



NH Paid Family & Medical Leave

PFML Advisory Board Meeting on 11/8/2024

2024 Reflecting Reporting through September 30, 2024



**NEW HAMPSHIRE
PAID FAMILY
& MEDICAL LEAVE**

NH PFML Plan Awareness

DAS and NHES conduct and coordinate many activities to raise awareness about NH PFML.

Outreach

Website: www.paidleave.nh.gov; redesign launched 11/13/23

MetLife Customer Solution Call Center

Webinars: Brokers, Employers, Workers

Mass Mailings: Postcards, Flyers

Email Marketing

- Local Chambers of Commerce
- Non-Profit Organizations
- Business Associations
- Employers
- Insurance Brokers

Mass Media Advertising

- Television Ads
- Newspapers Ads (Union Leader, Hippo)
- Radio Commercials
- Billboards (Digital and Vinyl)
- Social Media (Posts and Paid Ads)
- Search Engine Marketing
- Press Release promoting open enrollment 2024

Events

- Fisher Cats Game Sponsorship
- Tri Chamber (Greater Dover, Rochester, The Falls) of Commerce job fair
- NH Travel Council Summit
- Rock 'n Road Race
- Glendi Greek Heritage Festival
- NH Municipal Association Meeting

Radio Interviews

- WHDQ-FM & WXXK-FM Matt "House" Houseman of House and Hammer and afternoons with Brett B. (2)
- Kelly Brown, community affairs program, NPHR
- Mike Logan of The Morning Music Morning Show on 93.3 The Wolf (WNHW)

Television Interviews

- Jamie Staton, WMUR interview
- Spectrum
- Effectv

Conferences and Meetings

NH Municipal Association Meeting

- NHMA's 83rd Annual Conference and Exhibition was held on Wednesday, October 30 and Thursday, October 31, 2024
- The NHMA conference was attended by MetLife, NHES, and DAS
- MetLife, the state's paid family and medical leave insurance partner, was a Conference Sponsor
- MetLife, as a Conference Sponsor, also had a booth in the Exhibit Hall
- Rich Lavers from NHES and Cassie Keane from NH DAS lead a breakout session, providing an update on NH's state sponsored voluntary paid family and medical leave program

Paid Family & Medical Leave Landscape

All 6 of the New England states have passed laws with CT, ME, MA, and RI being mandatory and NH and VT voluntary.

As of October 2024

SDI Currently in Place

Hawaii Puerto Rico

SDI + PFL Currently in Place

California New Jersey New York Rhode Island

PFML Currently in Place

Colorado Massachusetts Oregon Washington
Connecticut New Hampshire Vermont Washington, D.C.

PFML Insurance Rules in Place

Alabama Florida Kentucky Texas
Arkansas New Hampshire Tennessee Virginia

Proposing PFML Program

None

PFML Proposal Rejected*

Alaska	Indiana	Missouri	Oklahoma
Arizona	Iowa	Montana	Pennsylvania
Georgia	Kansas	Nebraska	South Carolina
Hawaii	Louisiana	New Mexico	South Dakota
Idaho	Michigan	North Carolina	Virginia
Illinois	Mississippi	North Dakota	West Virginia
			Wisconsin

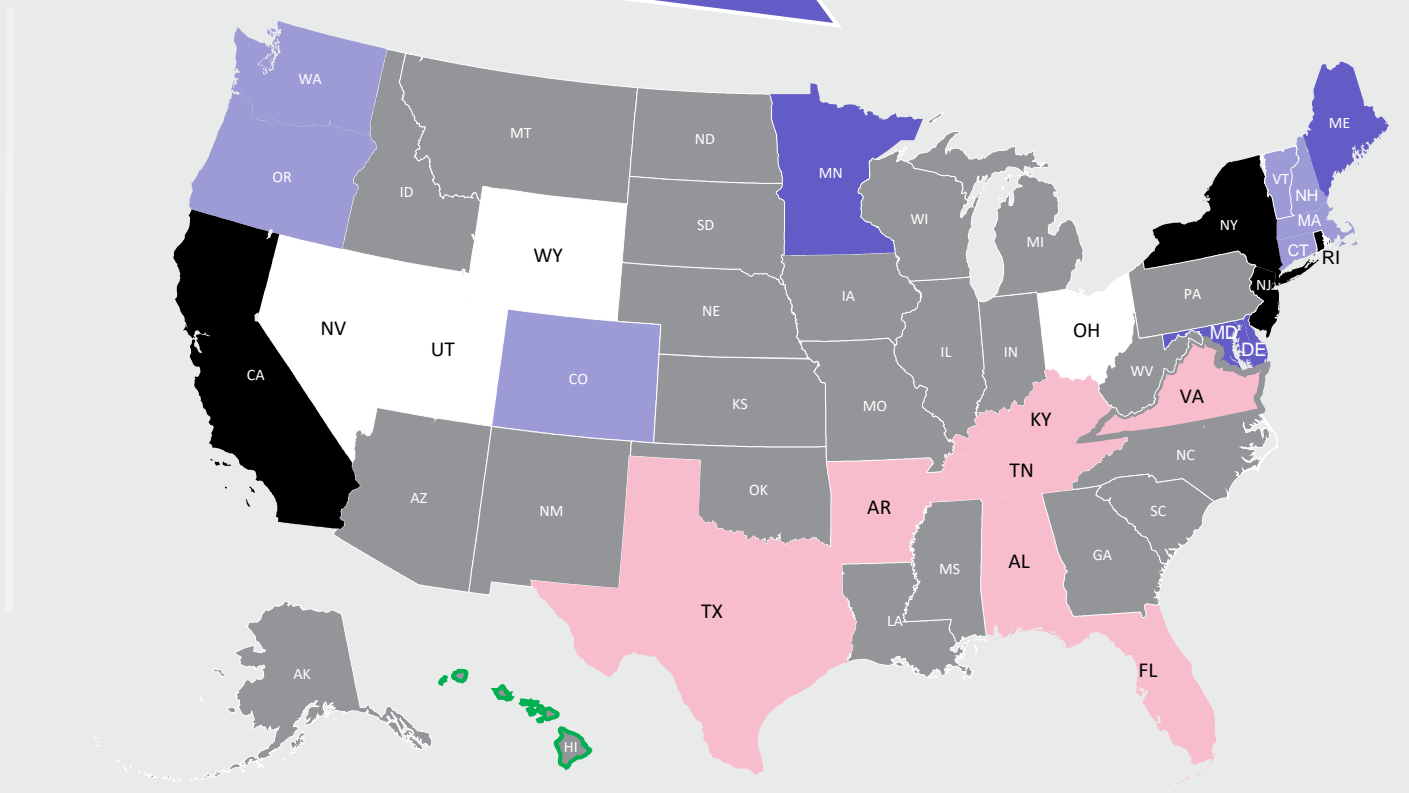
PFML in Regulatory Phase

Delaware.....Contributions begin 1/1/25; benefits available 1/1/26
Maine.....Contributions begin 1/1/25; benefits available 5/1/26
Maryland.....Contributions begin 7/1/25; benefits available 7/1/26
Minnesota.....Contributions and benefits begin 1/1/26

*Additional states have had PFML proposals rejected but may have current proposals under consideration

States may appear twice depending on activity

Vermont voluntary program begins 7/1/23 for state employees, 7/1/24 for large employers and 7/1/25 for small employers and individuals



Powered by Bing
© GeoNames, HERE, MSFT

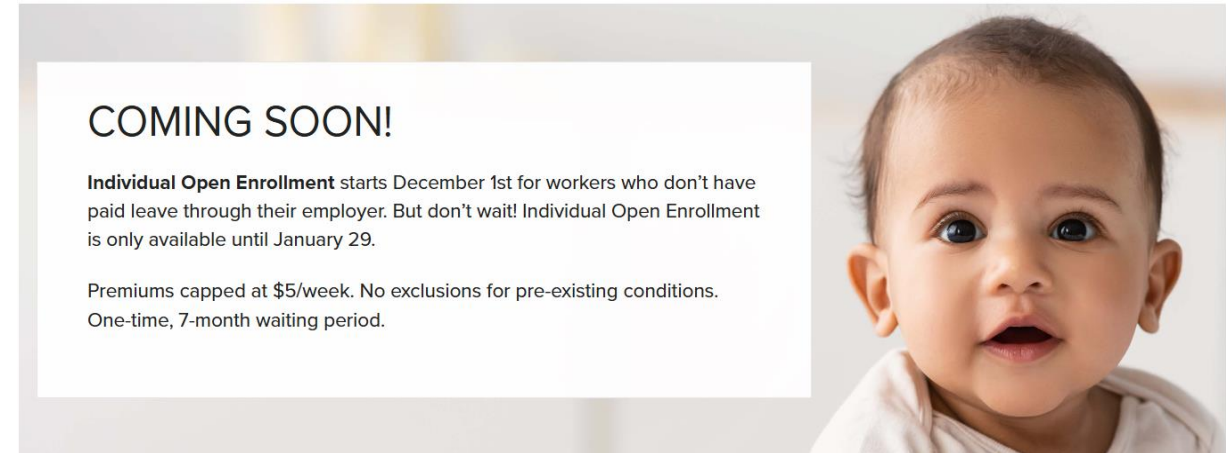
Beyond FMLA, the Fischer Tax Credit, FEPLA and FFCRA, federal proposals include the FAMILY Act, New Parents Act, The American Families Plan, and The Building an Economy for Families Act.

Source: State Paid Leave Legislative Tracking Map, The ERISA Industry Committee, 10/9/2024

Individual Open Enrollment 2024

Efforts to increase awareness include:

- Priority placement of key messages on www.paidleave.nh.gov
 - “Coming Soon” on October 28th
 - “Enroll Now” on December 1st
- NHPR sponsorship host read scripts alternating 50/50
 - Individual open enrollment
 - Promotion of employer plans
- Radio advertising on all iHeart network stations highlighting individual open enrollment
 - 60% of spots: “[Don’t Worry](#)” ad for individual plans
 - 40% of spots: “Thanks Boss” ad
- Digital billboards with visuals and simplified text recognizing we only get people’s eyes for a few seconds
- Individual Plan Brochure distribution to all primary care and OB/GYN offices in the Bi-State Primary Care Association network
 - Suggested by the NH Women’s Foundation and MomsRising
 - Includes electronic distribution through the group’s newsletter and print brochures in the waiting areas



COMING SOON!

Individual Open Enrollment starts December 1st for workers who don't have paid leave through their employer. But don't wait! Individual Open Enrollment is only available until January 29.

Premiums capped at \$5/week. No exclusions for pre-existing conditions. One-time, 7-month waiting period.

THURSDAY, NOVEMBER 7

New Hampshire Paid Family and Medical Leave (NH PFML) provides participating New Hampshire workers with 60% of their average weekly wage (up to the Social Security wage cap) for up to six weeks per year for specified leaves of absence from the workplace.

What's New

How It Works

Base Coverage

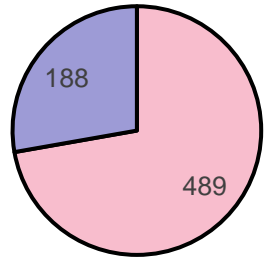
Cost of Premium

- REMINDER - Enrollment in the Individual Plan will be open from December 1, 2024 through January 29, 2025.
- Employers can [enroll in a NH PFML group plan at any time](#). Use the Employer [Quote Calculator](#) to get a quote.

NH Employer-Sponsored Group Policies

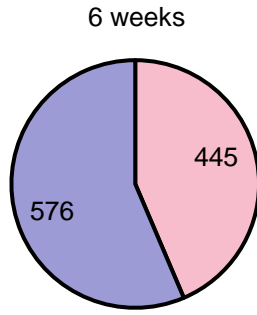
NH Employer-Sponsored Group Plan Quotes and Sales Activity

677 NH Employers Quoted

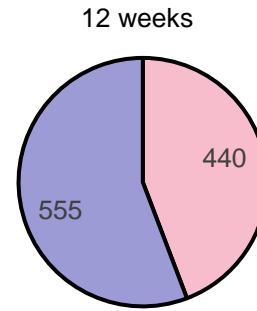


■ Small NH employer
■ Large NH employer

2,016 Quotes*

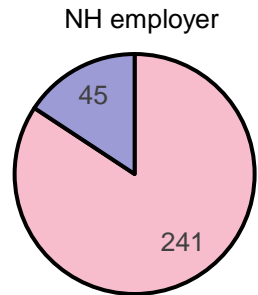


■ Contributory
■ Non-contributory

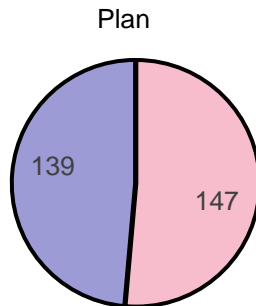


■ Contributory
■ Non-contributory

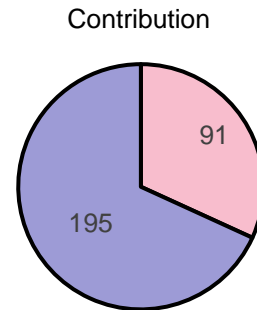
286 Policies Issued and Active



■ Small NH employer
■ Large NH employer



■ 6 weeks
■ 12 weeks



■ Contributory
■ Non-contributory

Month/Period	NH Employers Quoted	Policies Issued and Active (42.25%)
Total	677	286
2022 ¹	392	-
2023	219	188
January	9	28
February	16	14
March	13	12
April	10	5
May	6	7
June	6	10
July	3	11
August	-	5
September	3	4
October ²	-	2

* NH employers may request multiple quotes which are based on different plan design features

1. Includes all quotes from September 2022 through December 2022

2. Issued sales with a future effective/start date

NH Employer-Sponsored Group Plan Sales Progress and Enrollment

NH Employer-Sponsored Group Plan Enrollment					
	NH employers	Percentage through process	Estimated NH workers offered coverage	Enrolled NH worker count	As a percentage of total enrolled
Active policies issued and enrolled	249	82.2%	9,742	6,964	
Active policies issued and not enrolled	37	12.2%	1,789		
	Following breakdowns are based on active policies, with or without enrollments			Following breakdown is based on active policies with enrollments	
Small (Less than 50 NH lives)	241	84.3%	2,906	2,130	30.6%
Large (50 or more NH lives)	45	15.7%	8,625	4,834	69.4%
Total active policies issued	286	-	11,531	6,964	-
100% NH employer paid	195	68.2%	5,387	5,602	80.4%
100% NH worker paid	57	19.9%	3,418	592	8.5%
Split contribution: NH employer & NH worker paid	34	11.9%	2,726	770	11.1%
Coordinated with STD, 6 week benefit	50	17.5%	4,675	3,699	53.1%
Coordinated with STD, 12 week benefit	47	16.4%	1,522	746	10.7%
STD not coordinated, 6 week benefit	97	33.9%	3,629	1,612	23.1%
STD not coordinated, 12 week benefit	92	32.2%	1,705	907	13.0%
Female				3,206	46.0%
Male				3,652	52.4%
Other				106	1.5%
Less than age 45				4,043	58.1%
Age 45+				2,921	41.9%

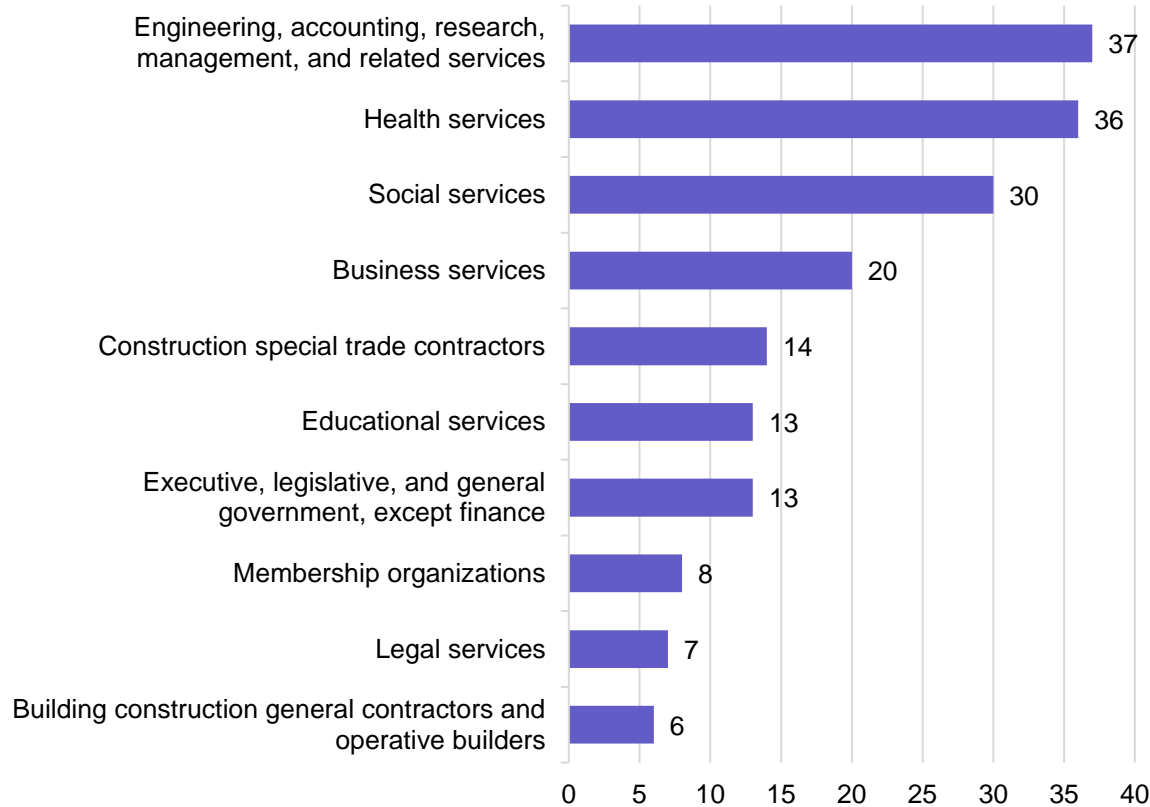
Group Policy Cancellation Reasons in 2024

Description	Definitions	Policies	Lives
Cancellations by NH employer			
Business sold	Policy canceled because business was sold	-	-
Canceled, not eligible	NH employer was found not eligible for coverage	-	-
Covered under new policy #	NA - applicable only under individual policies	1	0
Insured's request	NH employer requested policy to be canceled	12	131
Total		13	131
Administrative cancellations			
Duplicate application	NA - applicable only under individual policies	-	-
Duplicate coverage	NA - applicable only under individual policies	-	-
Invalid NH employer contact	NA - applicable only under individual policies	-	-
No NH workers	NH employer has a policy, but no eligible NH workers	-	-
Non-payment*	Unpaid premium grace period passed	26	273
Out of business	NH employer went out of business	-	-
Total		26	273

*May include NH employers who will be reinstated upon payment of late premium.

Top 10 Industries for NH Employer-Sponsored Active Policies

Top 10 Industries for Employer-Sponsored Active Policies Issued



184 NH employers are in the top 10 industries.

102 NH employers are in other industries

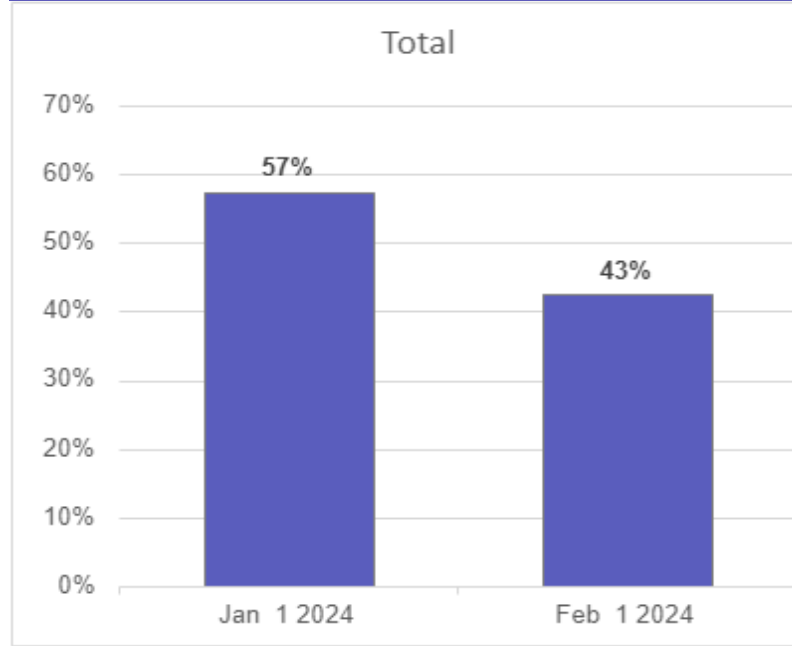
286 NH employer-sponsored active policies issued

Individual Certificates

Individual Plan Enrollment

NH PFML Individual Enrollment				
	Distinct NH employers	NH workers	Percentage through process	Average weekly rate
Total enrolled but not active yet		5		\$4.00
Active certificates issued in 2024		746		\$4.47
Active certificates issued in 2023		401		\$4.86
Total enrolled NH workers		1,152		\$4.61
Following breakdowns are based on active certificates				
With one NH worker	313	313		\$4.43
With multiple NH workers	127	834		\$4.67
Total	440	1,147		
Small (less than 50 NH lives)		285	24.9%	\$4.48
Large (50 or more NH lives)		862	75.2%	\$4.65
Below \$5.00		392	34.2%	\$3.86
\$5.00		755	65.8%	\$5.00
Female		865	75.4%	\$4.63
Male		282	24.6%	\$4.55
Other		0	0.0%	\$0.00
Less than age 45		764	66.6%	\$4.44
Age 45+		383	33.4%	\$4.95

2024 individual plan enrollment may vary based on NH worker employment status changes if they are terminated from or hired by an NH employer.



Of the 746 active certificates issued in 2024, 57% are effective in January and 43% are effective in February

Individual Certificate Cancellation Reasons in 2024

Description	Definitions	Individuals
Cancellations by NH workers		
Business sold	NA - applicable only under NH employer policies	-
Canceled, not eligible	NH worker was found not eligible for coverage	41
Covered under new policy #	NH employer has coverage now	-
Insured's request	Individual requested policy to be canceled	43
Total		84
Administrative cancellations		
Duplicate application	Individuals submitted more than one application during open enrollment (12/2023 -1/2024)	-
Duplicate coverage	Individual eligible for NH employer policy, hence individual policy canceled	-
Invalid NH employer contact	Provided NH employer information was not valid	-
No NH workers	NA - applicable only under NH employer policies	-
Non-payment*	Unpaid premium grace period passed. Premium was not paid within policy provisions.	205
Out of business	NH employer went out of business	-
Total		205

*May include individuals who will be reinstated upon payment of late premium.

Customer Solution Center

MetLife Customer Solution Center: Calls Serviced in 2024

Calls	Jan	Feb	Mar	Apr	May	Jun	July	Aug	Sep	Total
Claims	91	70	86	78	86	92	93	172	136	904
General	219	152	112	107	245	281	244	256	244	1,860
Enrollment	252	103	53	42	59	65	44	53	80	751
Unknown	263	237	201	193	156	133	198	230	297	1,908
Total calls	825	562	452	420	546	571	579	711	757	5,423
Answered calls	759	533	437	413	509	517	530	629	680	5,007
Abandoned calls	66	29	15	7	37	54	49	82	77	416
Abandonment %	8.0%	5.2%	3.3%	1.7%	6.8%	9.5%	8.5%	11.5%	10.2%	7.7%
Average service time (minutes)	7.8	8.4	7.8	7.1	5.3	6.7	7.8	7.2	8.6	7.5
Average speed to answer (seconds)	227	140	60	45	143	240	291	633	889	329

- Monthly call center evaluations are conducted to understand the volume and types of calls coming in
- These evaluations identify trends and issues, such as the higher than acceptable abandonment rate and average speed to answer, and result in follow up with MetLife for specific action plans for improvement
 - MetLife has indicated that call center turnover has been higher than anticipated
 - New hires were onboarded but were unable to perform as needed and resigned
 - MetLife is in the process of hiring additional resources and training them to backfill these recently resigned as well as newly created positions
 - MetLife is training additional resources from other product lines to support the NH PFML call center during upcoming individual enrollment season
 - Technology enhancements are being made to enhance processes for NH PFML

MetLife Customer Solution Center: Call Reason Detail in 2024

Calls By Reason*	Jan	Feb	Mar	Apr	May	Jun	July	Aug	Sep	Total
Address/phone change	-	-	1	2	1	-	4	1	1	10
Benefit information inquiry	117	65	57	79	117	178	117	210	265	1,205
Certification/proof	3	3	1	1	5	5	4	7	17	46
Check inquiry	26	5	3	9	7	8	13	22	10	103
Claim status	63	46	32	46	52	50	65	66	109	529
Enrollment										
Enrollment NH employer inquiry	35	14	21	16	23	28	18	21	19	195
Enrollment individual inquiry	48	14	10	4	15	9	11	19	13	143
Enrollment NH worker inquiry	186	79	53	52	62	48	80	35	62	657
Fax inquiry	13	8	4	5	7	4	7	3	-	51
Filing new claim	34	20	29	37	17	27	28	61	38	291
Form/letter/assist request	9	14	16	14	18	33	35	31	36	206
Information updated	111	58	72	88	127	107	119	112	83	877
Medical information	6	2	-	4	4	4	4	1	1	26
Miscellaneous	90	83	33	28	77	56	52	49	43	511
Overpayment inquiry	1	1	2	-	1	2	2	1	-	10
Returning case managers call	11	2	2	4	3	7	7	9	8	53
Social Security inquiry	1	-	1	2	-	1	1	1	-	7
Tax inquiry	4	56	15	3	-	-	-	1	1	80
Request extension	4	4	1	3	3	2	5	3	1	26
RTW update	1	-	1	3	-	3	3	1	1	13
Delivery date confirmation	-	1	2	1	1	-	1	1	1	8
Total by reason detail	763	475	356	401	540	572	576	655	709	5,047
Total calls answered	759	533	437	413	509	517	530	629	680	5,007
Average # of reasons per call	1.01	0.89	0.81	0.97	1.06	1.11	1.09	1.04	1.04	1.01

*A call may be counted more than once due to the call fulfilling multiple call reason categories.

Claims

NH Employer-Sponsored Claim Utilization in 2024

6,964 NH workers are currently enrolled and eligible to receive NH PFML wage replacement benefits under an NH Employer-Sponsored Group Plan

Year-to-Date Accumulations										
Claims	Jan	Feb	Mar	Apr	May	Jun	July	August	September	Percent
Claim utilization	114	156	187	220	262	315	349	397	442	6.35%
Claims paid	57	96	120	144	175	205	242	262	309	69.91%
Claim type										
PFL	81	108	132	156	184	218	244	273	307	69.46%
PML	33	48	55	64	78	97	105	124	135	30.54%
Claim frequency*										
Continuous	69	94	115	140	173	203	223	254	283	64.03%
Intermittent	45	62	72	80	89	112	126	143	159	35.97%
Claim status*										
Approved	62	105	128	152	186	222	253	277	326	73.76%
Canceled	3	6	8	12	14	20	21	22	24	5.43%
Denied	2	2	3	8	12	24	29	36	38	8.60%
Exhausted	-	-	-	-	-	-	-	-	-	-
New/processing	6	6	6	6	10	8	7	6	6	1.36%
Pending	41	37	42	42	40	41	39	56	48	10.86%

*A claim may change status and/or frequency throughout its life cycle.

Individual Pool Claim Utilization in 2024

1,147 NH workers are currently eligible to receive NH PFML wage replacement benefits under an Individual Plan

Year-to-Date Accumulations										
Claims	Jan	Feb	Mar	Apr	May	Jun	July	August	September	Percent
Claim utilization	49	64	76	81	88	95	134	217	268	23.37%
Claims paid	25	34	39	51	59	62	65	117	187	69.78%
Claim type										
PFL	42	52	64	66	69	76	109	181	229	85.45%
PML	7	12	12	15	19	19	25	36	39	14.55%
Claim frequency*										
Continuous	22	34	43	46	54	61	92	159	201	75.00%
Intermittent	27	30	33	35	34	34	42	58	67	25.00%
Claim status*										
Approved	31	37	43	53	61	64	69	121	194	72.39%
Canceled	2	3	3	3	4	5	6	7	7	2.61%
Denied	-	5	10	11	15	18	18	18	20	7.46%
Exhausted	-	-	-	-	-	-	-	-	-	-
New/processing	1	2	3	1	1	1	-	2	2	0.75%
Pending	15	17	17	13	7	7	41	69	45	16.79%

*A claim may change status and/or frequency throughout its life cycle.

State of NH Claim Utilization in 2024

9,166 NH workers are enrolled and eligible to receive NH PFML wage replacement benefits under the State of NH plan

Year-to-Date Accumulations										
Claims	Jan	Feb	Mar	Apr	May	Jun	July	August	September	Percent
Claim utilization	23	27	32	34	34	70	71	82	87	0.95%
Claims paid	12	13	15	20	23	28	26	29	34	39.08%
Claim type										
PFL	23	27	32	34	34	70	71	82	87	100.00%
PML	-	-	-	-	-	-	-	-	-	-
Claim frequency*										
Continuous	16	20	24	27	28	50	52	59	64	73.56%
Intermittent	7	7	8	7	6	20	19	23	23	26.44%
Claim status*										
Approved	11	13	16	20	22	26	25	30	35	40.23%
Canceled	-	-	1	1	1	19	19	20	20	22.99%
Denied	1	1	2	2	3	16	17	19	21	24.14%
Exhausted	-	-	-	-	-	-	-	-	-	-
New/processing	-	-	2	-	-	-	-	-	1	1.15%
Pending	11	13	11	11	8	9	10	13	10	11.49%

*A claim may change status and/or frequency throughout its life cycle.

Claim Payments and Utilization by Leave Reason in 2024

Year-to-Date Accumulations			
Group type	Count by leave reason	Count of paid claims	Total paid claims by leave reason
Care of a family member	103	54	\$170,548
Child bonding	204	179	\$845,709
Serious health condition – NH worker	135	76	\$257,534
Group total	442	309	\$1,273,790
Care of a family member	15	5	\$17,023
Child bonding	214	162	\$582,307
Serious health condition – NH worker	39	20	\$56,388
Individual total	268	187	\$655,718
Care of a family member	30	7	\$23,037
Child bonding	57	27	\$72,181
State of NH total	87	34	\$95,218
Grand total	797	530	\$2,024,726

Claim Utilization by Status and Frequency in 2024

Year-to-Date Accumulations				
Group type	Continuous	Intermittent	Grand total	Percent
Approved	219	107	326	73.76%
Canceled	14	10	24	5.43%
Denied	16	22	38	8.60%
Exhausted	-	-	-	-
New/processing	6	-	6	1.36%
Pending	28	20	48	10.86%
Group total	283	159	442	100.00%
Approved	151	43	194	72.39%
Canceled	5	2	7	2.61%
Denied	12	8	20	7.46%
Exhausted	-	-	-	-
New/processing	2	-	2	0.75%
Pending	31	14	45	16.79%
Individual total	201	67	268	100.00%
Approved	28	7	35	40.23%
Canceled	13	7	20	22.99%
Denied	13	8	21	24.14%
Exhausted	-	-	-	-
New/processing	1	-	1	1.15%
Pending	9	1	10	11.49%
State of NH total	64	23	87	100.00%
Grand total	548	249	797	100.00%

*A claim may change status and/or frequency throughout its life cycle.

Catherine Keane

Deputy Commissioner, DAS

603.271.2059

catherine.a.keane@das.nh.gov

Laura Holmes

NH PFML Team Project Manager

603.271.0328

laura.r.holmes@das.nh.gov

Richard Lavers

Deputy Commissioner, NHES

603.228.4064

richard.j.lavers@nhes.nh.gov

Gail Crowdes

NH PFML Team Administrator of Programs and Compliance

603.271.1444

gail.a.crowdes@das.nh.gov

Questions?

We welcome your input.



Appendix

Definitions

Active Policies Issued and Enrolled: NH employers issued a NH PFML Policy who have finalized their open enrollment for their NH workers.

Active Policies Issued and Not Enrolled: NH employers issued a NH PFML Policy who have not finalized their open enrollment for their NH workers.

Policies Not Issued and Not Enrolled: NH employers who accepted a NH PFML quote.

Non-Contributory: NH employers pays 100% of premium.

100% Contributory: NH workers pay a 100% of premiums.

Split Contributory: Enrolled NH workers pay a portion of the premium.

Business Enterprise Tax (BET) Tax Credit: NH employers purchasing NH PFML insurance through MetLife may qualify for a Business Enterprise Tax (BET) Tax Credit equal to 50% of the premium the NH employer pays for up to six weeks of coverage.

Premium Stabilization Trust Fund (PSTF): A fund created to hold a certain percent of paid premium and all or a portion of the fund may be used to offset losses in the Individual portion of the pool based on the experience defined in 2.3.1.1.

Notes

Totals throughout the report may not equal 100% due to rounding.