

# PAID FAMILY & MEDICAL LEAVE INSURANCE: HOW DOES IT WORK?

- Legislation will create an INSURANCE program. All employees contribute to a pool that they can draw from when they need to take leave to welcome a new baby, care for an ill relative, or recover from their own illness or health emergency.
- Just like car, health, or home insurance, everyone contributes. Unlike a savings account, this program operates as an insurance pool because only a fraction of residents will use it at the same time.
- Right now, most people use FMLA for their OWN ILLNESS. Paid leave is planning for the unplanned.
- Not everyone will need to take the full 12 weeks, and some may not need to take any leave at all. But everyone has the peace of mind of knowing paid family or medical leave is available to them if they should need it.

## FOR EXAMPLE...

- A worker who has a baby might take 10 weeks.
- A worker recovering from surgery might take 2 weeks.
- A worker caring for an elderly loved one might take leave intermittently, for at least 8 hours at a time.

## FUNDING MECHANISM:

All costs are reimbursed to the General Fund within the first **YEAR** of collections. Premiums are collected for a year before claimants will draw upon the fund, which will make the program self-sustaining and able to handle benefit claims as well as financially support staffing needs.

## HOW DO WE KNOW IT WORKS?

A report by the Institute for Women's Policy Research analyzed the details of implementation of paid leave here in CT, based on usage of our state's unpaid FMLA and from neighboring states' paid leave programs. The CT General Assembly commissioned the report in 2015, which included a work group of national experts, as well as representatives from state agencies. Economists determined the program proposed is sustainable without raising the premium or reducing benefits.

## EVIDENCE FROM OTHER STATES:

- CA, NJ, and RI have administered similar programs to what is proposed in SB 1 and HB 5387 for years.
- These programs are sustainable and have even experienced surpluses.
- CA and NJ's programs remained intact throughout the 2008 recession.
- Washington was the first state to pass paid leave w/o a Temporary Disability Insurance (TDI) program in 2017. Though their program is just starting, we can look to WA as a model for implementation.



Connecticut Campaign for

**PAID FAMILY LEAVE**

Learn more: [www.paidfamilyleavect.org](http://www.paidfamilyleavect.org)



Connecticut Campaign for  
**PAID FAMILY LEAVE**

## Small Business Support for Paid Leave

161 Entertainment and More!, Monroe CT  
AC/DC Enterprises, LLC, Wallingford CT  
Appraisal Associates, North Haven CT  
Arciuolo's Shoes, Milford CT  
Aroma Bistro, Wethersfield CT  
Balter Law, LLC, Branford CT  
Bethwood Pest Elimination LLC, Bethany CT  
Blue Earth Compost, Hartford CT  
Canfield Corner Pharmacy, Woodbury CT  
Cato Corner Farm, Colchester CT  
Chip in a Bottle, New Haven CT  
CO:LAB, Hartford CT  
Color Blends, Bridgeport CT  
Common Bond Market, Shelton CT  
Cookshop Plus, West Hartford CT  
de Beauchêne & Co, Hamden CT  
Don Malen Family Consignment, Canton CT  
Duck Duck Goose Children's Store, Milford CT  
Elm City Wellness, New Haven CT  
Farnam Associates, LLC, New Haven CT  
Fire Ring Farm CSA, LLC, Portland CT  
Flour Garden Bakery, Woodbury CT  
Funchal Cafe, Bridgeport CT  
Get Baked, Windsor CT  
Grassillini Creations - the Leather Genie,  
East Hartford CT  
Hartford Prints!, Hartford CT  
Hartford Wire Works, Windsor CT  
Heirloom Food Co., Danielson CT  
Imagine Wellness LLC, Cheshire CT  
ION Restaurant, Middletown CT  
Jamaican Me Crazy LLC., Willimantic CT  
KAFA Group & KAFA Co., Bridgeport CT  
Kate Spain, LLC, Bridgeport CT  
La Familia Bolivian Restaurant, Canton CT  
LaSalle Market, Collinsville CT  
Little Rabbit Backing Co., Hamden CT  
Livingston, Adler, Pulda, Meiklejohn & Kelly, P.C,  
Hartford CT  
Magnacon7Enterprises, Bridgeport CT  
Max & Lily's Closet, West Hartford CT  
Mindfulness Matters, West Hartford CT  
Miss Thelma's, Bridgeport CT  
MK Super 8, Branford CT  
Molten Java, Bethel CT  
Music Haven, New Haven CT  
Natalie Dee Yoga, Vernon CT  
New Standard Institute, Milford CT  
Northstar Executive Car Service, Hartford CT  
P+F Tire Exchange, LLC, Meriden CT  
Pedal Power CT, Middletown, Essex, Berlin & Vernon CT  
Penn Globe, North Branford CT  
Petonito's Pastry Shop, East Haven CT  
Prestige Construction, Meriden CT  
Preventive Healthcare Solutions, Bridgeport CT  
Rampage Skate Shop & Skatepark Equipment, Bridgeport CT  
Rao Legal, LLC, Bridgeport CT  
Records - the Good Kind, Vernon CT  
River Bridge Resolutions, LLC, Hamden CT  
Scott D Friedman Consulting LLC, North Haven CT  
Serenity Wellness, LLP, Branford CT  
Soulbury, Woodbury CT  
Stoked, Bridgeport CT  
Studio 7, Southington CT  
Summit Fitness, Norwich CT  
Sunshine Cycle & Run, Colchester CT  
Techmate/Blue Lotus, Branford CT  
Tesoro Artisan Gift Boutique and Gallery, Middletown CT  
The Art of Yum, LLC, Waterbury CT  
The Barber's Daughter, Vernon CT  
The Canvas Patch, Milford CT  
The Frame Shop and Westville Gallery, New Haven CT  
The Green Tea House, West Hartford CT  
The Grove, New Haven CT  
The Law Offices of Carmina K. Tessitore,  
Westport & Shelton CT  
The Law Offices of William J. Hennessey, Bridgeport CT  
The Natural Pet Outlet, Bridgeport CT  
The Red Barn of Woodbridge, Woodbridge CT  
The Ruby Tree, Woodbury CT  
The Telegraph, New London CT  
The Vinci Group, Manchester CT  
Thyme & Season, Hamden CT  
Tony's Men's Shop, Waterbury CT  
Untapped Potential Inc., Hartford CT  
Verse-A-Tile, Middletown CT  
West Haven Vapors, West Haven CT  
Whitneyville Food Center, Hamden CT