

Advisory Committee Meeting- 10/29/2025

Attendance

Committee Members Present

- Jennifer Richards, Insurance Services Director
- Edsonya Charles, PFML Ombuds

Employee Representatives

- Samantha Grad, Teamsters 117
- Maggie Humphries, Moms Rising
- Joe Kendo, Washington State Labor Counsel
- Rian Watt-Economic Opportunity Institute

Employer Representatives

- James Crandall, Association of Washington Business
- Jan Himebaugh- Association of Washington business
- Tammie Hetrick- Washington Food Industry Association

ESD Staff

- Dan Zeitlin- Chief of staff
- Alison Eldridge, Deputy Director
- John Mattes- Assistant Director
- Brian Kennedy- Leave and Care Legislative Manager
- Chris Barron- Communication Director
- Rob Wells- Leave and Care Communication Manager
- Reese Hutchison- UI Communications Manager
- Karissa Burgess- Actuary
- Todd Dixon- Strategic Operations Manager
- Nicole Ross- Employer Services Unit Manager
- Rebecca Grady, Leave and Care Research& Data Manager
- Amanda Siemandel – Planning and Business Analyst- running slides
- Erika Ayala, Administrative Assistant 4- taking notes
- Kennidi Hunsicker- Administrative Assistant 4

Agenda

- *Introduction and approval of September minutes*
- *Advisory administration*
- *Program experience and performance measures*
- *2026 Premium Rate*
- *Program priorities and communications*
- *Open comment*
- *Adjourn*

Introductions & approval of September Minutes

DISCUSSION
<ul style="list-style-type: none">• Jan Himebaugh moved to approve September's minutes• Samantha grad seconds• All in favor• September's minutes have been approved

Advisory Administration

NAME	Jennifer Richards, Director of Insurance Services
<p>Open Public Meeting Act training in December</p> <ul style="list-style-type: none">• ESD Advisory Committees are submit to the Open Public Meetings Act (OPMA)• Required OPMA training for member is scheduled for 12/17/25 as part of our regular committee meetings• Training is facilitated by Washington State Office of the Attorney General• Training will begin at 1pm and last around 30 minutes, we will then proceed with the formal agenda• 12/10 is the training for UI committee members• If you cannot attend the 12/17 meeting training, you can attend the 12/10 meeting <p>Committee charter updates</p> <p>Proposed 2026 meeting calendar</p> <ul style="list-style-type: none">• Will bring this schedule for finalization in December's meeting• Friday January 23, 2026- 1:30-2:30pm• Friday February 27, 2026- 1:30-2:30pm• Friday March 27, 2026- 1:30-2:30pm• Wednesday May 27, 2026- 1:30-3:30pm• Wednesday July 22, 2026- 1:30-3:30pm• Wednesday September 23, 2026- 1:30-3:30pm• Thursday October 29, 2026- 1:30-3:30pm (moved to Thursday to avoid conflict with LTSS Commission Meeting• Wednesday December 16, 2026- 1:30-3:30pm• Committee members please review and let JR know where there are conflicts• Please e-mail those conflicts to JR or her team so we can adjust as necessary	

Program Experience and Performance Measures

NAME	Rebecca Grady, Data and Research Manager
<p>Monthly Benefit Payments</p> <ul style="list-style-type: none">• 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	

Monthly Premiums Remitted

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

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
- We expect large remittance payments to come in in the next few days

Premiums, Benefits, Operating expenses, and Account balance by quarter(millions)

- Benefits Q1 2025- \$509
- Premiums Q1 2025- \$386
- Operating Q1 2025- \$19
- Account Balance Q1 2025- \$-19
- Benefits Q2 2025- \$534
- Premiums Q2 2025- \$627
- Operating Q2 2025- \$20
- Account Balance Q2 2025- \$57
- Benefits Q3 2025- \$562
- Premiums Q3 2025- \$590
- Operating Q3 2025- \$19
- Account Balance Q3 2025- \$53

Claim applications by type

- September 2025, we received 29.5 thousand applications
 - Slightly more than previous month
 - 17% more than September 2024
- 42% family, 58% medical
- 3 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 September 2024

Customer- focused performance goals

- Benefits wait time
- Time to application decision goal: 75% within 14 days
- Time to first weekly claim processed goal: 75% within 21 days

Leave Processing times

- Applications w/ initial decision within 14 days goal: 75%

- 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
- Applications w/ first weekly claim processed within 21 days goal: 75%
- September 2025, under goal with 68% of applications having first weekly claim processed within 21 days
 - 2 percentage points less than previous month
 - 17 percentage points higher than September 2024
 - September 2025 median time from application submission to first weekly claim process was 15 days

Phone hold time goal- 80% within 10 minutes and 0 receiving high call volume message

- September 2025 45% of Paid Leave phone calls were answered within 10 minutes
 - 2 percentage points more than previous months
 - 1 percentage point more than September 2024
 - September 2025 average phone que time was 27 minutes
- September 2025 54% of calls to Leave and Care went into queue
 - 1 percentage point more than the previous month
 - 1 percentage point more than September 2024
- Secure message and email goal- 80% within 1 business day (or 2 calendar days)
 - Coming soon
- Overall responsiveness goal- 80% of contacts meeting response time goals

Employer Accounts

- Percent of employer with full access to their account- Goal is 65% of employers
 - Q2 2025, 34% has full access, same as previous quarter
 - 71% of those employers reporting for themselves has 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 will be shared after current reporting period due to this being a quarterly measure
- Jan Himebaugh- On the applications with time to first weekly claim processed, you're within reach of your goal. Is the reason you are not at goal because applications are incomplete or because the customer has given the wrong information or because the department is unable to get to in time.
- Rebecca- It's a combination. A portion of customers we see there is a lag time between when we send the application approval and when they come in and submit their weekly claim/s. Average time is 10-11 days. It is a customer action, but we can make changes to help that behavioral customer experience to get those in quicker. There is also times where information is needed or where we need to have a person manually look at a claim. Most of the weekly claims, the calculation can be done through the system in an automated process, but for some we do need to have a person look at the weekly claim and that can be for a variety reasons. If they indicated they are taking UI, we need to follow up with the customer to find out which program they need to take. Also, some that need to be manually processed can also be workload capacity issue.

2026 Premium Rate

NAME	Karissa Burgess, Actuary
<ul style="list-style-type: none"> • Released 10.29.2025 to the public • 2026 Premium Rate Calculation • 140% (benefits paid=administrative costs) – Sept 30 account balance/ taxable wages= Total Premium Rate • 140% (\$2,014,431,850+ \$77,251,752)- \$52,660,055/ \$255,122,722,907= 1.13% • Premium rate for 2026 is 1.13% • This is the exact same rate presented in Sept. but we didn't have Sept 30th account balance to finalize the rate at that time • Higher than 2025 rate (0.92%). Magnitude of change was expected. • Projected short-term deficits expected to continue • Employer-employee portion of contributions stayed relatively the same • Employee decreased by roughly 0.1% (71.52% -> 71.43%) • Inversely, employer portion increased by roughly 0.1% (28.48% -> 28.57%) • Edsonya- Curious, we haven't had an update in long time. Have any small employers opted in to pay premiums • Alison Eldridge/John Matters-Not at this time 	

Program Priorities and Communications

NAME	Alison Eldridge, Deputy Director and Rob Wells, Communications Director
<p>Balance of Work Project Summary</p> <ul style="list-style-type: none"> • <i>Close Out</i> • Paid Leave Child Support withholding- balance of work- 10/31/2025 (currently fully implemented) <ul style="list-style-type: none"> • Sept 19 – oct 22 we have withheld 281207\$ from benefit customers and transferred to DCS • Benefit application enhancements 2025- enhancements- 10/01/2025 • <i>At Risk</i> • Cloud migration portal- enhancement- Q1 2026 • Receiving Benefit Overpayments- balance of work- 1/31/2026 • One Washington- enhancement- 03/01/2027 • <i>On Target</i> • Identify Overpayments in weekly claim redeterminations- balance of work- 10/31/2025 • Employer sizing- annual project- 10/31/2025 • Dockworkers reporting and premiums (SSB 5191)- legislation- 11/01/2025 • Unclaimed properties 2025- annual project- 11/30/2025 • 2025 Annual Program Report- legislation- 12/01/2025 • WA Cares Contribution Determination- WA Cares- 12/31/2025 • WA Cares Exemptions 2026 (SSB5291)- legislation- 12/31/2025 • Equitable Hiring: Implementation of EO 24-04 and 24-05- legislation- 01/16/2026 • Assess and waive benefit overpayments- balance of work- 01/31/2026 • Employer account notifications and actions- balance of work- 01/31/2026 • 2026 Annual changes (premium rate, WBA, SS cap)- annual project- 01/31/2026 	

- Quality Assurance revamp- enhancement- 04/24/2026
- WA Cares Annual Statements 2026- WA Cares- 04/30/2026
- *N/A (planning)*
- Elective coverage for tribes- balance of work
- Job protection (ESSHB 1213)- legislation
- 2025 Small business grants (ESSHB 1213)- legislation
- 4- consecutive hours (ESSHB 1213)- legislation
- 2025 1099Gs- annual project
- **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.
- Organized into four sub-projects: benefit overpayments, employer responsibilities, cross-program benefits, and other program requirements.
- **Balance of Work project summary**
- *Status (Green- In progress/on schedule, Yellow- In progress/ behind, Red- Risk to go live)*
- Schedule – Red
- Scope- Yellow
- Budget- Yellow
- JR- We did this restructure so we could have better visibility on where we are and how to move forward that's why the status' are red and yellow
- *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.
- June 30, 2026 is the deadline to complete the letter of the law
- If there is funding after June 2026, we plan to use funds to enhance through 2027
- **Future Work**
- *Next*
- Changes to employer sizing (ESSHB 123)
- WA Cares omnibus (SSB 5291)
- *Later*
- Stable data infrastructure
- Pre-application for benefits
- One application
- **Upcoming changes**
- Effective January 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 from \$1542->\$1647
- Premium Rate increases from 0.92%-> 1.13%
- Social Security Cap increases from \$176,100-> \$184,500

Rob Wells- Presents on Communication

- **Communication 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**

- Focusing heavily in terms of comms plan 2025 and into 206 the priorities below
- 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.
- Edsonya-I am happy to see comms planning but, still concerned that it is a bit late. On 1213 we heard from employers in stakeholders meeting that December is still late. I'm just wondering can we do it sooner or what more can we do to communicate sooner?
- JR will follow up with what need to be true for us to communicate sooner and bring answers around this to committee
- Jan Himebaugh- Is there a way on their log in that you can have a notice, because many people do not actually read the letters.
- Alison and John- Yes, we can put notices in their accounts that will direct them to the places to look and we will put banners on the website.
- JR- We can see how many employers open the email but again opening and reading through are two different things and this is all tracked by the comms team.
- John Mattes- One of the cool things about us coming together into the Insurance Services Division, is the Employer Services Unit is going to be putting together a series of webinars later this year for a few select targeted audiences to go through these changes.

Next Meeting

NAME	
	<ul style="list-style-type: none">• 1 to 1:30 PM on Wednesday December 17th (virtual)• Proposed topics• Paid leave annual report highlights• Open public meeting act training- provided by the office of the attorney general• If you have topics you would like to see, you can share now or reach out to JR/Brian Kennedy• Josh Dye- One thing we will have on the agenda is a pre leg session round up. We will have more info by then of things coming out of leg and the agency

Open Comment

NAME	
	<ul style="list-style-type: none">• No Open comment• Meeting adjourns at 1:50pm