

Paid Family & Medical Leave Advisory Committee Meeting



Wednesday, May 27, 2026

Meeting structure

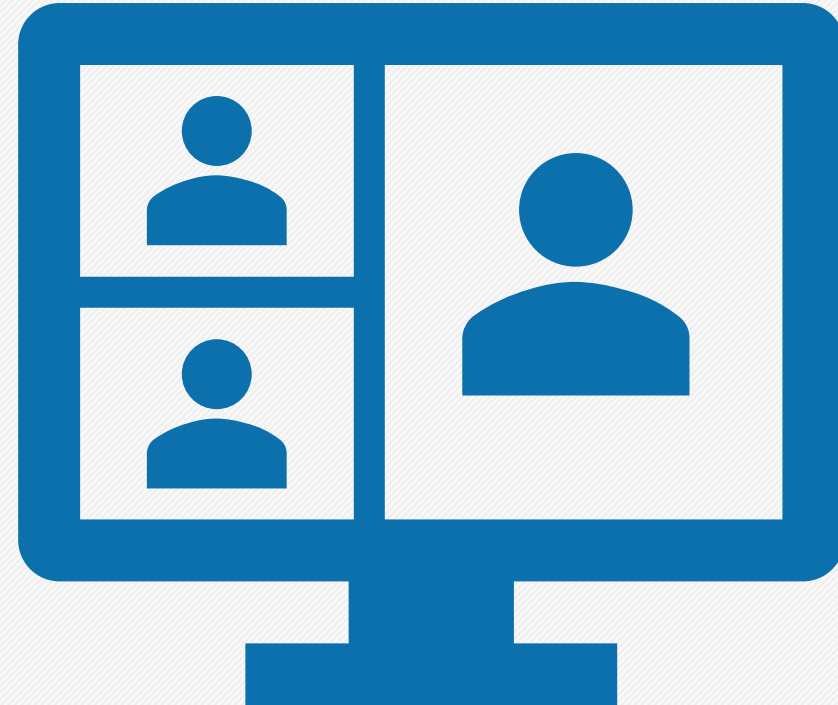


- Only Committee members and presenters will be unmuted during the meeting.
- We ask members of the public to hold comments until the open comment period.
- Comments and questions in chat will not be reviewed during open comment.

Roll call



- Advisory members will confirm attendance when name is called



Agenda



Agenda:

- I. Approve March minutes
- II. Program experience
- III. Performance metrics
- IV. Ombuds report
- V. Program priorities
- VI. Employer program features
- VII. Benefit customer program features
- VIII. Open comment

Appendix:

- I. Additional phone program metrics
- II. Account projections

Approve March minutes



Program experience

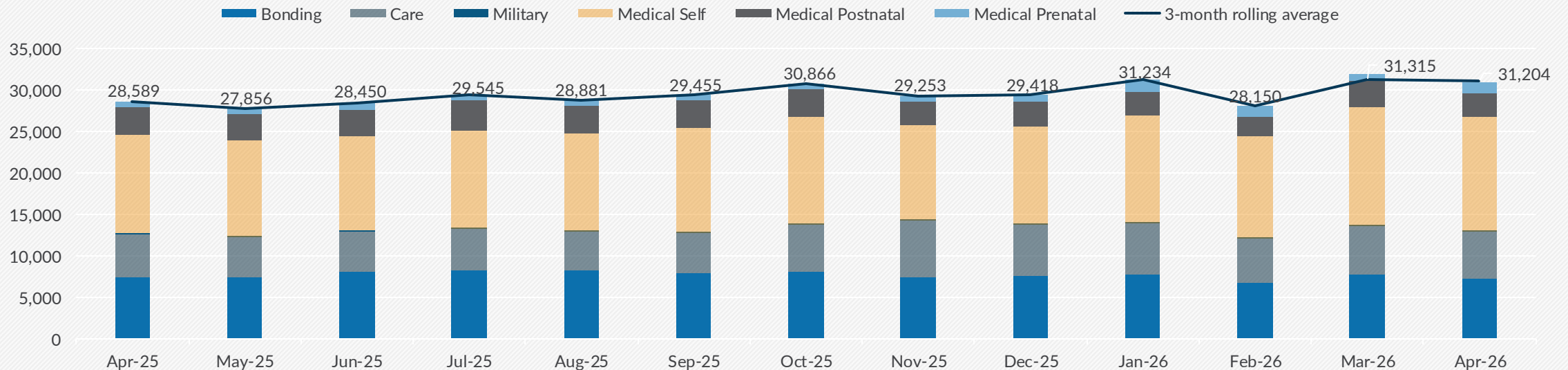


Rebecca Grady, Data and Research Manager

Claim applications submitted by type



- April 2026, we received 31,204 applications
 - About the same as the prior month
 - 9% more than April 2025
- 41% family, 59% medical
- Three-month rolling average: 31,000

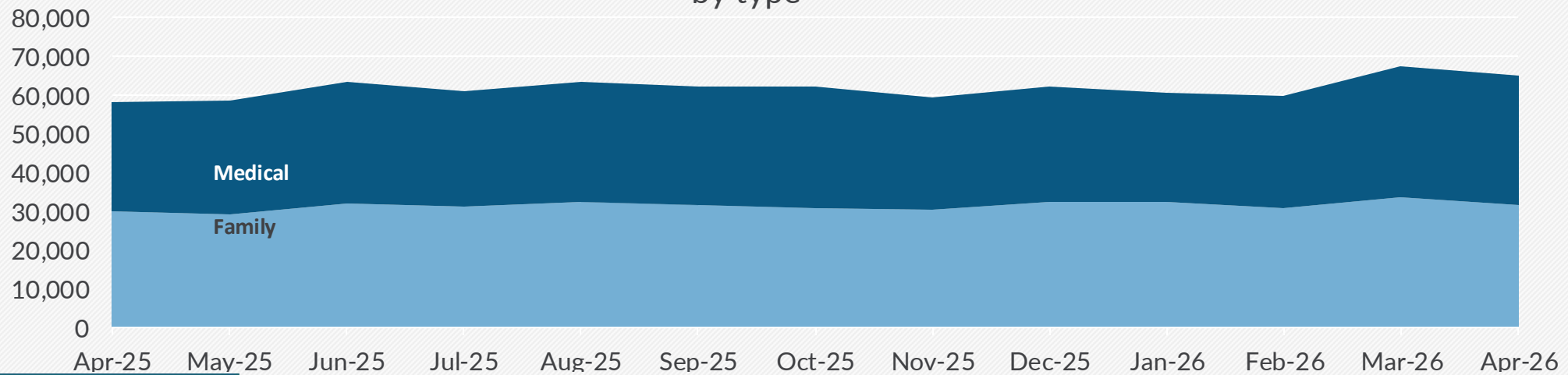


Claims with payments and approval rates



- April 2026, 82% of claims were approved
 - 83% were approved in the prior month
 - Current month typically lower than prior month (data maturity)
- April 2026, total unique paid claims was 64,867
 - 4% less than prior month

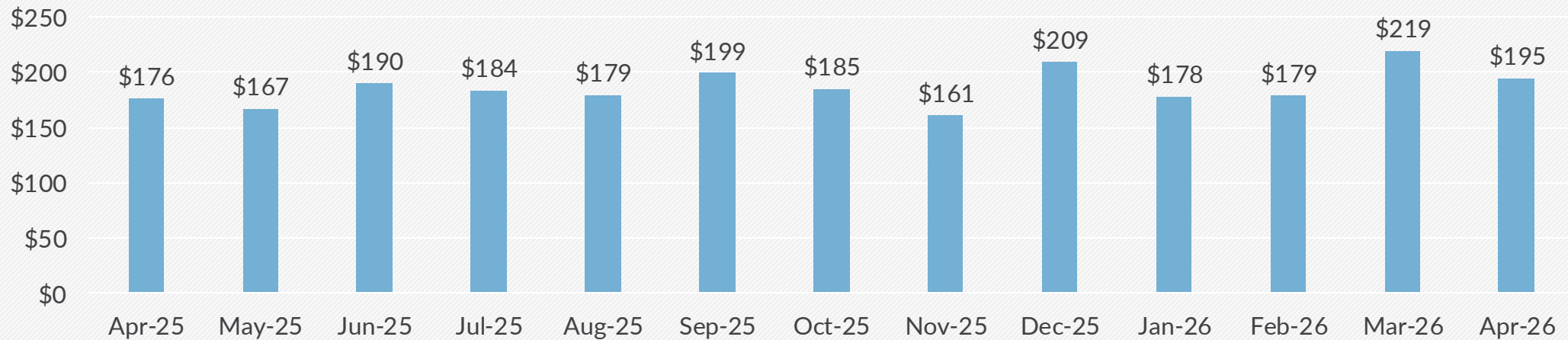
Claims with at least one payment in month
by type



Monthly benefit payments



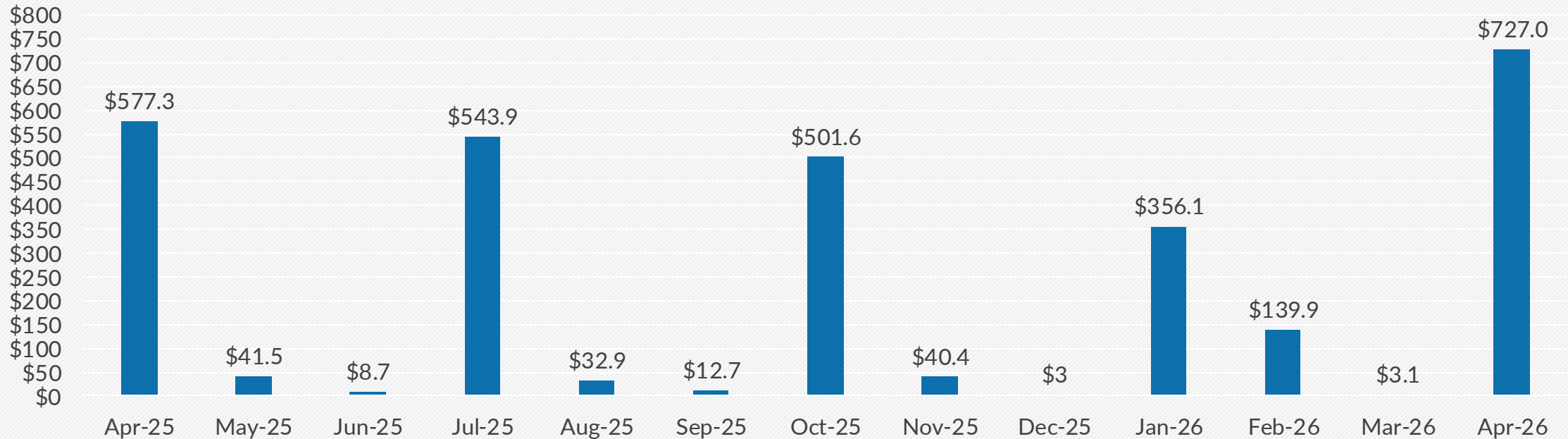
- April 2026, \$195 million benefits paid
 - 11% less than the previous month
 - 11% more than April 2025
- \$185.7 million avg. monthly payments for previous 12 months
- April 2026, avg. weekly benefit for new claim years was \$1,171



Monthly premiums remitted



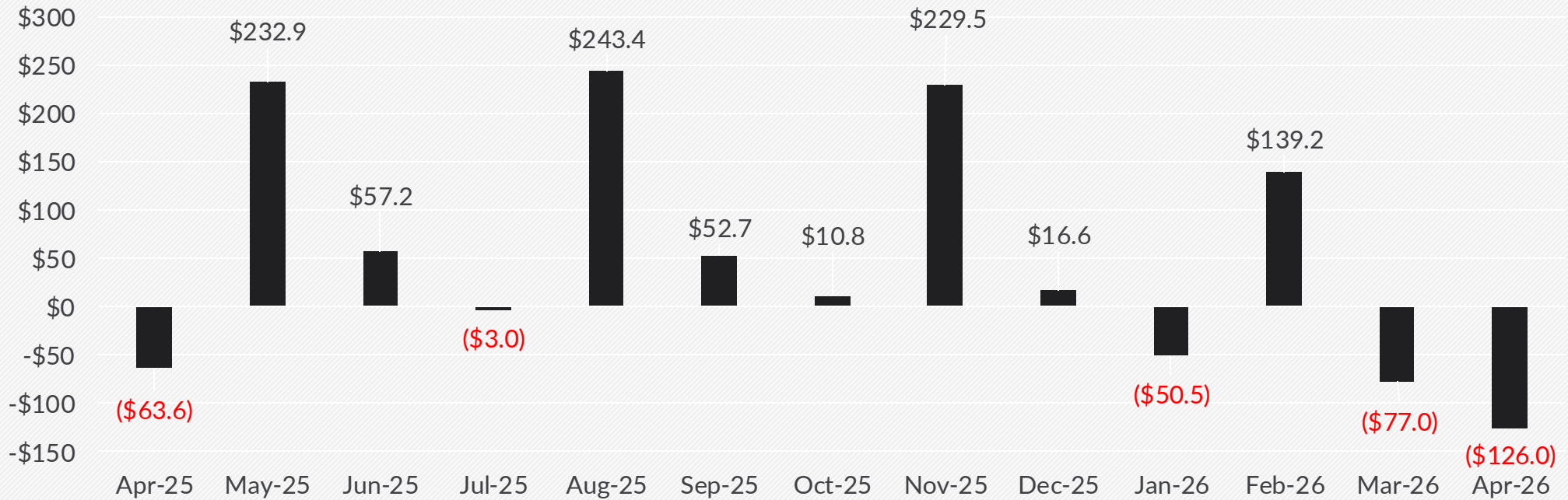
- April 2026, \$727 million in premiums remitted
- \$2.26 billion in premiums remitted in previous 12 months



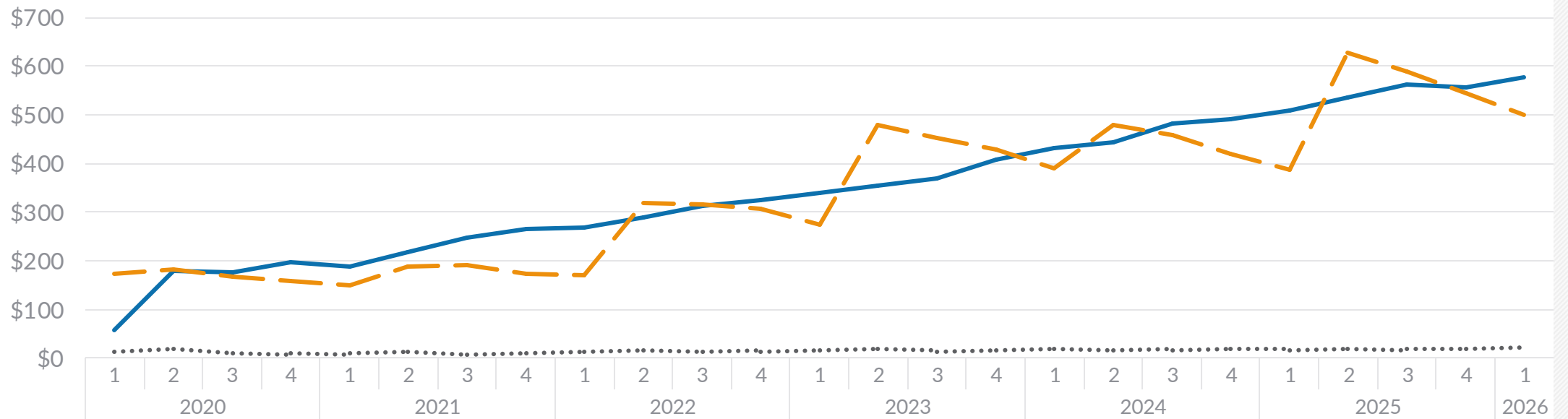
Monthly account balance



- Ending account balance for April 2026 was **-\$126 million**
 - \$49 million less than the prior month
 - \$62.4 million less than April 2025



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



	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2026
	2020				2021				2022				2023				2024				2025				2026	
— Benefits	\$58	\$179	\$177	\$197	\$189	\$217	\$248	\$264	\$269	\$289	\$313	\$324	\$339	\$355	\$370	\$409	\$432	\$443	\$482	\$490	\$509	\$534	\$562	\$555	\$576	
— Premiums	\$173	\$181	\$166	\$157	\$149	\$188	\$191	\$172	\$170	\$317	\$315	\$306	\$275	\$479	\$452	\$429	\$389	\$480	\$459	\$419	\$386	\$627	\$590	\$545	\$499	
..... Operating	\$13	\$20	\$11	\$11	\$10	\$12	\$8	\$11	\$14	\$15	\$14	\$15	\$16	\$18	\$16	\$16	\$18	\$17	\$18	\$19	\$19	\$20	\$19	\$19	\$22	
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	\$17	-\$77	

Program performance metrics



Performance metrics



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

Benefits wait time



Time to application decision
Goal: 75% within 14 days
(historical "target two weeks")

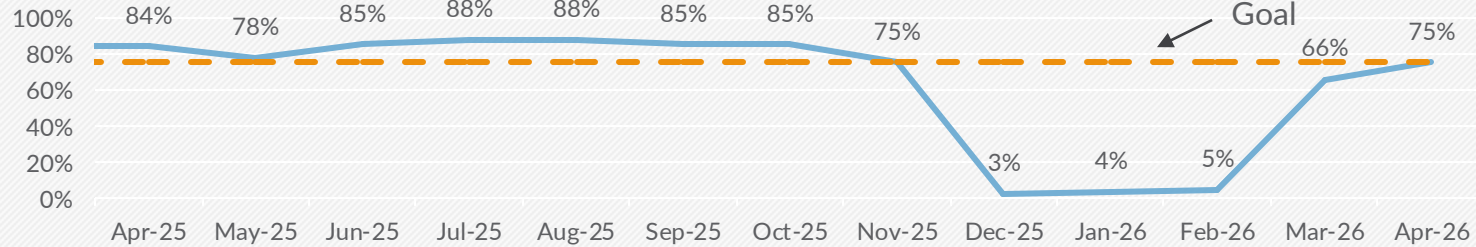


Time to first weekly claim processed
Goal: 75% within 21 days

Leave processing times

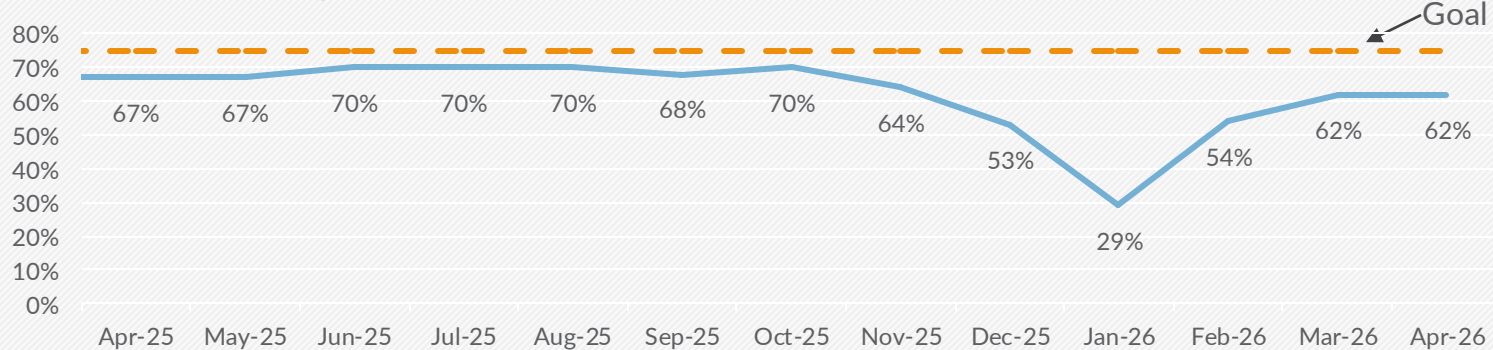


Percentage of applications initially adjudicated within 14 days
(Goal: 75%)



- April 2026, met goal with 75% of leave applications initially adjudicated within 14 days
 - 9 percentage points more than the prior month
 - 9 percentage points less than April '25

Percentage of claims with first WC processed within 21 days (Goal: 75%)



- April 2026, under goal with 62% of applications having first weekly claim processed within 21 days
 - Same as the prior month
 - 5 percentage points less than April 2025
 - April 2026, 75% of claims had first weekly claim processed in 28 or fewer 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

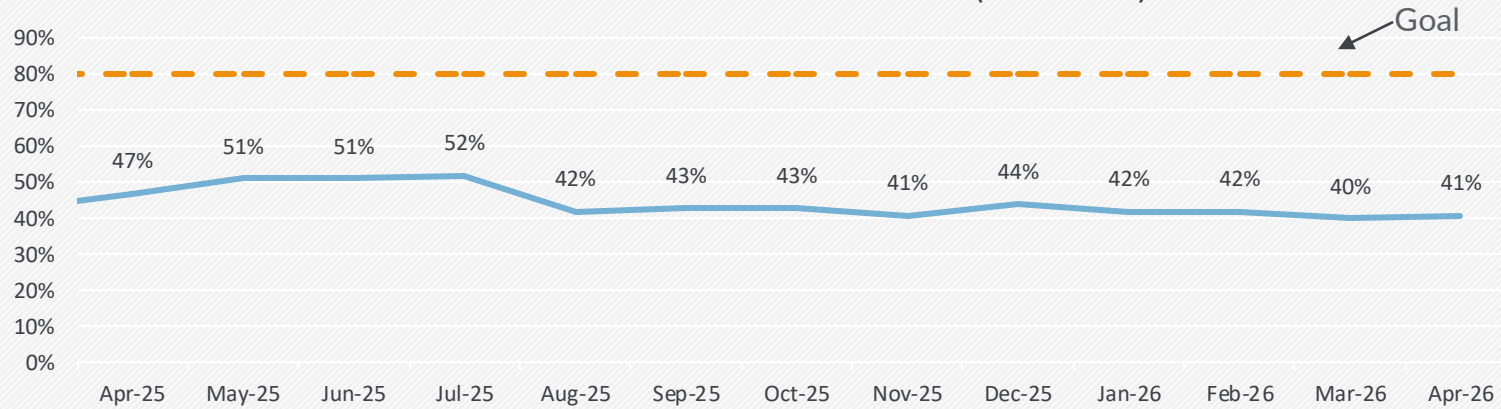
80% of contacts meeting response time goals

Split out tracking by contact type and customer

Phones responsiveness

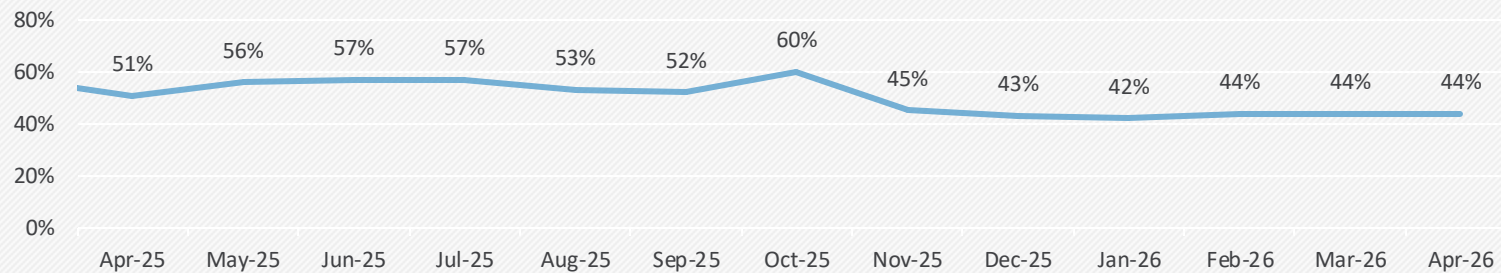


Phone hold time less than 10 minutes (Goal: 80%)



- April 2026, 41% of Paid Leave calls were answered within 10 minutes
 - 1 percentage point more than the prior month
 - 6 percentage points less than April 2025

Percentage of calls into queue

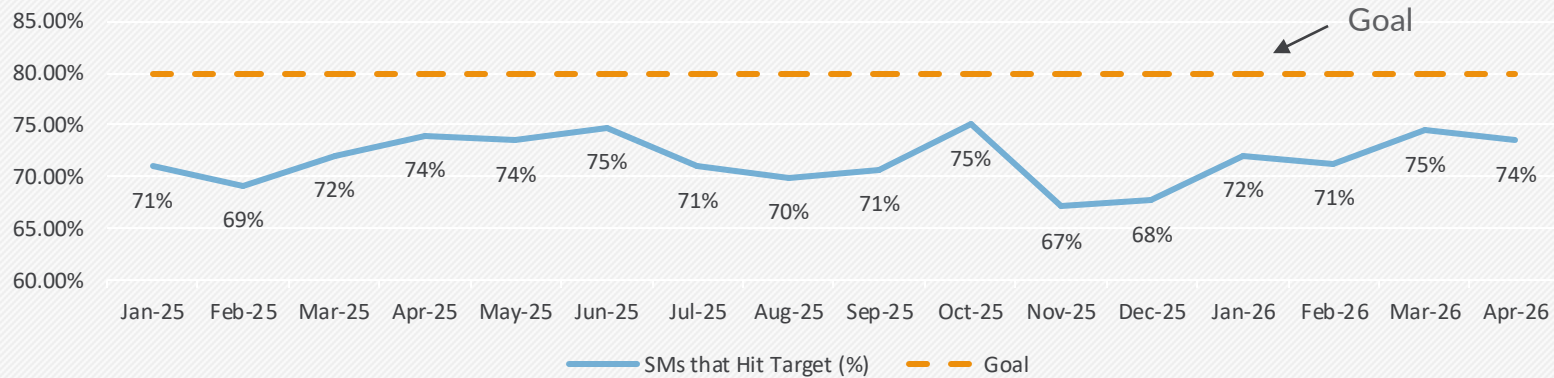


- April 2026, 44% of calls went into a queue
 - Same as the previous month
 - 7 percentage points less than April 2025

Secure message and email responsiveness

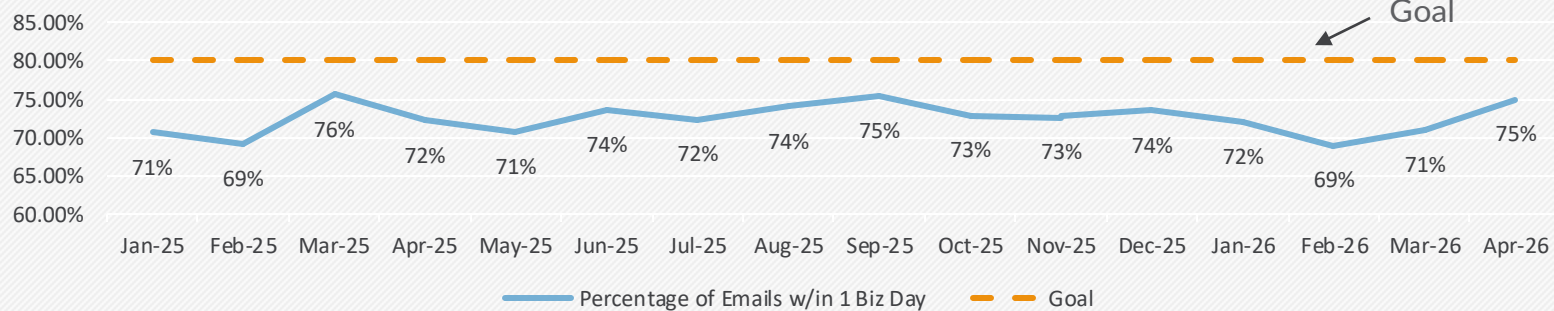


Percentage of secure messages responded to within 1 business day (Goal: 80%)



- April 2026, under goal with 74% of secure messages responded to within 1 business day
 - 1 percentage point less than prior month
 - Same as April 2025
 - In April, 80% of secure messages were responded to in 1.6 or fewer business days

Percentage of emails responded to within 1 business day (Goal: 80%)



- April 2026, under goal with 75% of emails responded to within 1 business day
 - 4 percentage points more than prior month
 - 3 percentage points more than April 2025
 - In April, 80% of emails were responded to in 1.32 or fewer business days

Employer accounts

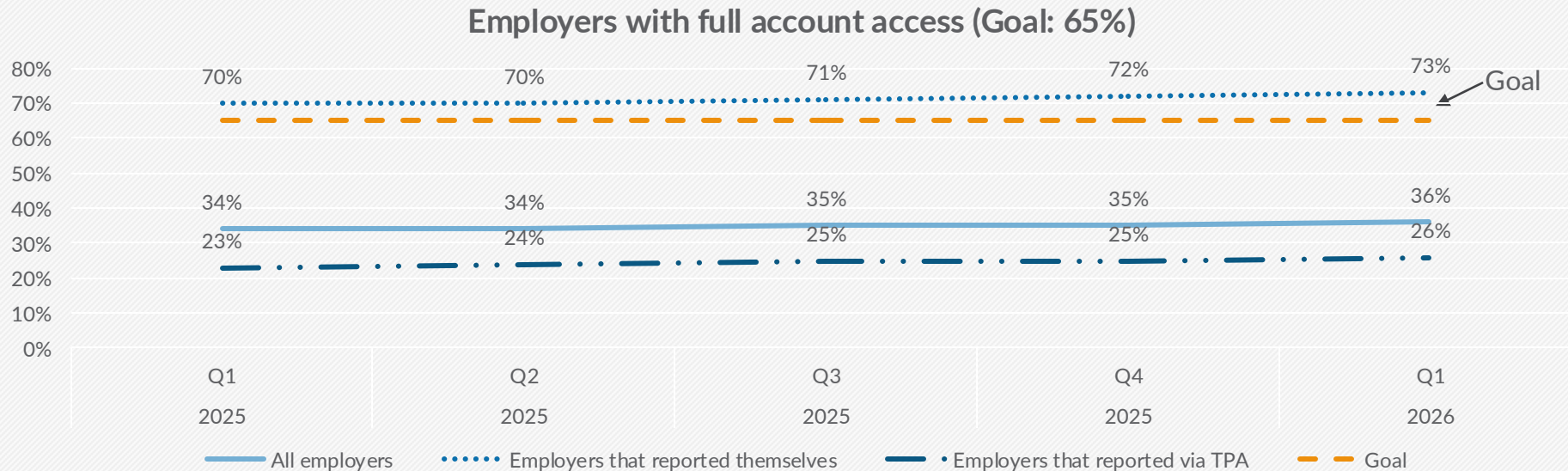


Employers with full account access



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

- Q1 2026:
 - 36% of all employers had full access – 1 percentage point more than prior quarter
 - 26% of employers using a TPA had full access – 1 percentage point more than previous quarter
 - 73% of self-reporting employers had full access – 1 percentage point more than previous quarter



Summary of program performance goals



Performance Metric	Performance Goal	Current Status
Time to application decision	75% of applications with initial decision within 14 days	75%
Time to first weekly claim processed	75% of applications with first weekly claim processed within 21 days	62%
Phone hold time	80% of customers with less than 10-minute hold time	44%
Secure message response time	80% customers receiving a response in 1 business day	74%
Email response time	80% customers receiving a response in 1 business day	75%
Full account access	65% of employer accounts with full access	36%

Ombuds report



Edsonya Charles, Paid Family and Medical Leave Ombuds

2025 contact data

943 total times contacted

- 733 employee
- 17 employer/EA
- 38 human resources
- 6 self-employed
- 11 referrals from constituent services
- 30 other (including advocates, HCP's, etc.)

- 651 phone calls
- 262 emails
- 30 both called and emailed

Topic	Total
Educate and inform <ul style="list-style-type: none"> • Eligibility/How to apply: 43% • Health benefits, Paid Leave and FMLA, PTO, job protection: 28% • Other: 29% 	352
Submitted application (<i>approved, denied, etc.</i>)	78
Application assistance	24
Weekly Claims	70
Delay	16
Unlawful Acts complaints against employer	48
Access (technical troubleshooting of SAW, etc.)	45
Redeterminations	29
Employer reporting	9
Tax 1099-G	12
Appeals and appeal status	6
Fraud	10
Other topic	69
No topic included in message, and voicemail left for customer (or customer was able to resolve their issue prior to contact)	175

Ongoing issues & concerns

Not implemented

- Employer problems with receiving notifications; i.e., not available through portal; desire for all electronic access (partially implemented 1/2024)
- No child support withholding (implemented September 2025)
- UI/LNI crossmatch (implemented December 2025)
- No child support withholding (implemented September 2025)
- UI/LNI crossmatch (implemented December 2025)
- No benefit overpayment process, employer penalties and interest (implementation began in 2025)
- Pre-approval/conditional approval
- Conditional payments

Room for improvement

- FMLA/Paid Leave stacking
- Transition from medical to bonding leave for birthing parent
- Redeterminations
- Short-term disability providers
- Confusion about application: Employees mistakenly believe employer or provider applied for them
- Confusion about elective coverage
- Unlawful acts
- Healthcare provider/medical certification issues (attempted resolution by SHB 2102)
- Compliance audits
- Predetermination fraud process
- Fraud detection and response
- Employers' failure to report
- Coordination with voluntary plans
- Coordination and data-sharing with other states
- Payment records for employers in SAW
- Use of AG in hearings
- Customer Care guidance/action on redeterminations
- Responsiveness to Ombuds recommendations
- Process improvements for verifying HCP credentials
- Limitations in recovery of misdirected benefits payments

Leg. change/ESD interpretation

- FMLA/Paid Leave stacking (possibly resolved with SSHB1213)
 - Adoption/placement
 - Employer problems with notification -privacy rules.
 - SSA premium cap
 - 10-day allowance for employers to respond to disputed hours/wages
 - Localization
 - Eight consecutive hours requirement*
 - Bias towards salaried workers raises equity issues as to program access
- *Requirement reduced to four consecutive hours as of 1/1/2026

Hardship and accommodation requests

January 1 to December 31, 2025

984 hardship requests

- 153 approved
- 831 denied

199 accommodation requests

Hardship request denial reasons

Hardship denied for:	
Financial	381
One week	39
Missing/incomplete documents	19
Review-approved-redet	61
Email	29
Other single reason	27
Two Reasons	228
Three+ Reasons	47

“Other” categories include:

- Incomplete application (missing ID, med cert, etc.)
- Customer had WCs available to file
- Request was for monetary redetermination (WBA/TTHW)
- Eligibility for benefits had exhausted
- Application assigned prior to Hardship review
- Additional information requested of customer but not provided prior to application assigned for review
- Ineligible for expediting but referred to Ombuds office to address incorrect adjudication or customer service deficiency

Program priorities



Alison Eldridge, Deputy Director

Portfolio status overview



Leave and Care | Portfolio Dashboard Status Report
As of May 5, 2026

● Close Out
 ● On Target
 ● At Risk
 ● High Risk
 ● N/A (planning)
 ☆ Complete
 Overall Health ➤
 Report Date —

Lvl	Project Description	Theme	Sch	Res	Risk	Q1 - 2026	Q2 - 2026	Q3 - 2026	Q4-2026
2	WA Cares Annual Statements 2026	WA Cares	●	●	●	04/30/2026	★		
5	Paid Leave Benefit Overpayments	Balance of Work	●	●	●		06/30/2026		
5	Paid Employer Responsibilities	Balance of Work	●	●	●		06/30/2026		
2	Elective coverage for Tribes	Balance of Work	●	●	●		06/30/2026		
2	Equitable hiring: Implementation of EO 24-04 and 24-05	Legislation	●	●	●		07/01/2026		
0	WA Cares: Pilot and Production	WA Cares	●	●	●		07/01/2026		
2	2026 Employer Sizing, HB 1213	Legislative	●	●	●			09/30/2026	
2	Quality Assurance Revamp	Enhancement	●	●	●				11/30/2026
3	WA Cares Out-of-State Coverage	WA Cares	●	●	●				01/20/2027
3	WA Cares Late discontinued exemptions	WA Cares	●	●	●				06/30/2027
4	One Washington	Enhancements	●	●	●				06/01/2028
3	2027 Annual Changes, HB 2345	Legislative	○	○	○				
2	2026 Unclaimed Properties	Annual	○	○	○				
1	PFML Solvency and integrity proviso	Legislative	○	○	○				

Balance of work project

Status as of May 21



Program	
Schedule	
Scope	
Budget	

- In Progress, on-schedule
- In Progress, behind
- Risk to go live

Progress

- **Development delivery** trajectory successfully reached 100% and the technical release remains on target for deployment on June 25.
 - June deliverables to include benefit overpayment billing statements, interest, penalties, and initial appeals and collections functionality; employer penalties, enhancements to statements, and initial appeals and collections functions; enhancements to Paid Leave/UI and Paid Leave/LNI crossmatch.
- Project teams' focus will be on **operational readiness** for the next two weeks.
- **Budget is stable and within approved limits.**

Key milestone

- ✓ **First employer billing statements** for Paid Leave – more than 54,000 statements reflecting \$70 million+ – are available in employers' online accounts and were sent to DES for printing and mailing on Monday, May 18.
- ✓ This major milestone **establishes the foundation for penalties and interest** to begin in August, marking a significant shift toward full program enforcement.

Employer Responsibilities

Required Deliverables	Aug 2025	Dec 2025	Mar 2026	Jun 2026	Sept/Dec 2026
Employer account information		Complete			
C&C case management			Complete		
Identify missing wage reports			Complete		
Missing report penalty - automated			Complete		
Interest				Code-complete	
Billing statements - basic format			Complete		
Penalties – manual				Code-complete	
ER appeals/bankruptcy - basic functionality				Code-complete	
C&C negotiation tools - MMP, case enhancements, hand-off				Code-complete	
Billing statements – add Warning Letter				Code-complete	
Collections – core functions (case mgmt./MMP)				Code-complete	
Collections – common functions					Planning/Design
Collections – advanced functions					Planning/Design
Incomplete Report Penalties - automated					
Enhancements					
Appeals Case Management – automation	Priority 1				
Case Management – ER case types/auto resolve	Priority 2				
Automatically apply willful non-payment penalty	TBD				

Benefit Overpayments

Required Deliverables	Aug 2025	Dec 2025	Mar 2026	Jun 2026	Sept/Dec 2026
Identify overpaid amounts	Complete				
Disqualification – manual process	Complete				
Overpayments - basic functionality		Complete			
Waivers - basic functionality		Complete			
Overpayments case mgmt. (w/ fraud/fault/reason)			Complete		
Interest*/ Billing statements				Code-complete	
Overpayment penalties				Code-complete	
Appeals - basic functionality				Code-complete	
Collections – core functions (case mgmt./MMP)				Code-complete	
Collections – common functions					Planning/Design
Collections – advanced functions					Planning/Design
Offset overpayments					Planning/Design
Enhancements					
Overpayments – customer facing screen(s)	Priority 1				
Waivers – customer facing screen	Priority 2				
Appeals – automation	Priority 3				
Disqualification - automation	Priority 4				
Penalties - automation	Priority 5				

Cross-program benefits

Required Deliverables	Jan/Feb 2026	Mar 2026	Jun 2026	Sept/Dec 2026
Cross program data service	Complete			
Paid Leave/UI - Cross-match on UI-paid weeks	Complete			
Crossmatch CRM - Case management			Code-complete	
Paid Leave weekly claim redeterminations			Code-complete	
Paid Leave/LNI - Manual cross-match on LNI-paid weeks		No development		
Paid Leave/LNI - Cross-match on LNI-paid weeks			In progress	

Other program requirements

Required Deliverables	Aug 2025	Dec 2025	Mar 2026	Jun 2026	Sept/Dec 2026
Child support withholding	Complete				
Elective coverage for tribes				In progress (no tech work)	
Legislative district and county data				*WA Tech dependency	→

Employer program features



John Mattes, Assistant Director

Employer features



Recent and upcoming functionality

- Updates to the employer portal homepage
- Employer access to employee leave information
- Program statements
- Penalties and interest
- Employer sizing

New employer portal screens – limited access



Current version

Home | Payments | Wage Reporting

Wage Reporting dropdown:

- 2 Make Payments
- 3 Documents
- 4 Submit Quarterly Wages
- 5 Quarterly Report Status
- 6 Wage Submission History

Fields: Employer Legal Entity Name, Customer ID (1)

Account Alerts:

- ⚠ You have 26 reports that are past due.
- 📅 Your next report is due in 71 day(s) by 07/31/2026.
- Take Action

Quick Actions:

- Submit Quarterly Wage Report
- Make Payments
- View Quarterly Report Status
- Request Full Account Access

Access:

- SAW Username
- Access Type: Limited Access
- User Maintenance
- Manage Linked Agents

More Services:

- Small Business Assistance Grant
- Conditional Premium Waivers
- Voluntary Plans
- Paid Leave Payment Coupon
- WA Cares Payment Coupon

Resources:

- Paid Leave for Employers
- WA Cares for Employers
- Unemployment Reporting
- Employer Newsletter Signup

June release version

Home | Payments | Wage Reporting

Wage Reporting dropdown:

- 2 Make Payments
- 3 Documents
- 4 Submit Quarterly Wages
- 5 Quarterly Report Status
- 6 Wage Submission History
- 7 Quarterly Employee Count

Fields: Employer Legal Entity Name, Customer ID (1)

Account Alerts:

- ⚠ You have 27 reports that are past due.
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- Take Action

Quick Actions:

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- Unemployment Reporting
- Employer Newsletter Signup

New employer portal screens



Home | Payments | Manage Account | Wage Reporting | Benefit Claims | More | Add/Switch Account

Employer Legal Entity Name
Nimbus Integration Test Services L
LC

Customer ID
C222214794

Primary Address
320 Test Dr
Bellingham, WA 98225

Primary Email Contact
kevin.mcgowan@esd.wa.gov

Primary Phone
333-333-3333

[Edit](#)

Account Alerts

- You have 9 reports that are past due.
- Your next report is due in 73 day(s) by 07/01/2026.

[Take Action](#)

Quick Actions

- Submit Quarterly Wage Report
- Make Payments
- View Quarterly Report Status
- View Benefit Claims

Access

SAW Username	Access Type
kevin.mcgowan@esd.wa.gov	Full Access

More Services

- Small Business Assistance Grant
- Conditional Premium Waivers
- Voluntary Plans
- Paid Leave Payment Coupon
- WA Carex Payment Coupon

Resources

Home | Payments | Manage Account | Wage Reporting | Benefit Claims | More | Add/Switch Account

Employer Legal Entity Name
Nimbus Integration Test Services L
LC

Customer ID
C222214794

Primary Address
320 Test Dr
Bellingham, WA 98225

Primary Email Contact
kevin.mcgowan@esd.wa.gov

Primary Phone
333-333-3333

[Edit](#)

Account Alerts

- You have 9 reports that are past due.
- Your next report is due in 73 day(s) by 07/01/2026.

Quarterly Report Status

If you have no payroll to report for a quarter, file a "No Payroll" wage report. If a quarter's status looks incorrect, please contact us at 800-717-2278 or email problem@esd.wa.gov. To get your email to the right team, include "LSE" followed by your 9-digit LSE number or "BUSINESS" followed by your business name in the subject line.

Year	Quarter 1	Quarter 2	Quarter 3	Quarter 4
2026	Filed Due Submit Now	Due 07/01/2026	Due 11/02/2025	Due 02/01/2027
2025	Draft - Filed Due Submit Now	Draft - Filed Due Submit Now	Processed View Details	Filed Due Submit Now
2024	Filed Due Submit Now	Draft - Filed Due Submit Now	Draft - Amendment	Draft - Amendment
2023	Quarried - Filed Due Submit Now	Draft - Filed Due Submit Now	Filed Due Submit Now	Draft - Amendment
2022	Not Applicable	Not Applicable	Not Applicable	Not Applicable
2021	Not Applicable	Not Applicable	Not Applicable	Not Applicable
2020	Not Applicable	Not Applicable	Not Applicable	Not Applicable
2019	Not Applicable	Not Applicable	Not Applicable	Not Applicable

[View Wage Submission History](#) | [Submit a Wage Report](#) | [Amend a Wage Report](#)

Employee benefit application information



Data requirements covered: [RCW 50A.25.040\(3\)\(a\)](#)

- (i) Type of leave being taken;
- (ii) Requested duration of leave including the approved dates of leave

Data provided

- Last updated date
- Employee Name (Last, First, MI)
- Date of Birth
- Benefit Claim Number
- Application Date
- Requested Leave Dates
- Leave Type (Medical or Family)
- Decision (application status = Submitted, In Review, Approved or Denied)
- Approved Leave Dates

Employee weekly claims information



Data requirements covered in [RCW 50A.25.040\(3\)\(a\)](#)

- (iii) Whether the employee was approved for benefits and was paid benefits for any given week

Data provided

- Last updated date
- Employee Name (Last, First, MI)
- Date of Birth
- Benefit Claim Number
- Listing of Weeks
 - WW = Waiting week
 - Yes = Approved and paid week
 - No = Denied or unpaid

Employer portal screen for employee benefits



- Navigate to the Benefit Claims tab in employer account
- Requires full access account role:
 - Employer users with Account Administrator
 - Employer users Paid Leave Benefit Claims
 - TPA users with active approved POA on file

The screenshot shows the top navigation bar of the Washington State Employment Security Department portal. The header includes the department logo and name, the user's name 'Hi, marymalony', and a 'Return To SAW' link. The navigation menu contains 'Home', 'Payments', 'Manage Account', 'Wage Reporting', 'Benefit Claims' (highlighted), 'More', and 'Add/Switch Account'. Below the navigation bar, a 'Benefit Claims' tab is active, displaying a table with the following information:

Employer Legal Entity Name	Customer ID
Big House Construction	C769812836

P&I go-live timeline



May 2026-Billing Statement Launch

Employers with a balance on their account will receive a billing statement from ESD for the first time.

Billing statements will continue to be sent monthly to employers with a balance on the same timeline that Employers are used to with unemployment insurance billing.

Aug. 2026-P&I Launch

Billing Statements in August will include balance and interest will accrue on the past due balance resulting from Q2 2026 Reporting.

Employers who miss or file their Q2 report late will receive the 1st occurrence warning/notification.

ESD will have the ability to apply the missing payment penalty

July 2026- Q2 reports and payments due

Billing statements

- 50,000 employer statements sent to employers with past due balances over \$5
- Represents about \$52 million in outstanding balances



Employment Security Department
WASHINGTON STATE
400 West 19020 | Olympia, WA 98507-0000

Billing Statement
April 2026

TEST BUSINESS 111434775 CORP
151 MAIN STREET
APT 1 MILLION
SEATTLE, WA 98104-4321

Employer ID: C111434775
Billing period:
April 01, 2026 - April 15, 2026
Payment due: On receipt

Paid Leave account summary

Previous balance	\$489.32
Charges	\$15,006.84
Payments	\$0.00
Paid Leave amount due	\$15,446.16

Monthly minimum payment: \$1,000.00

Monthly minimum payment due:

April 2, 2026



Employer ID: C111434775
Amount enclosed: \$ _____

TEST BUSINESS 111434775 CORP
151 MAIN STREET
APT 1 MILLION
SEATTLE, WA 98104-4321

Mail payments to:
EMPLOYMENT SECURITY DEPARTMENT
PAID FAMILY & MEDICAL LEAVE
PO BOX 84249
SEATTLE, WA 98124 - 5549

Helpful Information

Employer sizing



Passage of HB 1213 allows ESD to determine employer size based on employees employed at the end of the quarter vs. on wage reports.

- Employers will have option of reporting employee counts on the last of day of the quarter.
- If provided, this will be used for sizing related to small business exemption and grant eligibility.

Navigating employer sizing



The screenshot shows the Washington Employment Security Department web portal. The header includes the department logo and name. The navigation bar contains links for Home, Payments, Manage Account, Wage Reporting, Benefit Claims, and More. The 'Wage Reporting' dropdown menu is open, showing options: Submit Quarterly Wages, Quarterly Report Status, Wage Submission History, Amend Wage Report, and Quarterly Employee Count (highlighted with an orange border). The main content area shows an 'Employer' section with a table of account information.

Employer Legal Entity Name	Customer ID	Primary Address
Full Access BusinessLLC	C222285566	217 Johns Kenmore,

Account Alerts

Navigating employer sizing



Employer Legal Entity Name

Limited Access BusinessLLC

Customer ID

C222231753

End-of-Quarter Employee Count (Optional)

The **end-of-quarter employee count** is the number of employees you had on payroll on the last day of the quarter, starting with Q1 2026.

Why report my employee count?

Each year, we determine your employer size using the number of employees in your wage reports. If your end-of-quarter employee counts better reflect your actual business size, you have the option to submit them, and we will use those numbers instead. [Learn more about employer sizing.](#)



- You must file your wage report before submitting your employee count for that quarter.
- Providing your end-of-quarter employee count is optional.
- We may request documentation to verify your employee counts.

Year and Quarter	Employees on Wage Report	Quarterly Employee Count (Optional)	Last Updated	Updated By	Actions
2026-Q1	7				Submit

1 record

Navigating employer sizing



Employer Legal Entity Name

Limited Access BusinessLLC

Customer ID

C222231753

Reporting Period

Year

2026

Quarter

January, February, March (Q1)

End-of-Quarter Employee Count (Optional)



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Quarterly Employee Count*

6

I certify, under penalties of perjury, that all information provided in this filing is complete and true to the best of my knowledge and belief.

Cancel

Save

Navigating employer sizing



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C222231753

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Year and Quarter	Employees on Wage Report	Quarterly Employee Count (Optional)	Last Updated	Updated By	Actions
2026-Q1	7	6	04/08/2026	Bill-Limited26	Update

1 record

Cross-program benefits & benefit overpayments



Cross-program benefit detection & prevention



Paid Leave/UI crossmatch

- Automated process implemented January 2026.
- Preventatively stops Paid Leave payments by flagging overlapping weekly claims with an average detection time of 37 seconds.
- From February to mid-May 2026:
 - Weekly claims flagged: 9,033
 - Denied weekly claims: 1,105
 - Denied benefit payments: \$67,076

Paid Leave/Worker's Comp crossmatch

- Manual crossmatch currently in place.
- Automation to be implemented in June.

Internal view of crossmatch flag*



Claim Dashboard Save

View Application Manage Documents Manage Letters Wage Search Calculate

Weekly Claim Information

Claim Week	Status	Hours Used	Amount Paid	Flag(s)	Submitted By	Auto Approved?	Updated Date	Action
11/03/2024 - 11/09/2024	Waiting We	0	\$ 0.00	UI	John Doe	No	05/20/2026	Resubmit

1 record

*UI flag in place, LNI flag coming in June

Benefit overpayments



- Systems and processes are in place to detect, calculate, assess, and collect overpayments.
- As of May 22, 2026, 1,182 customers have assessed overpayments.
- \$4.8 million invoiced and over \$1 million collected.

The screenshot displays the customer portal for the Washington State Employment Security Department. The header includes the department name, logo, and user information: "Hi, Jane Jones | Return To SAW". Navigation links for "Home", "Message Center", and "Overpayment" are visible. The main content area shows the user's name (Jane Jones) and Customer ID (F613VD5MY5). Below this is an "Overpayment Summary" section with a "Current Balance" of \$4,003.00 and buttons for "Account Activity" and "Make a Payment". A "Correspondence" section follows, with a note that the table shows billing statements and letters. The table contains one record:

Document Name	Document Type	Uploaded Date
DRAFT_NoFault_Overpayment Letter_10.17.2025.pdf	Overpayment Letter	04/09/2026

1 record

A "Home" button is located at the bottom of the page.

Internal overpayment collections screen



Employee Name	Customer ID	SSN or ITIN
Scoby Doo	F18HB9PWYL	111-26-8888

Minimum Payment Setup

Current Balance	Current Minimum Payment	Current Duration	1% Interest Applied?
\$ 2,257.00			
	New Minimum Payment*	New Duration (Months)	
	<input type="text"/>	<input type="text"/>	
	<input type="button" value="Clear"/>	<input type="button" value="Calculate"/>	<input type="button" value="Create"/>

Payment Plan History

Original Balance	Minimum Payment	Duration (Months)	Updated Date	Updated By	System Calculated?
No records					

- Customer Care staff can calculate and document the minimum monthly payment.
- Collections staff can set up arranged payment plan.

*June 2026 release

Overpayment billing statement



- Starting in late June, billing statements will go out to benefit customers with an overpayment.
- Interest will be charged on accounts that are tied to fraud.

 **Employment Security Department**
WASHINGTON STATE
PO Box 19000 | Olympia, WA 98507-0000

**Paid Leave Overpayment
Billing Statement**

OVERPAYMENT BALANCE ONE
SOMEWHERE OVER THE RAINBOW
APT 2B DETERMINED
POT OF GOLD, WA 33333

Customer ID: F7H4F56DH7
Statement date: May 23, 2026
Billing period:
April 13, 2026 - May 12, 2026

Overpayment account summary

Previous balance	\$935.00
New charges	\$0.00
Payments	\$0.00
Current balance	\$935.00

Minimum monthly payment: \$417.00
Payment due date: June 23, 2026

If you're unable to pay the minimum monthly payment, you can request a payment plan:

- Call 1-866-697-4831, Monday, Wednesday and Friday from 8:00 am to 4:00 pm or Tuesday and Thursday from 8:00 am to 12:00 pm, or
- Email esdcollections@esd.wa.gov

If we do not receive your minimum payment by the due date, your account may be subject to collections activity.

Make check/money order payable to Employment Security Department and include your Customer ID in the memo line.

Public comment



Public comment



- If you would like to make public comment, please raise your virtual hand.
- When called on, state and spell your name, and state the organization you represent, if any.
- Please limit your comments to two minutes.
- If you would like your comments to be included in the meeting minutes, please submit them in writing via email to Erika Barboza at erika.barboza@esd.wa.gov.

Next meeting



1:30 – 3:30 p.m. on Wednesday, July 29

Proposed topics

- Actuarial update
- Legislative report updates

Thank you



Visit us online at
www.paidleave.wa.gov



Join our listserv at
bit.ly/PaidLeaveList

Appendix I.



Additional phone program metrics

Phones



Month	Number of calls received for Paid Leave	Percentage of calls into queue*	Queue time for Paid Leave
April 2025	33,624	51%	28 minutes
May 2025	34,886	56%	24 minutes
June 2025	33,238	57%	24 minutes
July 2025	37,587	57%	25 minutes
August 2025	31,535	53%	28 minutes
September 2025	33,300	54%	28 minutes
October 2025	36,925	60%	26 minutes
November 2025	26,825	45%	32 minutes
December 2025	34,973	43%	29 minutes
January 2026	34,688	42%	32 minutes
February 2026	32,577	44%	34 minutes
March 2026	36,638	55%	29 minutes
April 2026	34,630	60%	29 minutes

Appendix II.



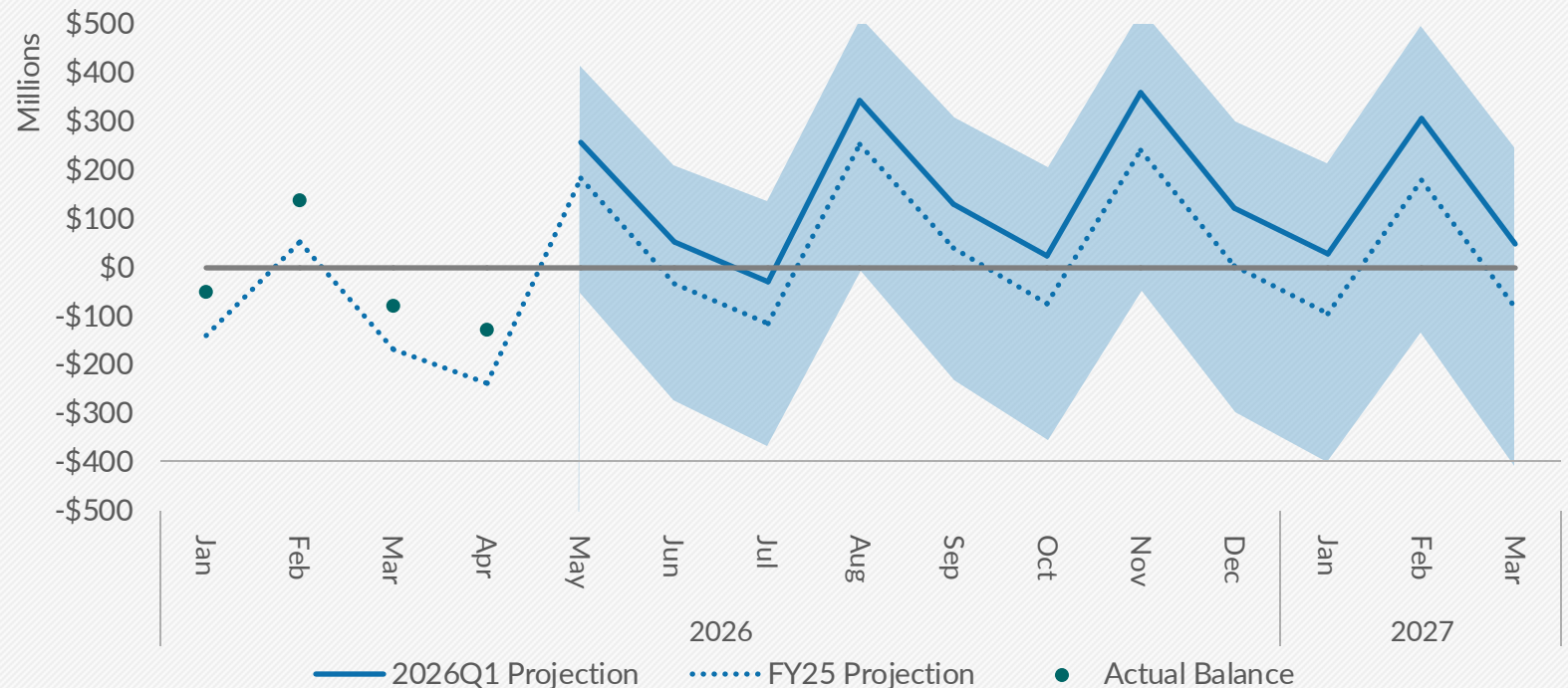
Account balance projections

Account Balance Projection



Intermittent deficits are still projected, but potentially occurring less frequently than the FY25 projection due to the slight decrease in benefit expense.

The deficit is still projected to become sustained in 2029.



FY25 Projection is largely reflective of the 2025 Paid Leave Annual Actuarial Report, including the account balance as of Sep 30th, 2025 and the final 2026 social security wage cap.

2026Q1 Projection is updated based on data through 2026Q1, with Paid Leave account balance as of 03/2026