we're seeing about 56 percent Medical and about 44 percent of those applications coming in being Family. And we're sitting at a three-month rolling average at the upper ends of About 19,000. Just shy of 20,000. So that's kind of where our three-month average is.

Now to the next slide. And here we have our approval rates and, again, our claims of payment. And same news as we've kind of been telling you in the past. We're seeing about an

84 percent approval rate on our claims that are being submitted. This is the first month with showing you the view with unique claims in the last twelve months where Medical actually has now surpassed Family. So, if you see there, we're just slightly higher leaning towards Medical unique claims that have been paid on, then Family. And then –

Oh, yes. Sam, you have a question?

MS. GRAD: Yeah. Just to clarify on that 84 percent approved overall. If someone submitted their application and there was something small that they missed that they needed to fix and they went back and fixed it and then they got approved, would they be accounted in that 84 percent or would they be counted in that 16 percent when we look at that number?

MR. KENNEDY: Yeah, they would be counted in that.

MS. GRAD: Great. Okay. Thank you.

MR. KENNEDY: So, yeah, we're seeing the trends in the last twelve months now starting -- we saw them in the applications. Now we're starting to finally see them matriculate into paid claims as well. If we look at September, there are 40,000 unique

claims being paid on, which is about 36 percent more that September of last year. So, following that kind of year-over-year trends as we've seen. Next slide.

And looking at benefit levels and lengths of leave, again, similar story as we've been showing you. The average is right around 936 from January through September of this year, which, again, is about 7 percent higher than that same January through September of last year. So, we're kind of falling in line with there as expected. We saw that jump in January, and then it stabilized throughout the rest of the year. And we're expecting another jump when the benefit amounts kick in in 2023 as well. So, we're keeping an eye on that.

And then length of leave, again, pretty standard information that we've been showing in the past, about 7.4 weeks on average per claim, and about 9-1/2 weeks on claim years. So, nothing new to write home there.

Next slide. And here I will hand it off to John.

MR. MATTES: Thank you, Brian. So, John Mattes. I'm the Operations Manager for the Leave and Care Division. So here are our updated processing times. So, this, again, is time from application submission to when customers receive their first payment. You'll notice it's relative -- remained relatively consistent through the summer. So, September remains pretty consistent to what we've seen through the summer. There was a very slight increase in average and median in September.

That's mostly due to just the number of applications that we got in August. As was mentioned earlier, August was really the highest of that we've seen for incoming applications since January of 2020. So, I think that just combined with summer leave really is the -- the real reason for that very slight increase, the error, in processing.

The next slide for me. And you'll notice phone calls -- our telephony data here -- again, pretty consistent to what we've seen in recent months. So, connect rate and cue time remained pretty consistent from what we've been experiencing previously with a slight improvement in cue time for September.

I did want to call everyone's attention to -- I think Maggie last month or -- had asked about kind of refining the data a little bit.

And we were able to refine our data to really remove WA Cares calls completely from the cue time. So, the cue time for August and September that's referenced there is just for Paid Family Medical Leave calls. As a reminder, I can't split them out in percentage of calls into cue just because of how the cue works. I need customers to indicate what problem they're calling for and I can't split it out there. But we were able to refine it so that kind of cue time there is just for Paid Family Medical Leave calls.

And with that I will just pause to see if there's any questions.

MS. GORTON - I have a question, but I think it might be for Brian. I'm trying to follow along here on the -- let me see what slide number it is -- Slide 10. We were saying 32 percent higher in some benefits in September of last year. And then on Slide 12 there's 7 percent -- or sorry -- 10 percent more claims than September of last year. And the following slide says 36 percent more than September of last year. So, can you help me decipher that?

MR. KENNEDY - I'll walk through them if you want to go back to the first one. Yeah, so this is looking at monthly benefits paid. We're seeing -- okay. So that's 32 percent just month over month benefit payments. So that's what that's pulling in. That 33 percent higher is -- if we took January through September, so it's including all of what we have thus far. So that's why those two are slightly different. Does that clear up that one?

MS. GORTON - So that slide we're talking about the cost of benefits being paid is higher than what we're comparing to?

MR. KENNEDY - Right. Money going out the door, correct. Yes.

And then this one is looking at just applications coming in. So, it is -- we're -- the applications aren't really being paid on, even those that are being denied. So just what application volumes look like. And that's just, you know, a 10 percent increase. So that's the difference there.

And then this one is looking at also volume. So, these aren't payments going out the door, but claims that are being paid on. So, the number of claims that we're paying on is about 36 percent more, as before when we were looking at payments, those were the payment amounts. Does that clarify it a little bit?

MS. GORTON - Is there any conclusions that the Department is making from that? Does that mean that folks are staying on leave for longer or -- I'm just having a hard time drawing conclusion to that.

MR. KENNEDY - No, it doesn't necessarily mean that things are staying longer. As you saw earlier, like, leave-claim types are average in length of leave are staying pretty similar. A lot of the changes in the amounts are related to changes in benefit amounts that change every year. So, when we get that increase in January, everybody's payment amount can increase along with that. So that's part of why that's growing faster than, like, the application and that sort of thing. Does that make a little more sense?

MS. GORTON - It does. Thank you.

MR. KENNEDY - Any more questions for people? Marilyn.

MS. WATKINS - Yeah, I have a couple of questions. I think one both for Brian and one for John. So, Brian, on the -- on the projection of the -- the money in the fiscal projections line that you're showing us there, this graph goes through January. In the fiscal year and the -- you know, that 350 million goes through June. So, do you project that? I realize it gets more and more iffy the further out you go. But I think it would be helpful for us to be able to see the data at projected through the end of the fiscal year in future slides. So, I'll just make that comment.

And then I do have sort of a follow up to the question that Samantha asked earlier about the -- the denied claims. And if someone applies before their event, I under -- I realize that they're then, of course, denied typically. But then if that same person, then comes back once the surgery has happened or birth has occurred or whatever it is, do they then -- are they counted then a second time?

So, are they counted both as denied and approved, or are they counted only in one of those columns, and which column are they counted in?

MR. KENNEDY – I think the timing of when you would look at that would make an impact on that. So, if we look at a period where they had just been denied and they hadn't, like, asked for a redetermination after their qualifying event, they would be counted as denied in that percentage. But if they did get a redetermination, that would then send back to the approval rate. So, if we're looking at the overall approval, they are captured in that approval rate even if they were originally denied but they were approved later on. Did that make sense or did I make that a little more muddy?

MS. WATKINS - I think that makes sense. So, I mean, my recollection is when we've seen the breakout of why people are denied in previous months, there has been a category -- a pretty substantial category of people applying pre-event. Those are people who may or may not remain permanently in that category just as a matter of timing, but we don't -- we don't really have that captured in the sort of overall statistics. Is that --

MR. KENNEDY – Yeah, they would be captured in the overall if they had already done their redetermination. But if they're in that, like, limbo period where their qualifying event still hasn't happened, they're still denied because they haven't had that qualifying event. But as soon as they redetermine and that qualifying event has happened, then they would be pulled into that overall approval rating.

MS. WATKINS - So I think at some point in the future it would be good to get an analysis of that group of people and, you know, what percentage of them ends up being able to qualify and what percentage of them ends up being kind of being permanently denied because of the timing of their application.

MR. KENNEDY – Okay. I will make a note of that so we can kind of flesh that out a little bit.

MR. BUELOW – Any other questions around the financials or the data?

Okay. We'll move forward. We're going to talk about our current program priorities. I'm going to invite Justin to talk to you all about the Agency's strategic plan at this point.

MR. DEFOUR – Thanks, Matt. I want to take a few minutes and discuss our Agency's new four-year strategic plan, high level. And it's pretty good timing right now. We're in the midst of our division adapting the strategic plan to our division specifically. So that's been some good work in the last couple of weeks and there's a little more to go. But I want to take a minute and talk about this agency plan.

So, I also want to preface this conversation with just an acknowledgment of our Division being a baby. So young. We're, what, four years old now. And, you know, we have the desire to complete the entire law and implement everything as we need to and see fit and everything that you all have brought to us as well. And it's only been four years' worth of time as well. So continued partnership with all of you, which I've been super happy with and all of the information and connection that we have for the things that you are seeing and getting from your constituents. I want to continue that and make sure that we, you know, continue to nurture this program and watch it grow up.

So, you know, just wanted to get that out on the front end. Just with your continued partnership and the way that this is going, we're certainly going to be there. Our team has a desire to finish this out and make our program a mature program.

So, with that, we have three main pillars of our strategic plan. As you can see, Employee Engagement Strategies, Organizational Excellence Strategies, and Customer Service Strategies. And, you know, the main goal of those -- each pillar -- for the Employee Engagement Strategy the goal is to, you know, create a culture of belonging, learning, and growth where we are all valued and everyone matters and each of us can lead.

As we know, like, our staff are telling us on a daily basis, like, we need to be paying attention to this. We need to make sure that we're doing the things to enhance our culture of equity, diversity, and inclusion. We all certainly take that seriously and want to continue that. Make sure that we're implementing the things that we can, adding training where we can. Making sure that all of our staff have access to training, access to employee resource groups, all of that. And there's room to grow for us and there's room to grow for our agency. But with this in our plan, we certainly have an eye on it and we are making sure that we are tracking that, measuring that, and doing what we can to increase that, you know, feeling of belonging for all of our Employees. It's super important. And, you know, in the Covid world that we are trying to get out of, it's ever more important with making sure that we have access for everybody and including all of our staff and trying to, you know, further that outreach.

So, the next one, Organizational Excellence Strategies. The goal is to make our most complex processes more simple and easy for staff and customers. And, you know, that's an ongoing thing. As I prefaced this conversation with us being four years old or such a baby, we know that as we implement things, we're continuously looking at them, trying to figure out what process is giving our customers and staff issues. Where can we make things easier. Where can we make things simpler. Where can we shorten processes. All of that. That's a continuous thing in our division, which is something that I've been super impressed with since I've been here. Just kind of seeing how we continuously iterate on -- on our program and, again, take the feedback from you all and other key stakeholders and, you know, changing the things that we know can make a difference. And sometimes those are just teeny, little things that make a huge difference, and sometimes those are bigger things that take -- software development, things like that. But any little thing that we can do, we're continuously looking at. And that's something that we're super passionate about and making sure that we have that eye to making the program more accessible by making it simpler.

And then Customer Service Strategies, the goal is people receive accessible, safe, and equitable services at the right time in the way they need it. And, again, this is kind of like the last one we were talking about where we know that we can do more. Where, again, we're looking at coming out of the landscape that we have been in with Covid and the restrictions.

How do we reach the customers that we know we're not accessing right now that aren't having, you know, access to our program? And so, like trying to figure out how we can do outreach, what do we need to do for outreach, what can we do in -- in, you know, simple, easy ways.

One of the things we're working on is partnership with our WorkSource centers. And I've talked to a lot of you about that. How we can, you know, partner with our -- you know, our agency partners to, you know, use those sources as places that we can give information, we can help customers. In the last several months I've been to a lot of WorkSource centers and actually seen customers coming in and asking about services and how to do this and -- and, you know, some of that stuff. So, there's a lot in there to -- that we can actually implement and that we're looking at and that we have on our agenda. We know that that paper application process is one that we need to make better and make more accessible to folks and how that actually works on the back end of that.

So, you know, some of those things that, like, we've all been discussing that are, you know, very applicable to this four-year strategic plan. And within that, like, the four years is, like, a huge key to this plan. Having that ability to look at, you know, a four-year period of time strategically and implement the things we know. It's hard when you're looking at it in a 12-month period, you know, a short period of time. It's like it's hard to kind of figure out where we need to go and what are the things we can actually accomplish in that short period of time. So, the four years is actually going to give us the time to be able to implement the rest of our law and -- and make sure that our program, again, like I said on the front end, matures to the level that we know that we want to be at.

And, you know, I mean, it's just an opportunity for us to continue this growth and rounding out our program to completion.

And then just like to tie it up, one of the things that I think, you know, is applicable to all of these here for me is something that I'm working on currently is us doing a better job of reporting out the wins. We have -- again, in the spirit of continuous improvement, we do things so often that are helpful that are, you know, right in line with all of these strategic goals. And we just -- we are doing so many things and we're getting moving so fast and are involved in so many things, we don't take the time to celebrate our staff and celebrate the work that we're doing and celebrate the fact that we're making this program a better place and a better, more accessible way for customers.

So, I think we need to do a better job there. And like I said, we're working on that and making sure we have a better way of celebrating those wins and making sure that you all know those things.

And just, again, for our staff's sake as well, like work that goes into all those changes so they just make it even more accessible for a handful of people or just, you know, the smallest amount of change. I think it's very -- it's very positive and I want to celebrate our staff for those wins and make sure that everyone knows that, like, the work that goes into this is worthwhile.

So, you know, all of that combined I think is getting us to, you know, the direction we want to be. And we're going to continue that work and use this agency strategic plan, again, to shape where we're going as a division, and which will look a little different based on, again, our infancy. But because of that we have a good foundation and we have the support from Commissioner Feek and the rest of our leaders in this agency. So, we're going to continue that and make it applicable to our division.

Any questions?

Great. Thank you. Appreciate it.

MR. BUELOW – Thanks, Justin.

All right. Just wanted to talk briefly about our active division portfolio. It will look very familiar to you because we're still working on the same projects to get them implemented, particularly the stuff we have to do, you know, in January -- for January.

Increase the weekly benefit amount, we've got a premium rate change coming, which we're going to talk about in just a minute, Social Security cap changes. We've got to issue our 1099's, those sorts of things. And we talked a little bit about our cloud migration. And right now, we are hopefully going to be able to launch that in the early part of November. We're on track for that right now, so really excited about that.

And if we can advance slides. I want to talk about the premium rate.

So, Joe, please go ahead.

MR. KENDO – Thanks, Matt. For the cloud migration project, is that anything more than just moving stuff off of the State servers and into a cloud contract, or is there anything we should be aware of?

MR. BUELOW – Not right now. What we're -- the first thing that we're moving is the internal customer service system that our staff use, and that should be transparent to the end user. I can't answer what will happen when we move the external stuff because we're not that far. But we'll look into that and make sure, you know, we keep you all in the loop on that.

MR. KENDO – Okay. Thanks.

MR. BUELOW – Okay. So, after looking at, you know, what our account balance was September 30th, after looking at -- you know, knowing -- and we've talked about it here -- that we're going to need a solvency surcharge. We took a look and the base rate is .6. That's the highest it can be. And we at ESD feel we can get by with a .2 percent solvency surcharge. I will tell you that that does have us, you know, close to the margins and that's okay. Right? We've got the task force working premiums and we don't know what will come of that, of course.

So, the .8, it does disregard the 350 million that's in reserve. The law says it has to. It's based on, you know, our projections that we've talked through before. And that right now it looks like we will -- we would end the year with a small -- well, what is small for State dollars -- 6 to 8 million balance. So, I think that's hopefully where we'll land.

And then we will have continued short-term deficits in the next biennium just like we've been having now -- right -- the ebb and flow of how the money comes in and goes out.

And so, you know, we want to reduce the risk of deficits in the latter half of 2023 of course. And then there is a potential for a negative balance on September 30th. It may not happen. The reality is -- just put this on your -- you know, in the back of your mind. I don't think there's anything to do right now. But the law doesn't contemplate setting a rate if the account has a negative balance, so we'll have to figure out what that means if there's not changes in the rate structure.

And then we also want to minimize swings in the rate -- right -- while the task force and the legislature look at what do we want to do to make this program sustainable in the long term. You know, we don't want the rate going up, down, up, down, up, down. We want to kind of come up with a way to keep it relatively steady.

Any questions on that before I go into some examples?

MS. WATKINS – Matt, can you just clarify when you say, "small positive year-end balance," is that -- what -- is that at the end of calendar year 2023 or is that some other year?

MR. BUELOW – Yes, that's calendar year.

Okay. And so, you'll also notice on this slide that our split of Family and Medical is just about 50/50, so a few thousand points there. So, we can advance slides.

So, we wanted to have it just illustrate what this means in math -- right -- for deductions, what it means for Employees, Employers. And we have a couple of examples of that.

And so, you'll see on top 2022. That's our current breakdown of how the premiums work. And that was at a 51 percent Family and a 49 percent Medical. That's now 50/50. But with the higher premium rates and that, it does change some things. Right?

So, for the total premium for someone who makes the average wage in the state of Washington, which is just over 82,000 a year, right now would be $9.52 a week, and that would go up to 12.69. The Employee portion would go up by, you know, about $2.30 and the Employer portion in this particular example would go up about .90. You can advance slides. Go through one more example here.

So, we wanted to also give the median payroll for Employers and what that would look like based on size. So, we'll illustrate that here and I'll talk through it in a minute because I want to give Christine an opportunity to ask her question.

MS. BREWER – Thank you. I want to just go back, I think, to your setting the stage for what the premium is going to be. And I want to outline -- this isn't a question. But I think, you know, at least from the Business side we are committed and my sense is that Labor is too, to find a solution in the upcoming legislative session. And I think it's important that we highlight that.

I know there might be some that are joining us today that aren't necessarily tracking the legislative task force that is doing the work to make sure that the fund is not in deficit and is -- is -- has stable rates and there aren't swings month to month and quarter to quarter. And so, I just want to reiterate that at least from the Business side of the Advisory Committee's perspective that we fully anticipate working with our Labor partners on the Advisory Committee and the legislature to pass a bill in the upcoming session that prevents us going into a deficit and having these swings like we experienced.

I think that's important to be part of the record. I understand you're putting worst-case scenario here, but I think from our perspective it is our goal that we don't reach that point and we make sure that we're partnering with the legislature to ensure that that doesn't happen.

MR. BUELOW – Thanks for that, Christine. And I will thank all of you on the Advisory Committee for being great partners in those conversations and, you know, the legislature leading that task force. But, you know, my observation of those is similar to yours, Christine. It seems like everyone is committed to finding great ways to, you know, ensure that we have -- we are solvent and that we don't have those swings. I see a lot of commitment from all sides on that. So, thank you for bringing that up and thank you from us as well.

So, this slide illustrates by size what the annual premium would be for Employers. So, you'll see kind of the medium-size Employer.

It goes up for all of them just based on the .8 rate. I'm not going to try to do that math off the top of my head.

Any questions or comments about the premium rate?

Okay. I do want to also just let the Committee and the audience know we are executing our communications plan, so we will be getting information out to Employers about the new rate this week. So, we're -- we're working on that. And, in fact, we'll start doing some of that today. Just know this is not the only forum in which we're going to announce this today. We'll get the information out. We'll get it out onto the website. We'll get it out to the media, all the things that we need to do to ensure that Employers are prepared to implement this.

Hold on. We have a hand. Marilyn?

MS. WATKINS – Yeah. Thanks, Matt. Thank you for your presentation. And, Christine, thank you for what you said about the task force. I think all of us, as you said, are totally committed to making sure we have a really good solution to keep this program good and stable going forward.

And I know you -- the Department has a great communications team. I just want to hopefully, you know, that we're all emphasizing that part of -- part of what we want to do is celebrate how wonderful this program has been for so many families across our state, as well as Employers who have been able to help support their Employees through this program. And that part of the reason -- that we really do want to celebrate the success of this and the fact that so many are benefiting and benefiting well and being able to support themselves and their families and their health is so much better because of it.

MR. BUELOW – That's great feedback. Thank you, Marilyn. And I agree. It's great. We love that people are taking this benefit and helping a lot of families and employers.

All right. With that, I'll hand it off to Alison.

MS. ELDRIDGE – So just wanted to give a quick update on the two work groups that we have had most recently. The first was the pre-application for benefits work group. It last met in August and had some agreement on kind of an initial approach to how we might be able to change the benefit application process so that it would apply before their qualifying event. We came up with an additional analysis that we wanted to look at some data about the way folks are applying now. And we recommitted to bringing that group back together once we have that data and have some time to do that analysis.

We have not set the next work group meeting date. I plan to do that in the not too distant future. I think the reality, though, is that our data and team has been fairly focused on the premium rates conversations. And so, letting them have their capacity for that and -- and holding off on the work group for a little while. But we will go ahead and get that scheduled soon.

And then the other work group that we have had is around the small Employer premium opt-in. We met in August, I think, or after and had agreement on the initial approach that we would launch a sort of manual first iteration of the process by the end of 2022, and that we would continue developing a more complete and integrated solution to launch sometime in summer of 2023.

We are doing some internal work on what that initial kind of process will look like that we want to launch by the end of 2022. And so, I will be reaching out to those of you that were participating in that work group to get another work group meeting set for late this month, early next month, to give a look at what that process will be before we go ahead and implement it.

And I can take questions if there are any.

I just wanted to give a quick update on those things.

MR. BUELOW – Okay. Is there -- so our next meeting is on the schedule for Thursday the 17th of November from 9:00 to 11:00. And are there any particular topics outside of our standing agenda items that would be of interest of the -- for the Committee for us to bring?

MS. GRAD – I have one, Matt. The thing we've kind of talked about in passing quite a few times from the Labor side is a form that used to exist. And I've done some digging on both the Ombuds site and the Paid Family Medical Leave site and I can no longer find it.

And if I can't find it, I'm sure someone who has even less familiarity with the program is going to be able to find it. But it is that form that someone who is applying for the program can fill out to allow the Department to talk to someone else about their application. I think you maybe called it an "advocate form."

I'd really like to have that discussion again. I do think that this is a pretty important and pretty, you know, relatively simple thing that we could look at. It certainly does not solve all of the problems in terms of access for, you know, service workers and folks who cannot call during business hours to get help and things like that.

Maybe folks who have language barriers, but have a family member who does speak English and can call. I think that it is a thing that can help a lot of folks. But, again, it does not solve those problems, but this is a tool that we have that we're not utilizing. And I'd really like to have a conversation about how we get that back up period, but maybe in a more readily accessible way to make sure that people know that that exists and is a tool that's out there.

MR. BUELOW – Happy to put that on the agenda.

MS. CHARLES – Samantha, it is there. Maybe the conversation is moving it more to the forefront on the main page.

MS. GRAD – Yeah. It's not like when you click "Documents," it's not there, for example, which seems like a place it should be. So, yeah, would love to talk about that a little more.

MR. BUELOW – Okay. Happy to. Got that down. Anything else?

Okay. So, with that, if we could advance slides, I want to open it up for open comment. So, if you are in the Zoom meeting by computer or phone and, you know, in through the computer way, please raise your hand. If you are on the phone -- I see a couple of phone numbers have called in. We'll pause and I will ask whether anyone on the phone has anything.

So, if you would like to give a comment to the Committee, please go ahead and raise your hand. Okay. Trish. And if you could, please, introduce yourself and if you're here representing anyone or anything.

MS. ZUNIGA – Thank you, Matt. My name is Trish Zuniga. I'm here for Lincoln Financial Group, which is a voluntary plan administrator. And my question had to do with 2023 premiums.

So just wanted to confirm that for voluntary plans that Employees wouldn't be subject to the solvency rates. So, would the rate for voluntary plans just be the base rate, or would it be the base rate plus the solvency rate?

And then as a follow-up to that, I just wanted to confirm whether voluntary plans would be following the rate split in this slide, which is 72.76 percent Employee and 27.24 percent Employer.

MR. BUELOW – I'm actually going to go ahead and answer your question, Trish.

So, for voluntary plans, the Employer cannot charge the Employee any more than the State plan would charge. So, you can charge up to the .8 and at the split but doesn't have to. An Employer can charge less than that or nothing, frankly, from Employees. That's something that voluntary plan Employers have to decide. They have to tell us that when they apply as well. So voluntary plan Employers can, you know, increase based on our increase, but are not required to.

MS. ZUNIGA – Thank you, Matt.

MR. BUELOW – Anyone else? All right. Anyone on the phone please unmute yourself if you have a comment. You might have to press star 6. Can't remember if that's in Zoom or not.

Okay. Hearing nothing, seeing nothing, I think we can call it a meeting. So, if we could advance slides, I just want to put up our contact information for anyone who needs it.

Thank you very much to the Committee and to everyone who has participated and listened in today. It was a great meeting, great conversation. And we look forward to next month's meeting and, you know, our standard conversation and also talking about our authorized representative process.

Thank you so much and have a fantastic day.