Washington
Paid Family & Medical Leave

Employment Security Department
WASHINGTON STATE

Advisory Committee Meeting

Wednesday, Oct. 29, 2025

Meeting structure

Only committee members and presenters will be unmuted during the meeting.

We ask members of the public to hold comments until Open Comment.

Comments and questions in chat will not be reviewed during Open Comment.

Introductions

Advisory committee members will introduce themselves in-person or online.

Agenda

- Introductions and approval of September minutes
- Advisory administration
- Program experience and performance measures
- 2026 premium rate
- Program priorities and communications
- Open comment

Approve September minutes

Advisory administration

JR Richards, Director of Insurance Services

Advisory administration

- Open Public Meeting Act training in December
- Committee charter updates
- 2026 meeting calendar

Open Public Meetings Act

ESD Advisory Committees are subject to the Open Public Meetings Act (OPMA).

- Required OPMA training for members is scheduled for December 17 as part of our regular committee meeting.
- The training, facilitated by Washington State Office of the Attorney General, will be 30 minutes long and begin at 3:00.

Proposed 2026 meeting schedule

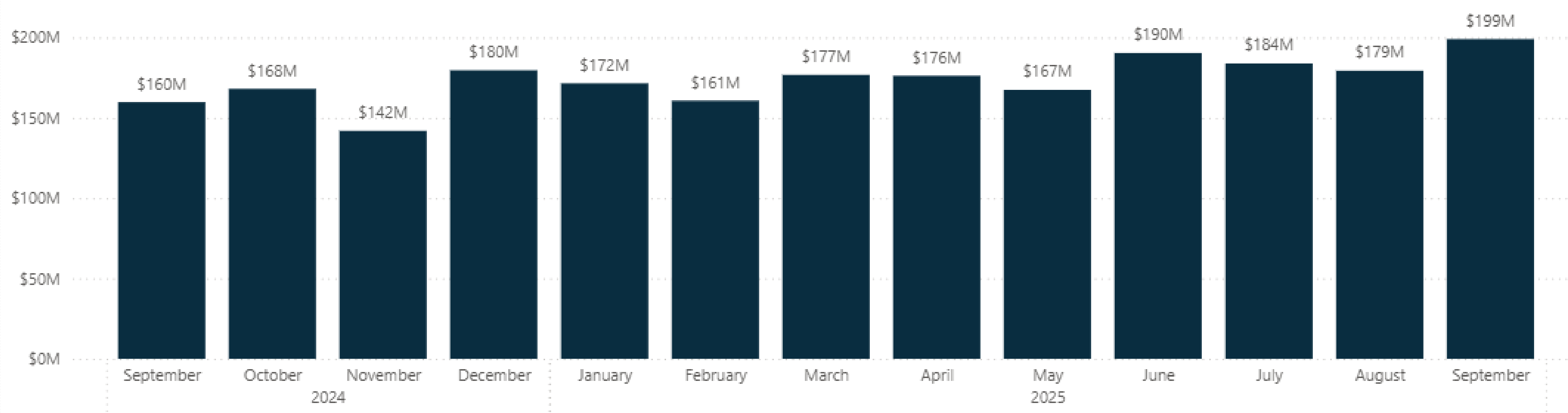
Date	Time & Notes
Friday, January 23, 2026	1:30 to 2:30 pm
Friday, February 27, 2026	1:30 to 2:30 pm
Friday, March 27, 2026	1:30 to 2:30 pm
Wednesday, May 27, 2026	1:30 to 3:30 pm
Wednesday, July 22, 2026	1:30 to 3:30 pm
Wednesday, September 23, 2026	1:30 to 3:30 pm
Thursday, October 29, 2026	1:30 to 3:30 pm *Moved to Thursday to avoid conflict with Long-term Services and Supports Trust Commission meeting*
Wednesday, December 16, 2026	1:30 to 3:30 pm

Program experience and performance measures

Rebecca Grady, Data and Research Manager

Monthly Benefit Payments

- **September 2025, $199 million benefits paid**
  - 11% more than the prior month
  - 24% more than September 2024
- **$171.3 million avg. monthly payments for previous 12 months**
- **September 2025, avg. weekly benefit for new claim years was $1,111**

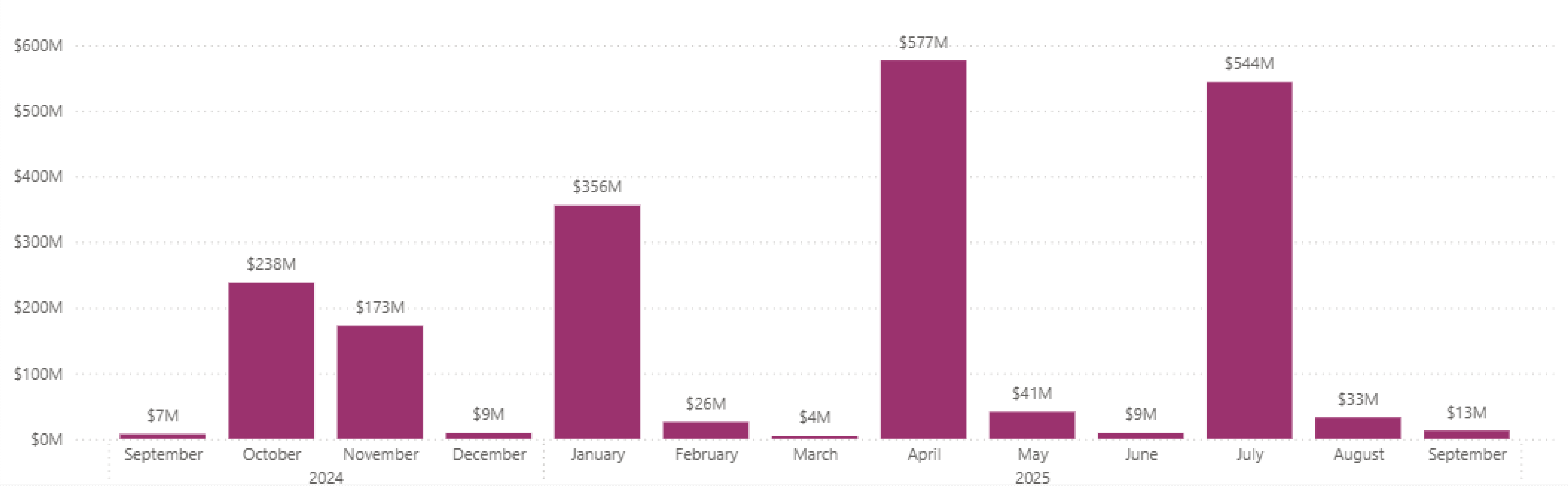


Technical note: Data grouped by date financial transaction occurred in accounting database. If comparing to monthly approved benefits or account balance data published elsewhere there may be slightt variations.

Monthly Premiums Remitted

- **September 2025, $13 million in premiums remitted**
- **$2.02 billion premiums remitted in the previous 12 months**

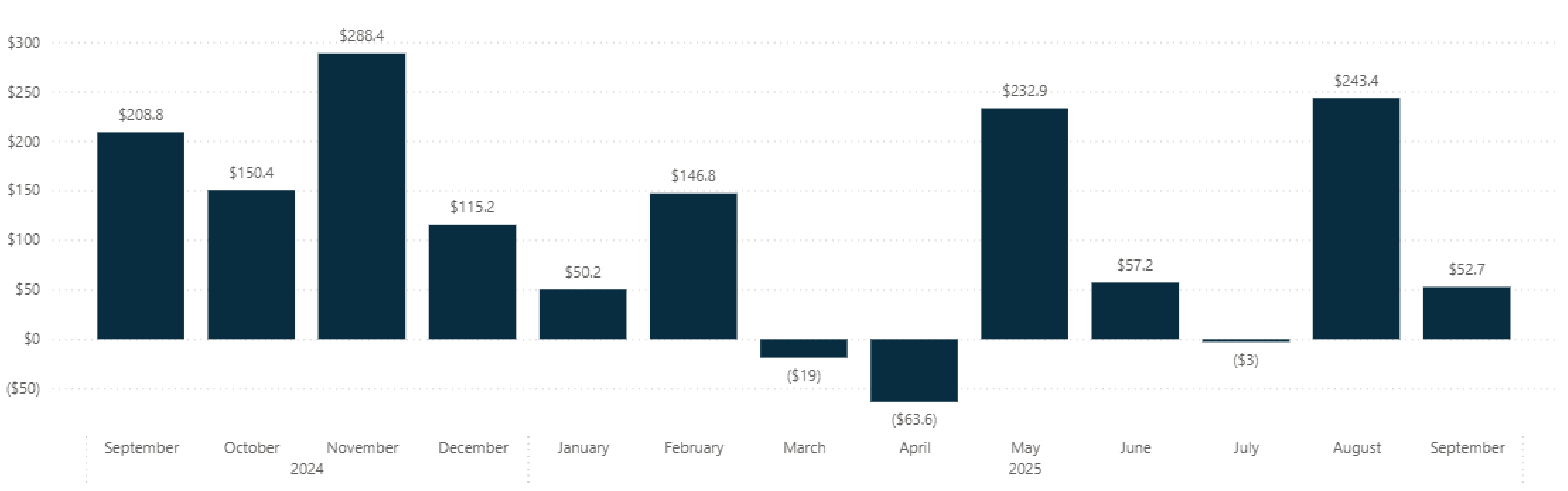
*Cyclical pattern of highest monthly premium transactions occurring at the end of quarterly report periods. Premiums assessed for each quarter are remitted in the following quarter



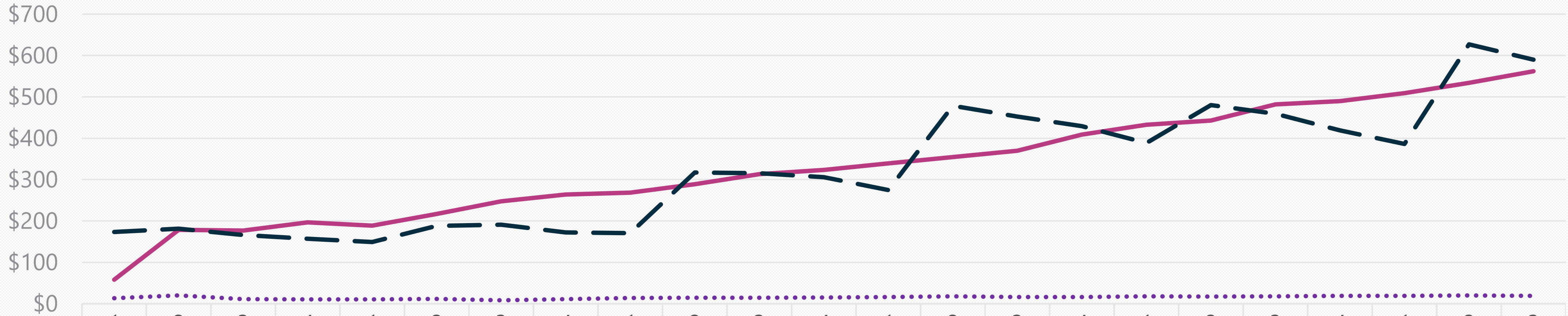
Technical note: Data grouped by date financial transaction occurred in accounting database. If comparing to monthly invoiced premiums or account balance data published elsewhere there may be slight variations.

Monthly Account Balance

- **Ending account balance for September 2025 was $52.7 million**
- **$190 million less than the prior month**
- **$156 million less than September 2024**



Premiums, benefits, operating expenses, and account balance by quarter (millions)

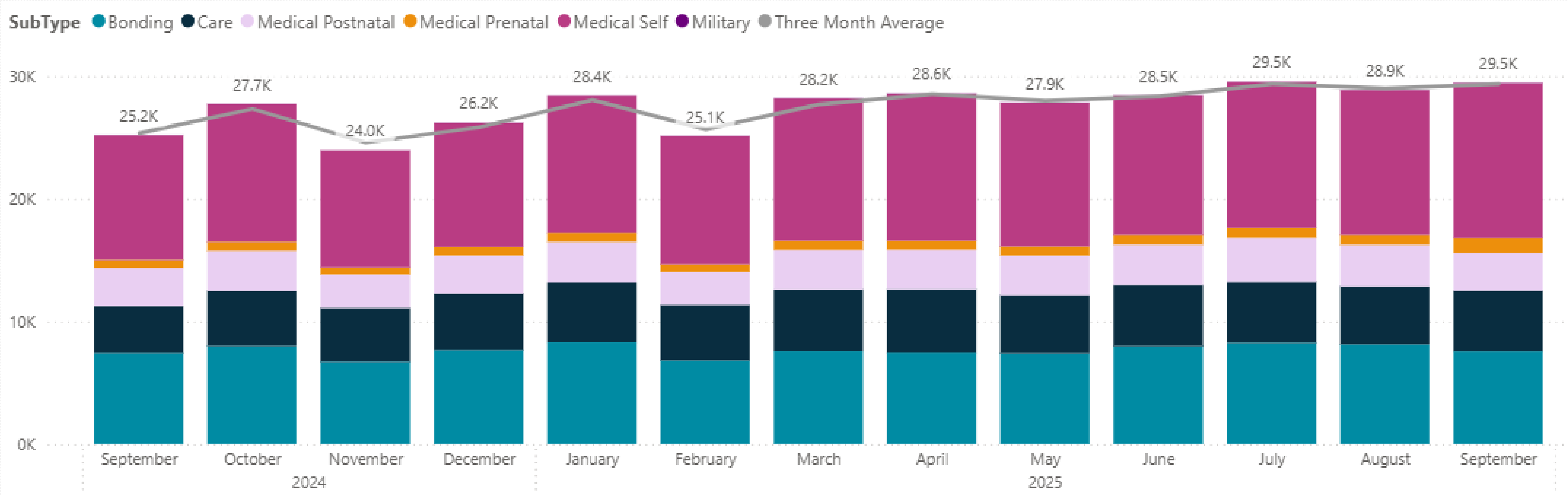


	2020				2021				2022				2023				2024				2025		
	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3
Benefits	$58	$179	$177	$197	$189	$217	$248	$264	$269	$289	$313	$324	$339	$355	$370	$409	$432	$443	$482	$490	$509	$534	$562
Premiums	$173	$181	$166	$157	$149	$188	$191	$172	$170	$317	$315	$306	$275	$479	$452	$429	$389	$480	$459	$419	$386	$627	$590
Operating	$13	$20	$11	$11	$10	$12	$8	$11	$14	$15	$14	$15	$16	$18	$16	$16	$18	$17	$18	$19	$19	$20	$19
Account Balance	$467	$454	$427	$376	$327	$287	$222	$123	$19	$32	$17	-$19	-$98	$211	$278	$284	$222	$237	$209	$97	-$19	$57	$53

Technical note: Operating expenses in recent quarter are preliminary. Account balance, premiums, and expenses data are from different data systems so numbers will not exactly total within a quarter.

Claim applications by type

- **September 2025, we received 29.5 thousand applications**
  - Slightly more than the previous month
  - 17% more than September 2024
- **42% family, 58% medical**
- **Three-month rolling average: 29 thousand**



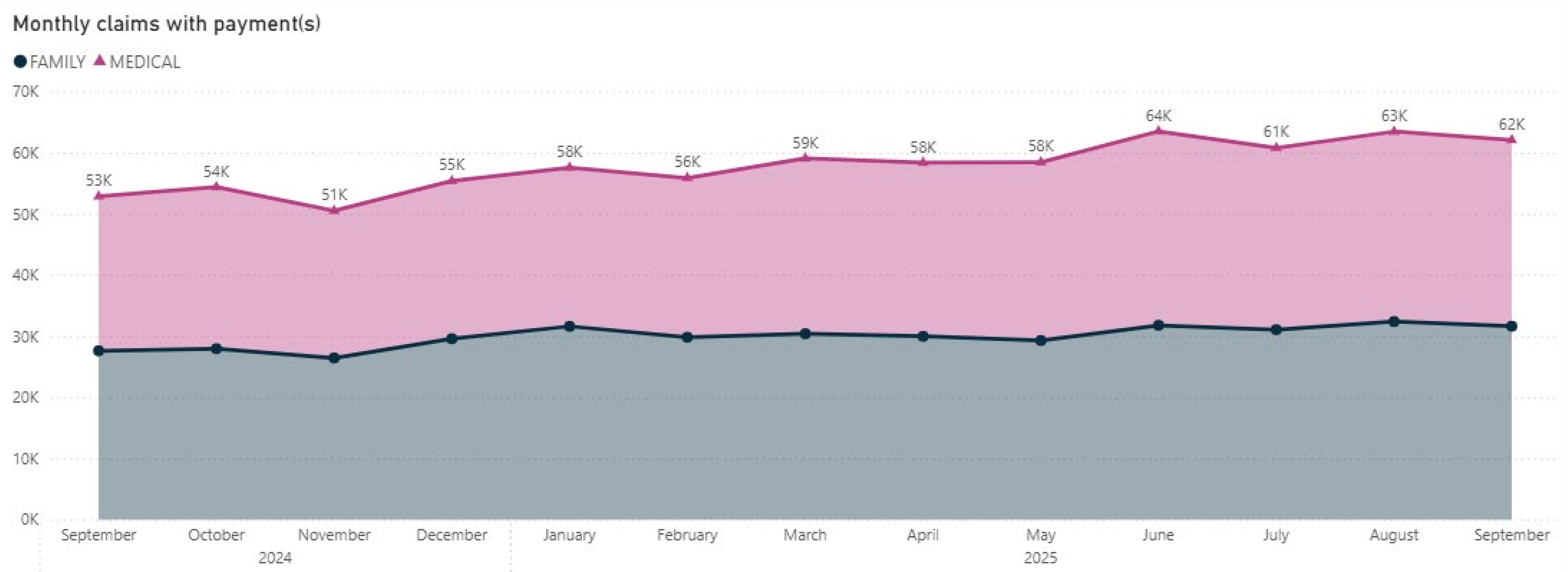
Claims with payments and approval rates

September 2025, 82% of claims were approved

- 85% were approved in the prior month
- Current month typically lower than prior month (data maturity)

September 2025, total unique paid claims was 62,112

- 17% more than August 2024



Customer-focused performance goals

Benefits wait time

- Time to application decision
- Time to first weekly claim processed

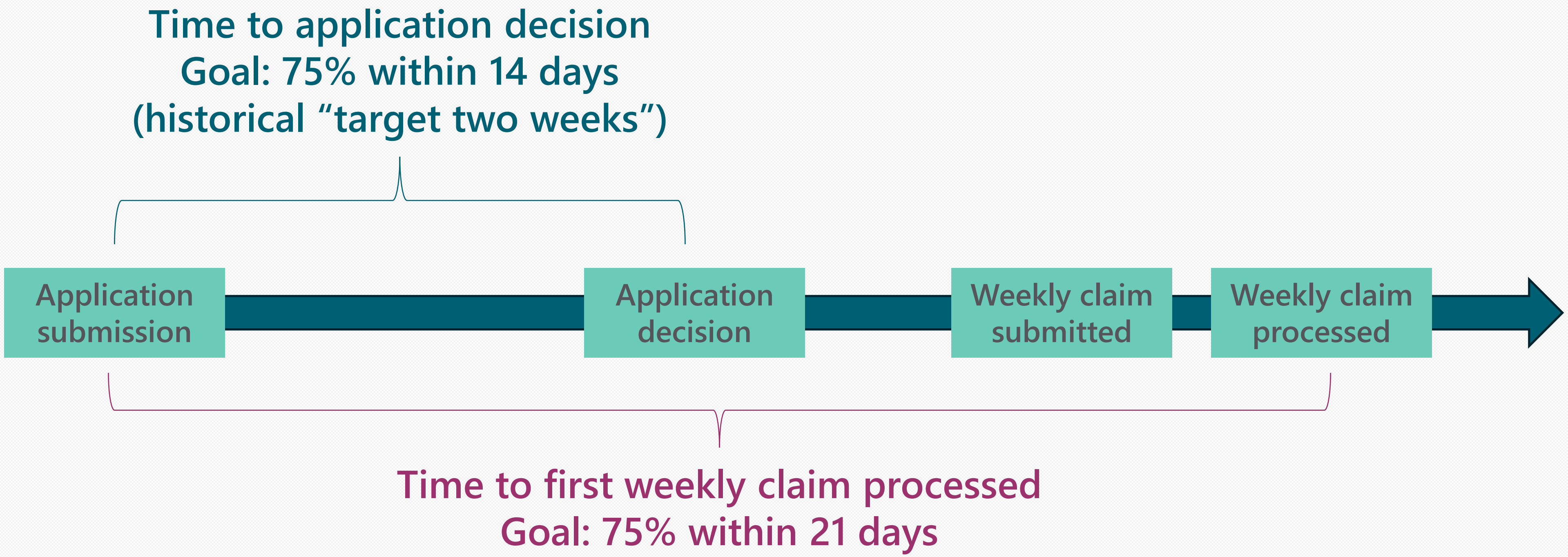
Customer contact response time

- Phone hold time
- Secure message & email response time

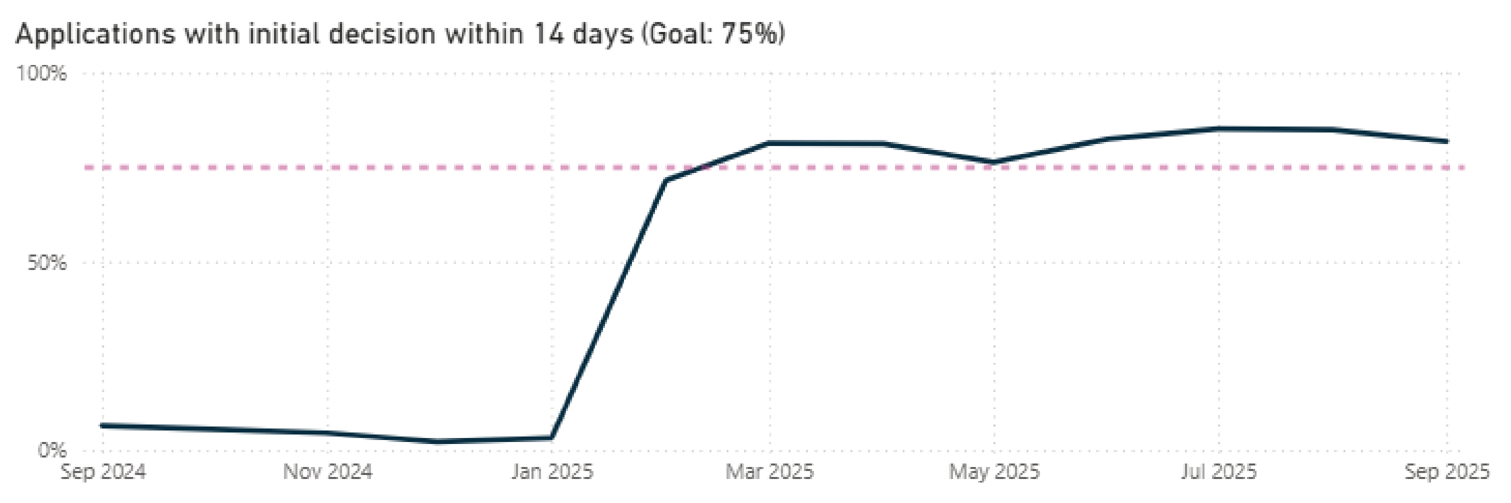
Employer accounts

- Full account access

Benefit wait time

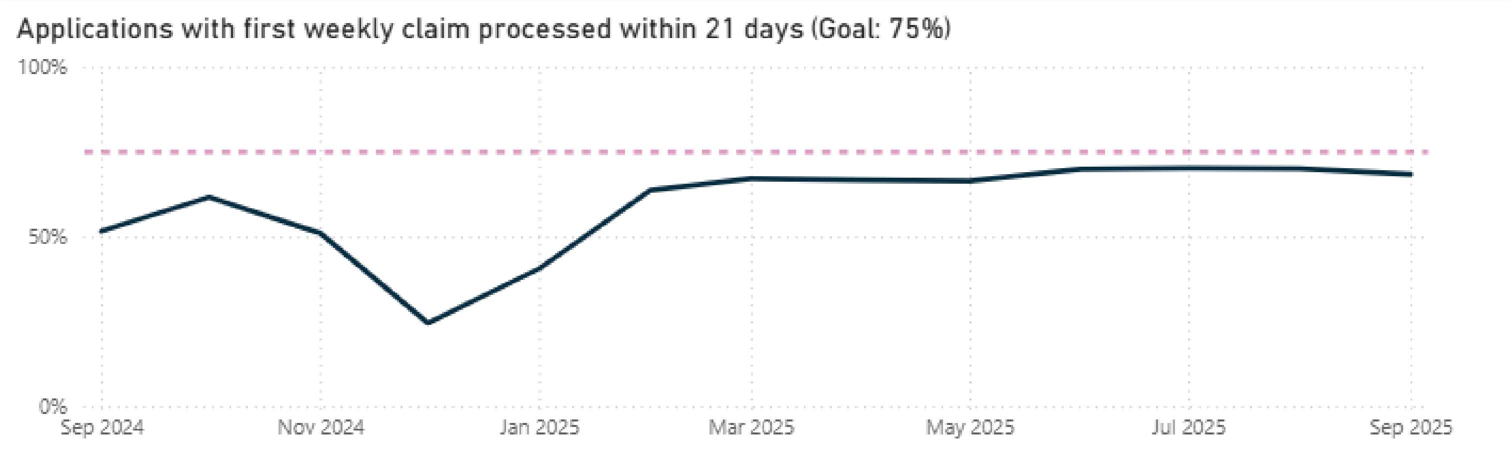


Leave processing times



September 2025, met goal with 82% of leave applications initially adjudicated within 14 days

- 3 percentage points less than the previous month
- 76 percentage points more than September 2024
- September 2025, median processing time was 12 days



September 2025, under goal with 68% of applications having first weekly claim processed within 21 days

- 2 percentage points less than the previous month
- 17 percentage points higher than September 2024
- September 2025, median time from application submission to first weekly claim processed was 15 days

Customer contact response time

Phone hold time

Goal: 80% within 10 minutes

With zero receiving "high call volume" message

Secure message & email response time

Goal: 80% within 1 business day (or 2 calendar days)

Will need new tech functionality to track

Overall responsiveness goal

80% of contacts meeting response time goals

Split out tracking by contact type and customer

Employer accounts

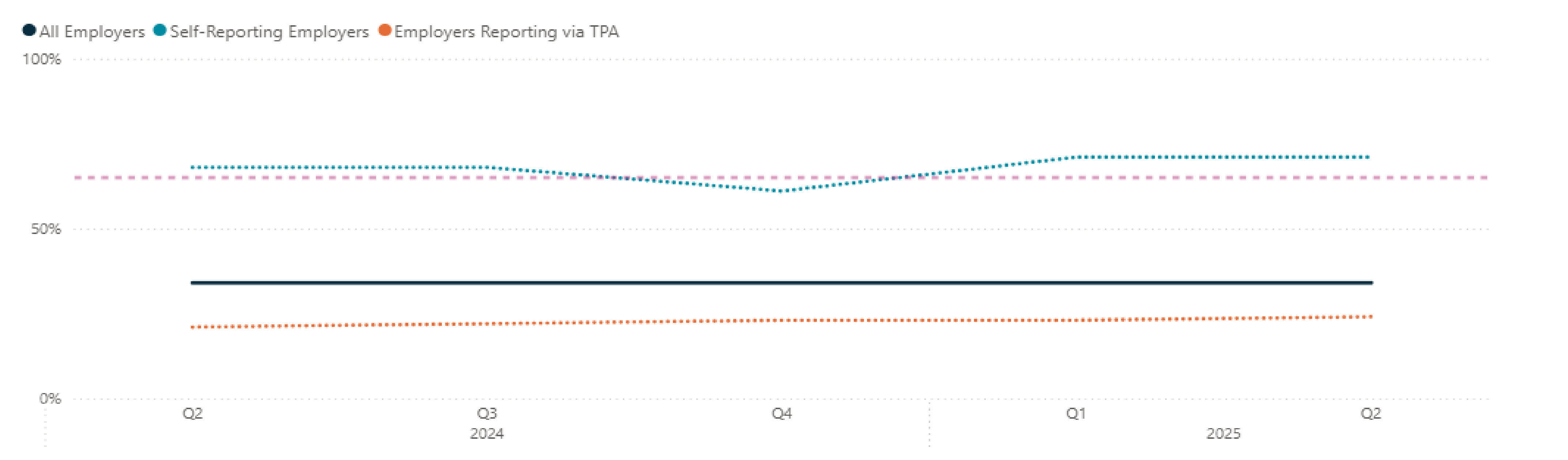
For now	
Percent of employers with full access to their account	Goal: 65% of employers

Later	
Something around reporting timeliness, balances due, or penalties and interest as summary indicator	Will work with Customer Compliance Division on future shared goals

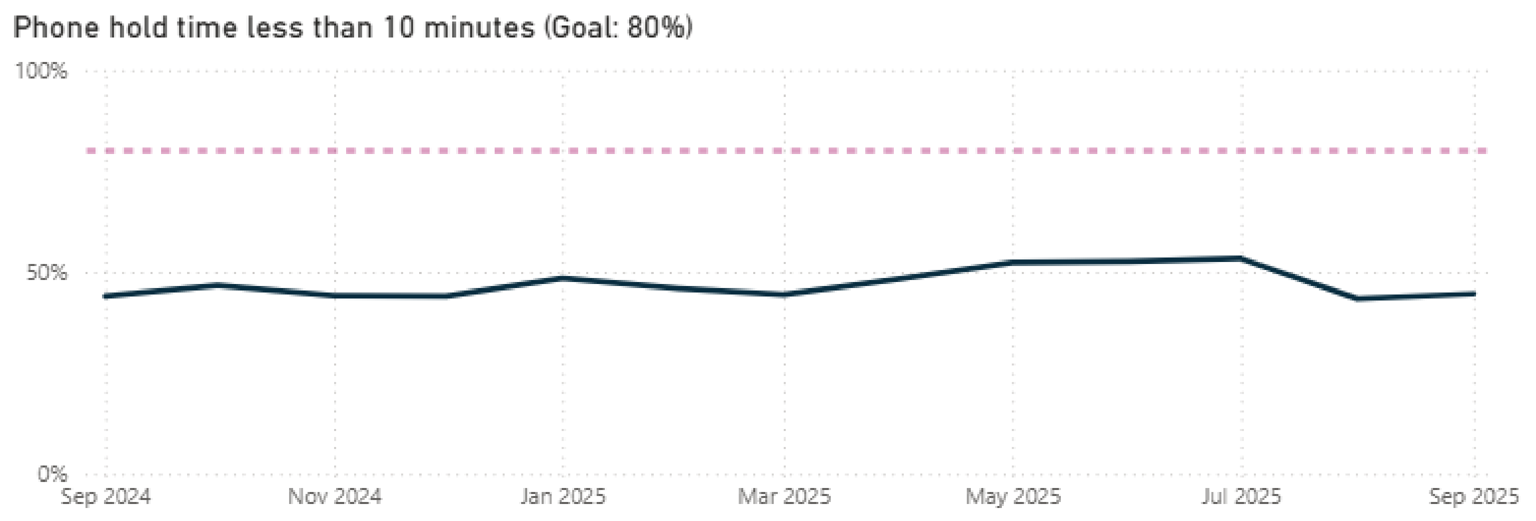
Employers with full account access

Goal: 65% of employers with quarterly reporting had full employer account access

- Q2 2025, 34% had full access accounts
  - Same as previous quarter
- 71% of those employers reporting for themselves had full access
  - Same as previous quarter
- 24% of employers using a TPA had full access
  - 1 percentage point more than previous quarter
- **Q3 progress towards this goal to be shared after the current reporting period.**

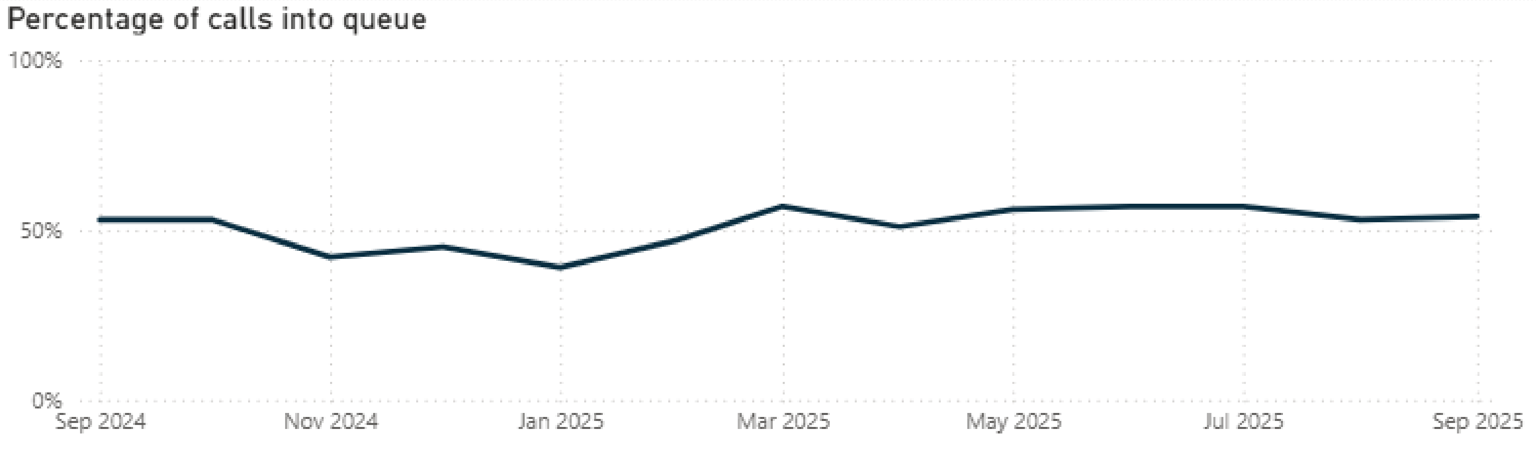


Phone responsiveness



September 2025, 45% of Paid Leave phone calls were answered within 10 minutes.

- 2 percentage points more than the prior month
- 1 percentage point more than September 2024
- September 2025, avg. phone queue time was 27 minutes



September 2025, 54% of calls to Leave and Care went into a queue

- 1 percentage point more than the previous month
- 1 percentage point more than September 2024

Coming soon…

- Monthly tracking of progress toward
  - 80% of emails responded to within 1 business day
  - 80% of secure messages responded to within 1 business day

Summary of program performance goals

Performance Metric	Performance Goal	Current Status
Time to application decision	75% of applications with initial decision within 14 days	**82%**
Time to first weekly claim processed	75% of applications with initial decision within 21 days	**68%**
Phone hold time	80% of customers with less than 10-minute hold time	**45%** met hold time goal, **54%** went into phone queue
Secure message & email response time	80% customers receiving a response in 1 business day	**TBD**
Full account access	65% of employer accounts with full access	**34%**

2026 premium rate

Karissa Burgess, Actuary

To be released, 10.29.2025

2026 Premium Rate Calculation

Final 2026 rate aligns with 2025 PFML Annual Actuarial Report projection at 1.13%.

$$\frac{140\%\ (\text{benefits paid} + \text{administrative costs}) - \text{Sep 30 account balance}}{\text{taxable wages}} = \textbf{Total Premium Rate}$$

⬇

To be released, 10.29.2025

Program priorities

Alison Eldridge, Deputy Director

Rob Wells, Communications Manager

Leave and Care | Portfolio Dashboard Status Report

As of October 5, 2025

Overall Health · Report Date · Close Out · On Target · At Risk · High Risk · N/A (planning) · Complete

Lvl	Project Description	Theme	Sch	Res	Risk	Q2 - 2025 / Q3 - 2025 / Q4 - 2025 / Q1 - 2026
3	Paid Leave Child Support Withholding	Balance of Work	Close Out	Close Out	Close Out	10/31/2025 ★ Complete
2	Benefit application enhancements 2025	Enhancements	Close Out	Close Out	Close Out	10/01/2025 ★ Complete
2	Identify Overpayments in Weekly Claim Redeterminations	Balance of Work	On Target	On Target	On Target	10/31/2025
1	Employer Sizing 2025	Annual project	On Target	On Target	On Target	10/31/2025
0	Dockworkers reporting and premiums (SSB 5191)	Legislation	On Target	On Target	On Target	11/01/2025
1	Unclaimed properties 2025	Annual project	On Target	On Target	On Target	11/30/2025
0	2025 Annual Program Report	Legislation	On Target	On Target	On Target	12/01/2025
4	WA Cares Contribution Determination	WA Cares	On Target	On Target	On Target	12/31/2025
2	WA Cares Exemptions 2026 (SSB 5291)	Legislation	On Target	On Target	On Target	12/31/2025
2	Equitable hiring: Implementation of EO 24-04 and 24-05	Legislation	On Target	On Target	On Target	01/16/2026
2	Receiving benefit overpayments	Balance of Work	At Risk	On Target	On Target	01/31/2026
4	Assess and waive benefit overpayments	Balance of Work	On Target	On Target	On Target	01/31/2026
2	Employer account notifications and actions	Balance of Work	On Target	On Target	On Target	01/31/2026
1	2026 Annual changes (premium rate, WBA, SS cap)	Annual project	On Target	On Target	On Target	1/31/2026
3	Cloud Migration Portal	Enhancement	At Risk	On Target	At Risk	Q1 - 2026
2	Quality Assurance Revamp	Enhancement	On Target	On Target	On Target	04/24/2026
2	WA Cares Annual Statements 2026	WA Cares	On Target	On Target	On Target	04/30/2026
4	One Washington	Enhancements	At Risk	On Target	At Risk	03/01/2027
2	Elective coverage for tribes	Balance of Work	N/A (planning)	N/A (planning)	N/A (planning)	
3	Job protection (ESSHB 1213)	Legislation	N/A (planning)	N/A (planning)	N/A (planning)	
2	2025 Small business grants (ESSHB 1213)	Legislation	N/A (planning)	N/A (planning)	N/A (planning)	
2	4-consecutive hours (ESSHB 1213)	Legislation	N/A (planning)	N/A (planning)	N/A (planning)	
1	2025 1099Gs	Annual project	N/A (planning)	N/A (planning)	N/A (planning)	

Balance of Work project restructure

The project is under WaTech and OFM oversight and subject to gated funding requirements.

Overarching project manager assigned with redesigned governance structure to ensure strategic prioritization, consistency, accountability, and transparency.

4

Organized into four sub-projects: benefit overpayments, employer responsibilities, cross-program benefits, and other program requirements.

Balance of Work project summary

Status at 10/8

Schedule

Scope

Budget

In Progress, on-schedule

In Progress, behind

Risk to go live

Objectives:

- Fully implement all components of the Paid Family & Medical Leave program as outlined in RCW 50A.
- Complete outstanding design work to meet statutory requirements.
- Strengthen governance and oversight for long-term program stability.
- Align implementation efforts with legal mandates and audit corrective actions.

Program prioritization timeline:

Phase 1 Complete

Phase 2 Complete

2025		2026				2027	
Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2

Phase I: Minimal viable product (MVP) meets law and audit corrective actions.

Phase 2: Technical and operational optimization.

Progress to date:

- Successfully socialized and launched the restructured Paid Leave Balance of Work project framework.
- Secured executive sponsor engagement and formal approval of four sub-project charters.
- Implementation efforts are now aligned with legal mandates and audit corrective actions.
- Conceptualized a clear solution alignment strategy to guide delivery and execution.
- Structured strong cross-functional partnerships across business, product, and technology teams, including inter-agency collaboration.
- Gated funding kickoff scheduled to support phased delivery and accountability.
- Reinforced governance and oversight structures to ensure long-term program stability and transparency.

Future work

Next

- Changes to employer sizing (ESSHB 1213)
- WA Cares omnibus (SSB 5291)

Later

- Stable data infrastructure
- Pre-application for benefits
- One application for birth and bonding
- Comprehensive authorized representative process

Upcoming changes

Effective Jan 1, 2026

- HB 1213
  - Enhancements to job protections
  - Changes to the SBA grants
  - Reduce minimum weekly claim duration from 8 to 4 consecutive hours
- Max weekly benefit amount increases
  - $1542 --> $1647
- Premium rate
  - 0.92% --> 1.13%
- Social Security cap
  - $176,100 --> $184,500

Communications goals

- **Continually improve experiences** of all clients: claimants, benefit recipients, employers and other stakeholders.
- **Assist Leave & Care benefit recipients in making more informed choices** about when and how – based on their specific needs and situations – to access Paid Family and Medical Leave.
- **Proactively anticipate and furnish employers and benefit customers** with answers to common Paid Leave programmatic questions.

Q1 2026 communications planning

ESSHB 1213: (Expanded job protections; Small business assistance grants; Reduction in minimum weekly claim duration from 8 to 4 consecutive hours)

Employer newsletter emails and website updates by mid-December 2025

Paid Leave benefit overpayments:

Paidleave.wa.gov updates in real time throughout Q4 2025

Online guides (downloadable PDFs) updates in mid-December 2025

Employer account updates:

Updated online guides available beginning mid-December 2025 (PDF format)

Employer sizing:

Employer newsletter email, physical letters and website updates by mid-December 2025

Annual changes:

Physical letters (by 11/14/2025): employer newsletter emails (also by 11/14/2025); website updates and press release distributed on 10/29/2025 and calculators updated by 12/31/2025.

Next meeting

1 to 3:30 p.m. on Wednesday, December 17 (virtual)

Proposed topics

- Paid Leave Annual Report highlights
- Open public meeting act training

Open comment

Reminders

Use the Zoom “raise hand” feature to make a comment.

Please frame your questions as a comment.

The meeting host will unmute participants to allow for the open comment.

Continue the conversation

JR Richards, Director

Insurance Services Division

Employment Security Department

jennifer.richards@esd.wa.gov

Visit us online at www.paidleave.wa.gov

Join our listserv at bit.ly/PaidLeaveList

Appendix

Performance metrics additional details

Time from application submission to first weekly claim processed

Month	Average days	Median days
September 2024	31	21
September 2025	27	15

Month	Average days	Median days
October 2024	29	19
November 2024	32	21
December 2024	34	24
January 2025	33	23
February 2025	28	17
March 2025	28	15
April 2025	28	16
May 2025	27	16
June 2025	24	15
July 2025	25	14
August 2025	26	14
September 2025	27	15

Phones

Month	Number of calls received for Paid Leave	Percentage of calls into queue*	Percentage of calls answered from Paid Leave queue	Queue time for Paid Leave
September 2024	31,959	53%	60%	25:38
October 2024	36,901	53%	59%	26:50
November 2024	28,084	42%	58%	30:05
December 2024	32,485	45%	60%	28:13
January 2025	34,408	39%	57%	31:35
February 2025	29,925	47%	60%	28:47
March 2025	32,189	57%	59%	26:50
April 2025	33,624	51%	57%	28:13
May 2025	34,886	56%	50%	23:54
June 2025	33,238	57%	51%	23:37
July 2025	37,587	57%	51%	25:21
August 2025	31,535	53%	59%	27:54
September 2025	33,300	54%	60%	27:37

*Includes WA Cares