

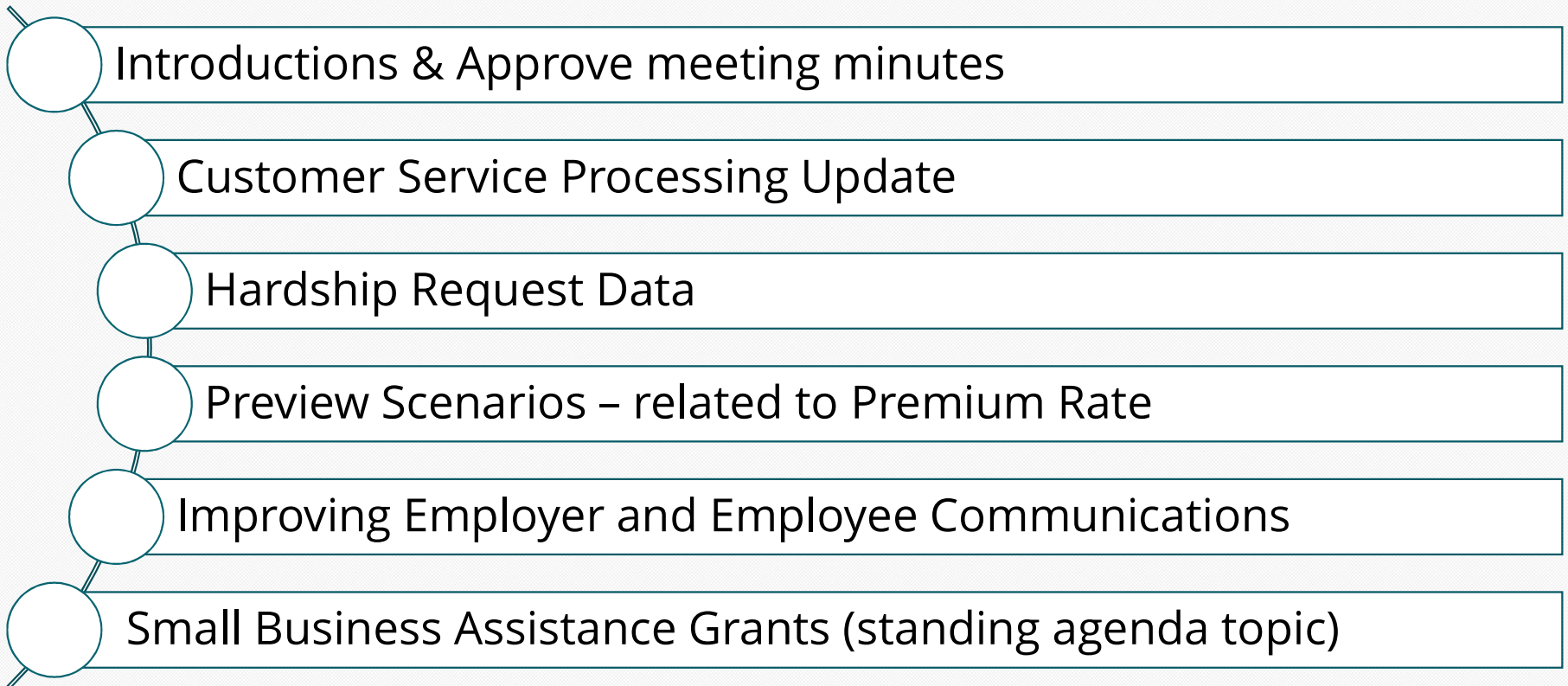
Washington  
**Paid Family & Medical Leave**



Advisory Committee Meeting  
**August 20, 2020**



# Presentation overview



# Introductions

- Advisory Committee
- In-person attendees

*(Note: We will use the conference call feature to identify who is on the phone rather than announcing during meeting)*

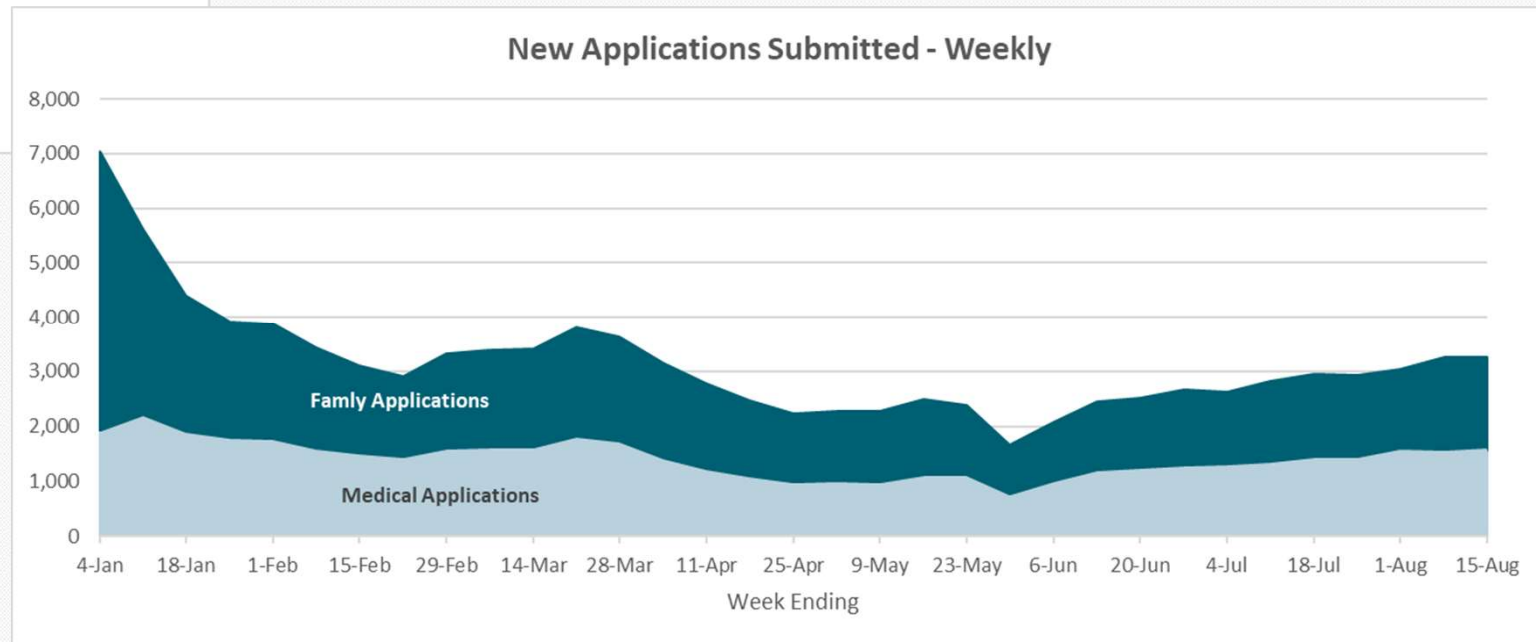
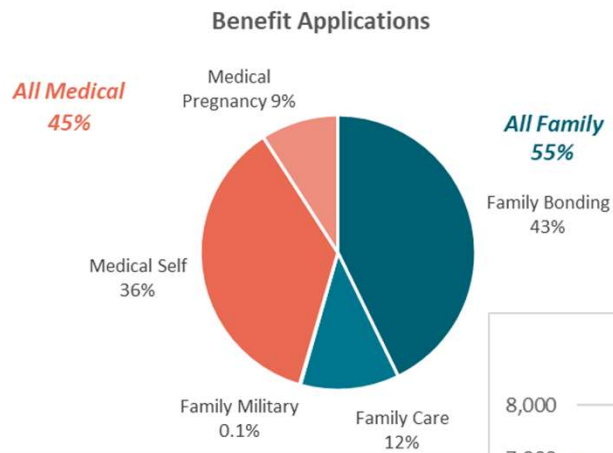
# Conference Call Structure

- Advisory Committee and the presenters will only be unmuted during the meeting, until Open Comment.
- Public to hold all feedback until the Open Comment period.
- Comments and questions in the Chat will not be reviewed as part of the meeting structure, rather:
  - 20 minutes dedicated to Open Comment
  - Please frame your questions as a comment.
  - “Raise your hand” if you have a comment.
  - The meeting host will unmute individual line to allow for the Public Comment.

# Approve July minutes

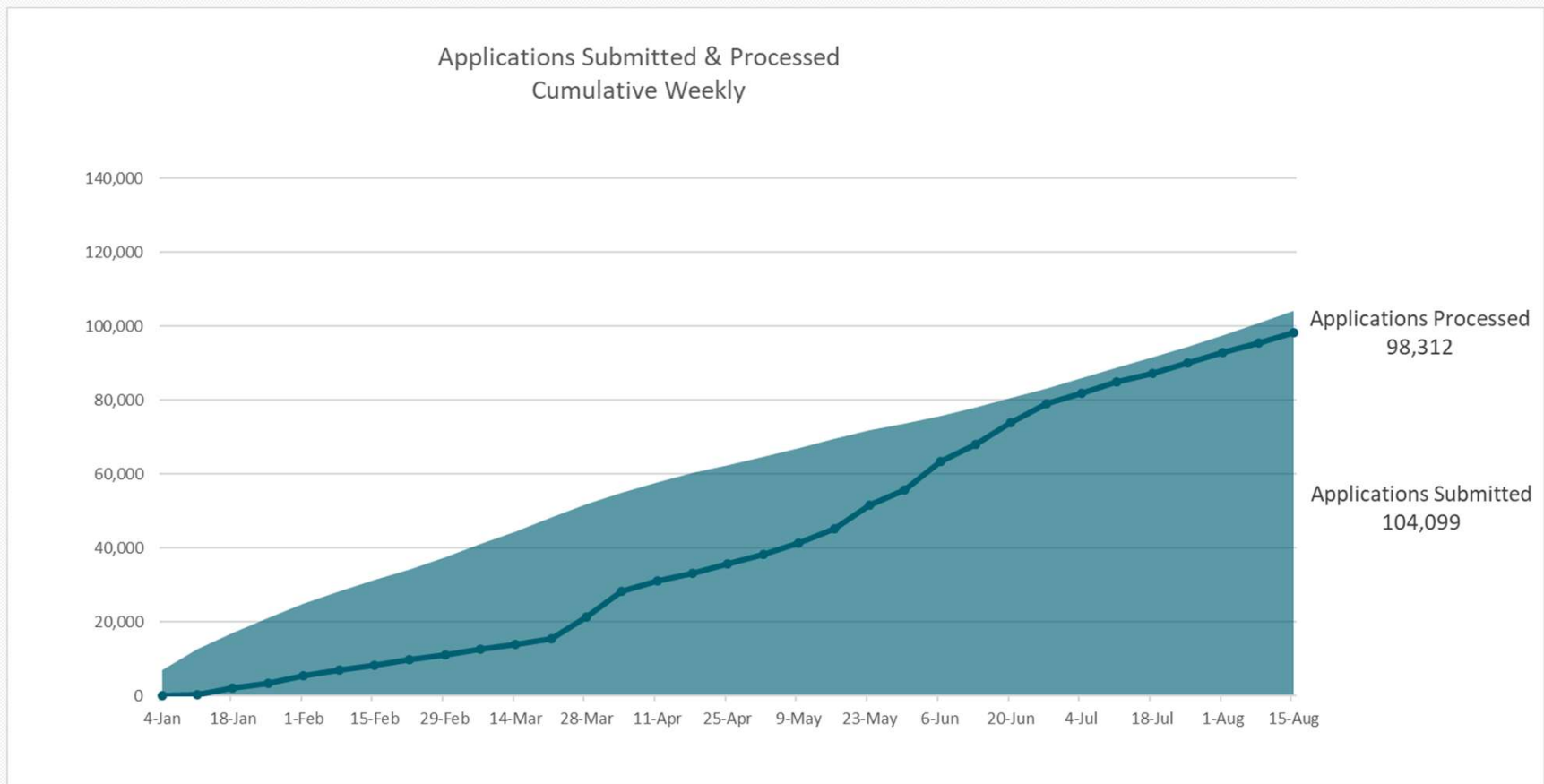
- Discussion

# Application & Weekly Claim data – through 8/15/2020

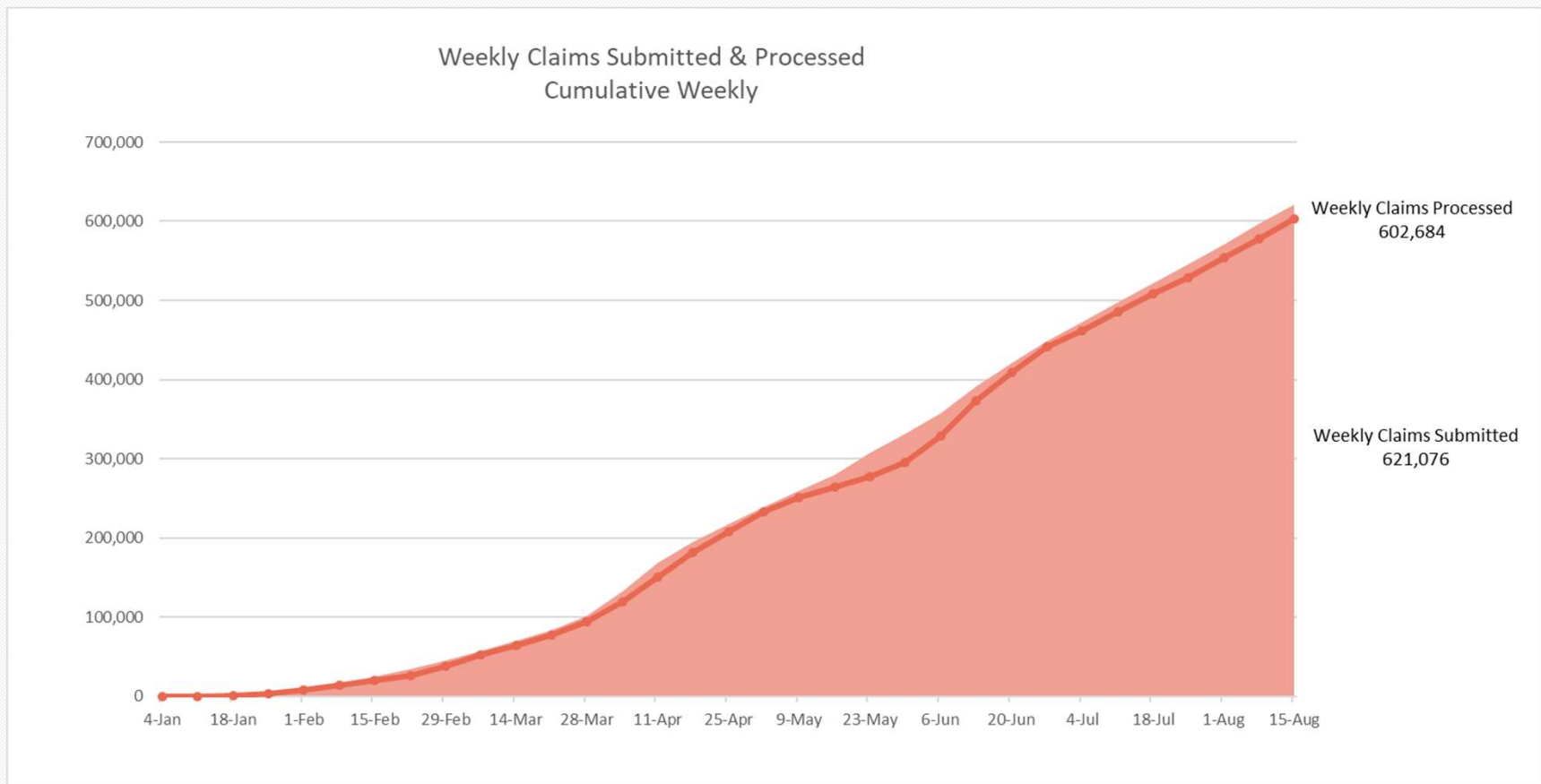




# Application & Weekly Claim data – through 8/15/2020



# Application & Weekly Claim data – through 8/15/2020





# Processing – through 8/15/2020

Week Ending	25 20-Jun	26 27-Jun	27 4-Jul	28 11-Jul	29 18-Jul	30 25-Jul	31 1-Aug	32 8-Aug	33 15-Aug
<b>Avg weeks</b> processing time for applications processed in the week indicated	4.6	3.6	3.6	2.2	1.7	1.6	1.5	1.7	1.7
<b>Median weeks</b> processing time for applications processed in the week indicated	3.7	1.7	2.4	1.1	0.9	1.1	1.1	1.3	1.4

Week Ending	25 20-Jun	26 27-Jun	27 4-Jul	28 11-Jul	29 18-Jul	30 25-Jul	31 1-Aug	32 8-Aug	33 15-Aug
<b>Avg age in (weeks)</b> of unprocessed applications	4.0	3.3	2.0	1.3	1.2	1.1	1.1	1.1	1.2
<b>Median age (weeks)</b> of unprocessed applications	2.4	2.1	0.7	0.7	0.7	0.7	0.7	0.7	0.9

# Call Data

Customer Care Call Processing	Week 25	Week 26	Week 27	Week 28	Week 29	Week 30	Week 31	Week 32	Week 33
	14-Jun	21-Jun	28-Jun	5-Jul	12-Jul	19-Jul	26-Jul	2-Aug	9-Aug
	20-Jun	27-Jun	4-Jul	11-Jul	18-Jul	25-Jul	1-Aug	8-Aug	15-Aug
Calls Presented	5,551	5,225	4,474	5,199	4,744	6,814	8,029	6,600	6,361
Calls Answered	2,311	2,164	1,946	2,155	2,079	2,865	3,545	2,742	2,662
Calls Abandoned	3,240	3,061	2,528	3,044	2,665	3,949	4,484	3,858	3,699
Average Handle Time	0:12:39	0:12:10	0:11:28	0:11:54	0:11:10	0:11:31	0:11:33	0:12:05	0:12:29
Max Handle Time	1:33:54	1:48:23	2:38:13	2:59:19	1:35:50	1:56:30	2:24:08	1:42:48	2:37:40
Average Abandoned Time	0:32:08	0:37:37	0:26:03	0:18:49	0:18:09	0:21:06	0:18:30	0:19:44	0:16:22
Max Abandon Time	2:36:52	3:05:28	2:52:04	2:56:54	2:55:14	2:40:28	2:11:30	3:04:11	2:42:17
Average Speed Answered	1:35:54	1:46:00	1:04:14	0:44:06	0:46:33	0:48:08	0:41:36	0:46:17	0:43:09
Average Queue Time	0:53:05	1:01:44	0:40:48	0:27:44	0:29:38	0:30:53	0:26:43	0:28:10	0:26:31
Max Queue Time	2:44:40	3:17:30	3:03:24	3:07:28	3:01:16	2:47:31	2:26:19	3:06:50	2:55:18

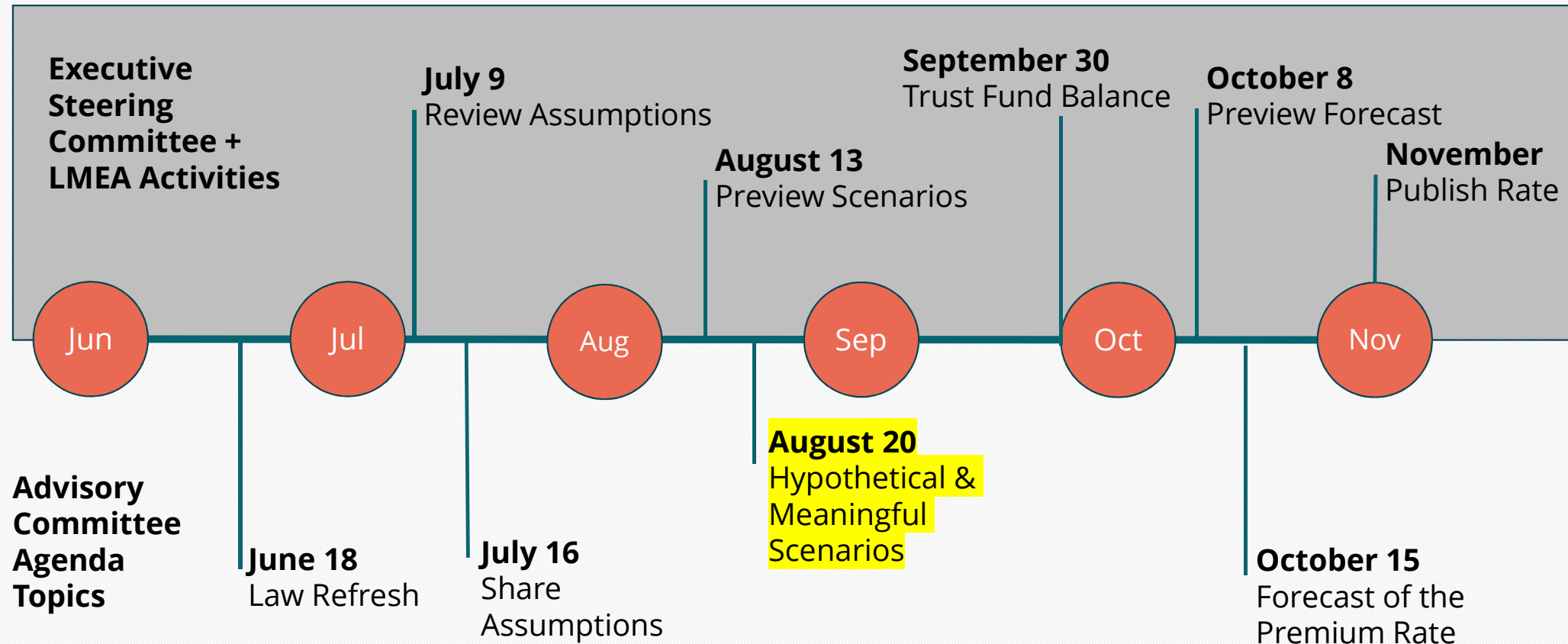
# Hardship Request Data- March 6 - August 19, 2020

Month	Requests	Approvals	Denials	Other	Average Days from App to Request
March	225	115	95	15	43
April	166	92	67	7	42
May	156	111	36	9	42
June	44	32	10	2	37
July	5	0	5	0	10
August	3	0	3	0	9
<b>Total</b>	<b>599</b>	<b>350</b>	<b>216</b>	<b>33</b>	

# Hardship Request Data- March 6 - August 19, 2020

Month	Denials	Did not meet financial criteria	Did not meet 4-week criteria	Other
March	95	70	19	6
April	67	36	25	6
May	36	9	12	15
June	10	0	9	1
July	5	0	5	0
August	3	0	3	0
<b>Total</b>	<b>216</b>	<b>115</b>	<b>73</b>	<b>25</b>

# Paid Leave Premium Rate & Projections

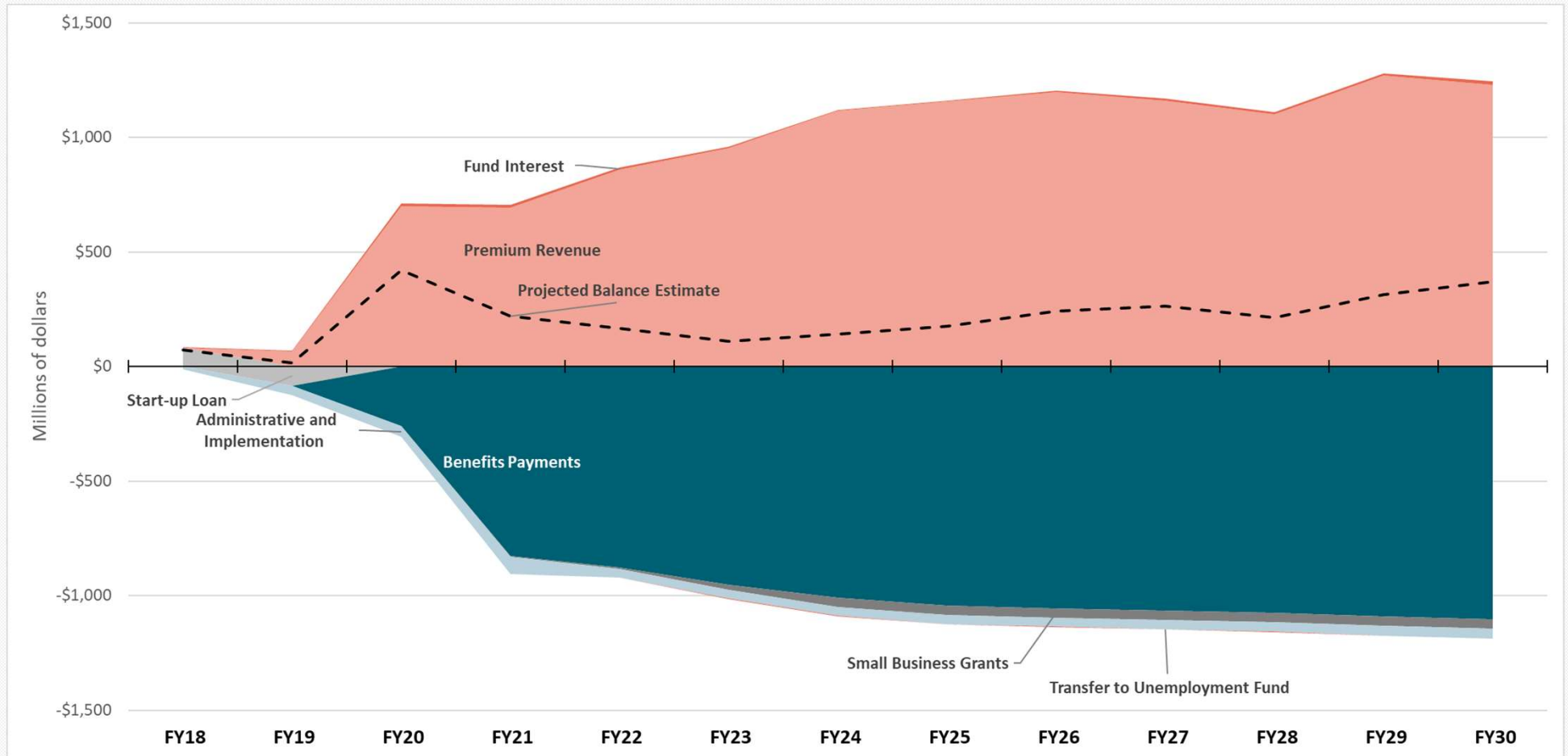


# PFML FUND PROJECTIONS

- Scenario 1
  - Based on assumptions we discussed last month
- Scenario 2
  - What if wages stay flat in 2021 rather than rebounding?
    - June ERFC forecast: wages down 1.2% this year and up 7.8% next year
- Scenario 3
  - What if we have more claims than expected in Scenario 1?
    - 25% increase in claims, rather than 15%



# SCENARIO 1



# SCENARIO 1

	<b>FY20</b>	<b>FY21</b>	<b>FY22</b>	<b>FY23</b>	<b>FY24</b>	<b>FY25</b>
<b><i>Revenue</i></b>						
Premium Revenue	700.4	700.2	869.9	964.4	1,129.3	1,169.6
Fund Interest	10.2	12.6	8.2	5.6	5.6	7.2
<b><i>Expenditures</i></b>						
Administrative and Implementation	-47.2	-74.4	-36.5	-37.2	-37.9	-38.7
Benefits Payments	-260.0	-826.2	-877.7	-951.8	-1,009.4	-1,044.2
Small Business Grants		-5.3	-6.2	-23.9	-40.7	-40.7
Transfer to Unemployment Fund		-0.4	-1.4	-2.0	-2.0	-2.0
<b>Projected Balance Estimate</b>	420.1	226.6	183.0	138.0	182.9	234.0

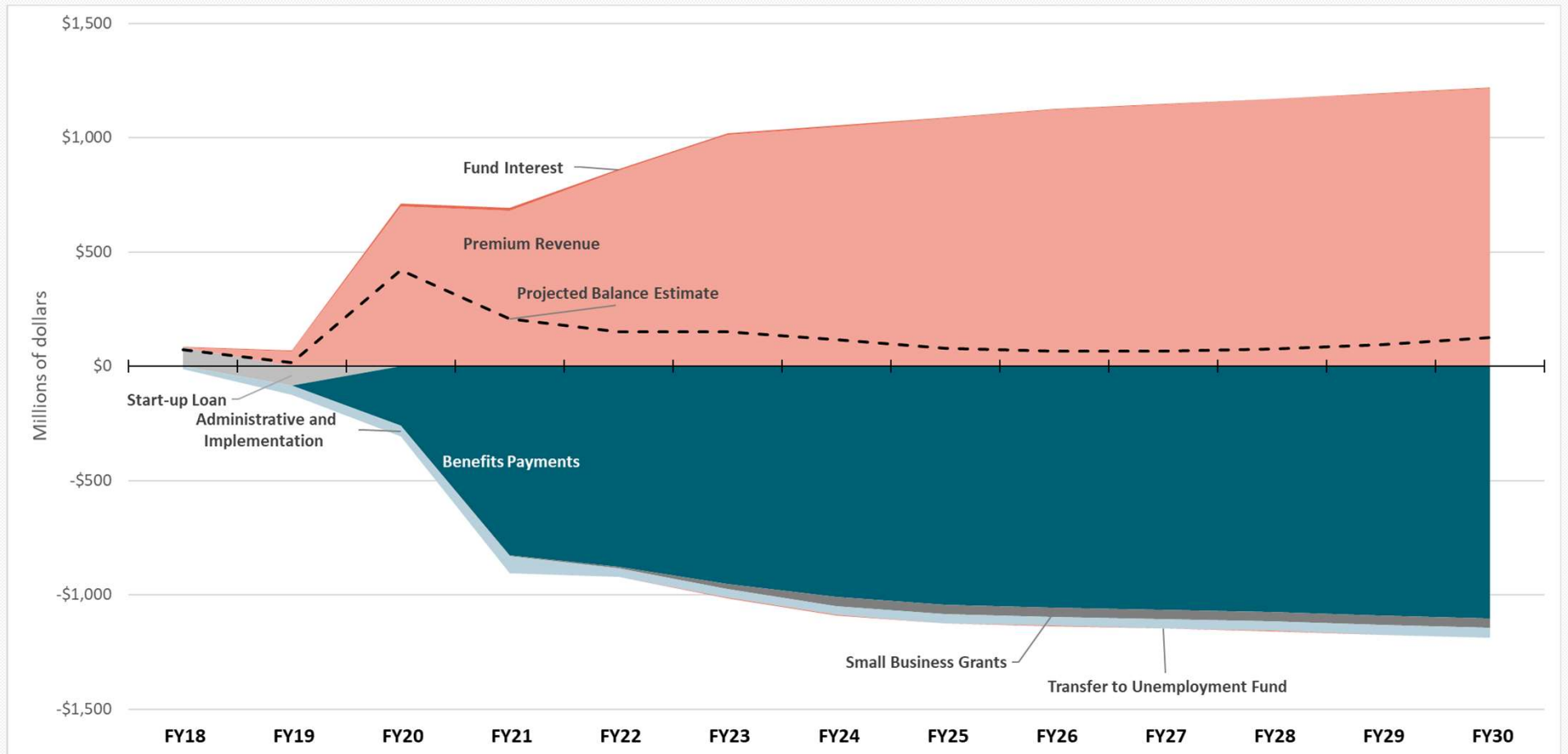
	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>
<b>Premium Rate</b>	0.5%	0.5%	0.6%	0.6%	0.6%

## SCENARIO 2 – WAGES FLAT FROM 2020-2021

	FY20	FY21	FY22	FY23	FY24	FY25
<b>Revenue</b>						
Premium Revenue	700.4	681.8	856.4	1,012.0	1,047.6	1,085.0
Fund Interest	10.2	12.6	6.5	5.7	5.0	3.2
<b>Expenditures</b>						
Administrative and Implementation	-47.2	-74.4	-36.5	-37.2	-37.9	-38.7
Benefits Payments	-260.0	-826.2	-877.7	-951.8	-1,009.4	-1,044.2
Small Business Grants		-5.3	-6.2	-23.9	-40.7	-40.7
Transfer to Unemployment Fund		-0.4	-1.4	-2.0	-2.0	-2.0
<b>Projected Balance Estimate</b>	420.1	208.3	149.5	152.3	114.8	77.3

	2021	2022	2023	2024	2025
<b>Premium Rate</b>	0.5%	0.6%	0.6%	0.6%	0.6%

# SCENARIO 2 – WAGES FLAT FROM 2020-2021

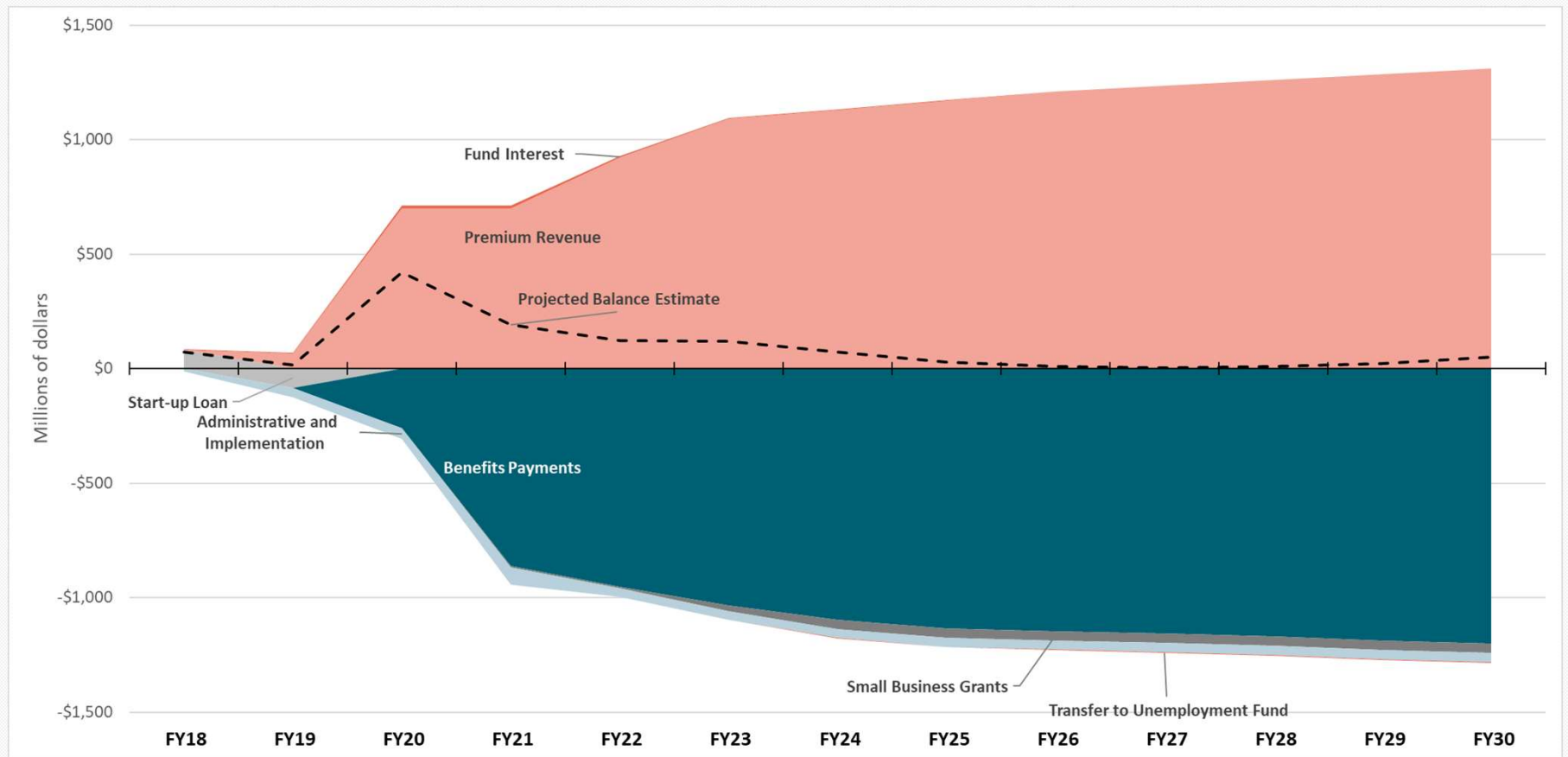


## SCENARIO 3

	FY20	FY21	FY22	FY23	FY24	FY25
<b>Revenue</b>						
Premium Revenue	700.4	700.2	923.3	1,090.9	1,129.3	1,169.6
Fund Interest	10.2	12.5	5.6	4.4	3.6	1.4
<b>Expenditures</b>						
Administrative and Implementation	-47.2	-74.4	-36.5	-37.2	-37.9	-38.7
Benefits Payments	-260.0	-862.3	-954.0	-1,034.6	-1,097.2	-1,135.0
Small Business Grants		-5.3	-6.2	-23.9	-40.7	-40.7
Transfer to Unemployment Fund		-0.4	-1.4	-2.0	-2.0	-2.0
<b>Projected Balance Estimate</b>	420.1	190.3	121.1	118.8	73.8	28.3

	2021	2022	2023	2024	2025
<b>Premium Rate</b>	0.5%	0.6%	0.6%	0.6%	0.6%

# SCENARIO 3 – LARGER INCREASE IN 2021 BENEFITS





# Improving Employer / Employee Communications

We analyzed:

- Advisory Committee Meetings Open Comment questions
- Social Media questions and comments
- Customer Care Team Calls & Emails
- Policy Rules meetings
- Finance Team Calls & Emails

# Improving Employer / Employee Communications

## Common Themes

- “how do I...?”
- “what’s going on with my....?”
- “can you please clarify / help me...?”

## Next Steps

- Further analysis and solutioning on the “How do I...?” theme
- Analyze system data to find patterns where customers get stuck

# Small Business Assistance Grants Update

## Customer feedback overview:

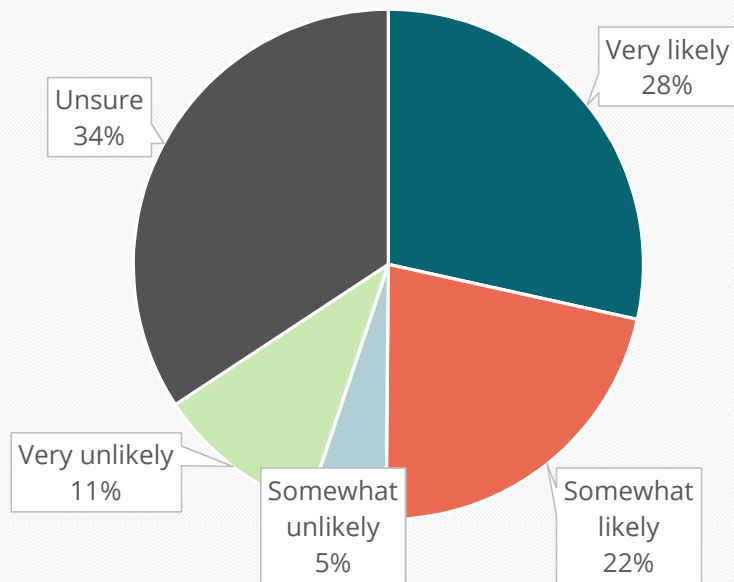
- Emailed a survey to 10,298 small business listserv subscribers on July 14.
- Nine questions.
- 531 accessed the survey link; 397 completed it.

## How familiar are you with small business grants?

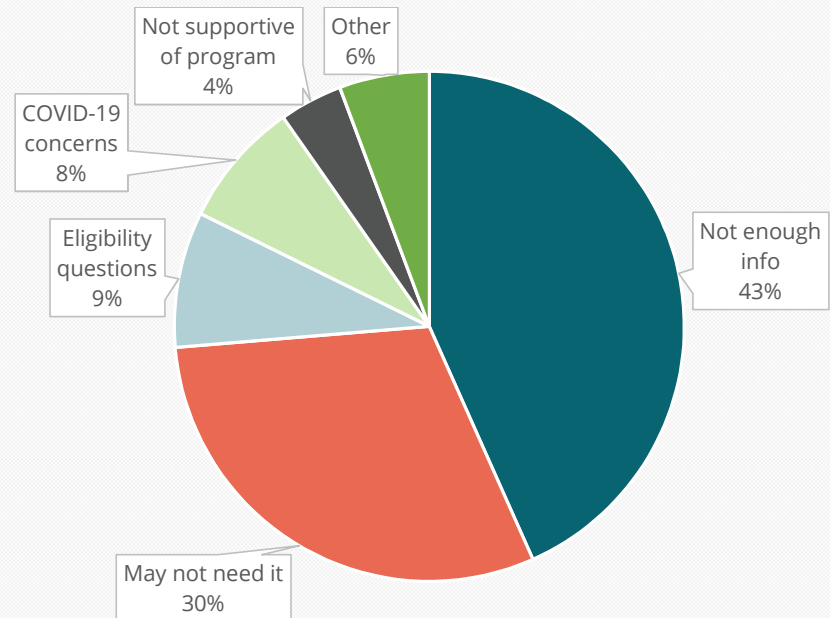
Very familiar	1%
Fairly familiar	11.3%
Slightly familiar	19.1%
Not at all familiar	64.7%
Unsure	3.8%

# Customer Feedback Overview

How likely are you to apply for a grant when they're available?



Explanation of likelihood to apply by topic.



# Customer Feedback Continued

## Who would upload documentation as part of your application?


I would do it myself.	51.9%
I would have someone else like a bookkeeper or payroll company upload documents for me.	19.6%
I would upload some myself and have someone else upload others.	19.1%
I'm not sure.	9.3%

## After you apply, how quickly would you expect a decision?

Within two weeks	67.5%
Within three to four weeks	30%
More than four weeks later	2.5%

## How would you like to be paid?

Pre-paid card	6.5%
Direct deposit	93.5%
A credit on my Paid Leave account	24.7%
Other	5%



70% of "other"  
said checks.

# Proposing Future Advisory Meetings Via Conference Bridge



# Program Report to Legislature

- First report due 1 Dec 2020, annually thereafter
- Will contain data through 3<sup>rd</sup> Quarter
- Advisory draft review October 17-25
- Contains
  - Projected and actual program participation;
  - Premium rates; Benefits paid; Costs of providing benefits; Fund balances
  - Demographic information on program participants;
  - Elective coverage participation; Voluntary plan participation;
  - Outreach efforts; and Small business assistance

# For the good of the order: Open Comment

Next meeting September 23, 2020 from 10 a.m. to 12 p.m.

\*\*\* NOTE: this month does not follow our normal meeting cadence\*\*\*

# Continue the conversation

## **John Mattes**

Interim Director, Paid Family & Medical Leave

Employment Security Department

[john.mattes@esd.wa.gov](mailto:john.mattes@esd.wa.gov)



Visit us online at  
[www.paidleave.wa.gov](http://www.paidleave.wa.gov)

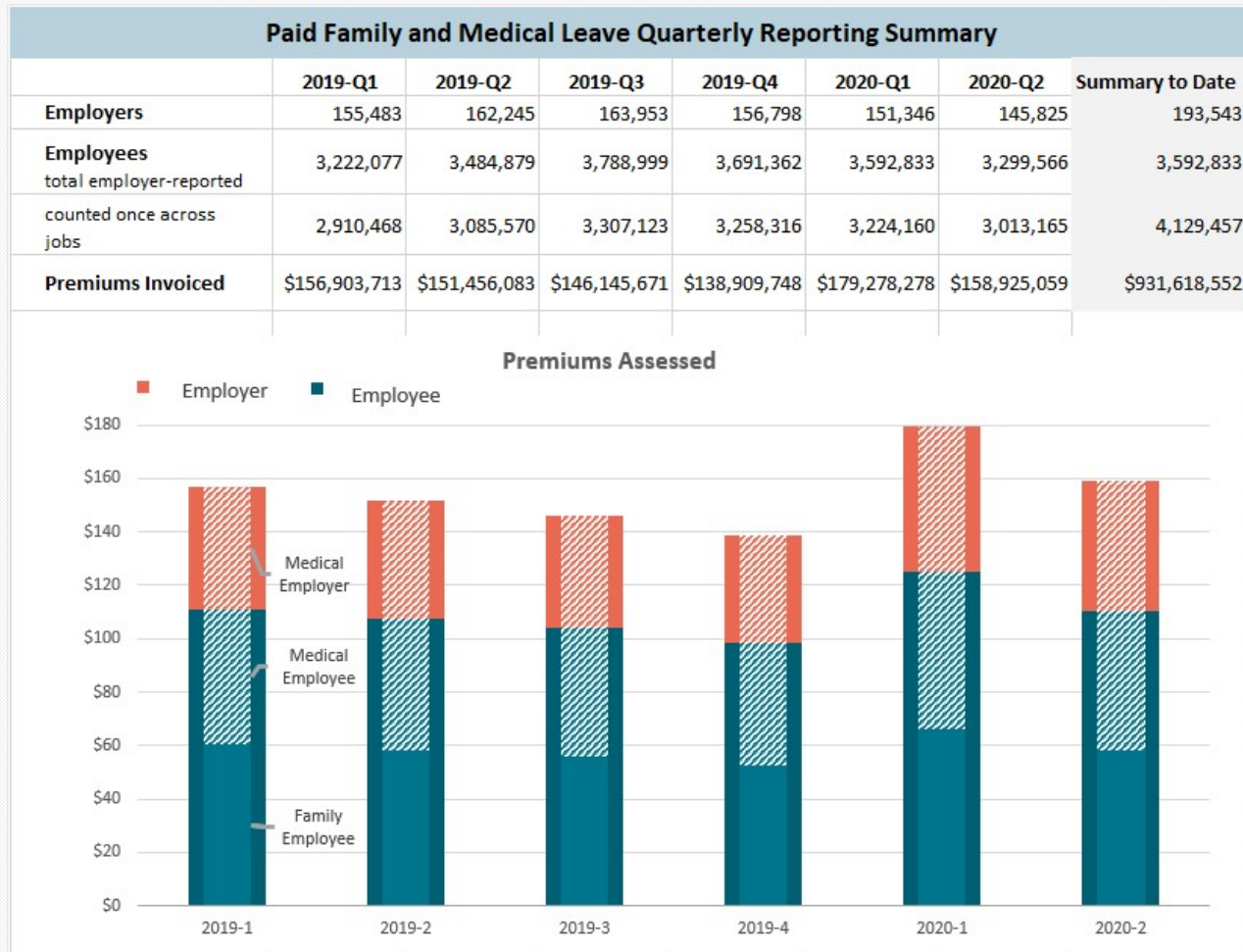


Join our listserv at  
[bit.ly/PaidLeaveList](http://bit.ly/PaidLeaveList)



Ask questions and make  
comments on our public forum  
at [bit.ly/CommentForum](http://bit.ly/CommentForum)

# Employer Reporting- as of 7/12/2020



# Voluntary plan update

As of 8/11/2020

**417 preliminary applications**

50 medical

32 family

335 both



**345 completed applications received**



**322 applications fully processed**

255 approved

37 denied

30 withdrawn