

**FAMILY LEAVE INSURANCE AND TEMPORARY DISABILITY  
INSURANCE WORKLOAD IN 2020**

**COMBINED SUMMARY REPORT**

New Jersey Department of Labor and  
Workforce Development  
Office of Research and Information  
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## HIGHLIGHTS

New Family Leave Insurance (FLI) claims received and initial dispositions both increased in 2020, following the recent upward trend. About 75 percent of FLI claims were filed to bond with a newborn, newly adopted child or newly placed foster child, with the remainder of claims to care for a seriously ill family member. FLI gross benefit payments totaled \$181.1 million, with an average weekly benefit amount for all claims of \$659. Benefits rose by over 51 percent compared with 2019, due to an expansion of family leave benefits during the second half of 2020, which increased the number of potential weeks of benefits from six to 12 and increased the maximum weekly benefit rate from \$667 to \$881. FLI claims processing times decreased significantly in 2020, exceeding the disability insurance goals for processing initial dispositions. The 14-day and the 28-day time lapse performance measures were 70.9 and 89.5 percent, respectively. About 75 percent of total FLI claims were by females. New data by type of claim for educational level and race/ethnicity showed that the highest number of FLI claims in 2020 were for individuals with associate or bachelor's degrees, followed by high school graduates. Over half of all claimants were Caucasian, with Hispanic/Latino and African American individuals comprising approximately 17 and 14 percent of claimants, respectively.

During 2020, new Temporary Disability Insurance (TDI) claims received and initial dispositions both declined, continuing the downward trend of recent years. TDI gross benefit payments rose by about one percent in 2020, driven by the increase in the maximum weekly benefit rate during the second half of the year from \$667 to \$881 due to legislative changes in the calculation formula. TDI claims processing times decreased in 2020 for the third consecutive year. The 14-day and the 28-day time lapse performance measures were 66 and 88 percent, respectively, exceeding the disability insurance goals for processing initial determinations. Lack of medical evidence was again the most frequently cited reason for denial, comprising 31 percent of all denials. Over 68 percent of total TDI claims were by females. New data by type of claim for educational level and race/ethnicity showed that the highest number of TDI claims in 2020 were for high school graduates and for Caucasian claimants. Claims for benefits due to disabilities resulting from pregnancy and complications of childbirth continued to be the largest single category for both new eligible claims and completed cases, comprising about one-fourth of each group, similar to the percentages since 2001 when morbidity data for eligible TDI claims and completed cases became available.

### **FAMILY LEAVE INSURANCE PROGRAM - 2020**

The enactment of P.L. 2008, chapter 17 on May 2, 2008 created the New Jersey Family Leave Insurance Program. Provided in this report is a summary of workload activity for the State Plan for Family Leave Insurance (FLI) during calendar year 2020, with some comparative information from calendar years 2016 through 2019. The data are derived from New Jersey's Disability Automated Benefits System (DABS), which was developed in 1989.

The report tables for 2020 have been redesigned to incorporate some of the new data elements required by the enactment of P.L. 2019, chapter 37 on February 19, 2019. Table 1 provides data on claims received, initial dispositions and benefits paid for family leave claims. Tables 2 and 3 contain information on the time it takes to process claims and reasons for denial, respectively. Claim statistics by type of claim including sex, education and race/ethnicity can be found in Table 4. A summary of FLI State Plan revenues, benefits and administrative expenses during 2019 and 2020 is provided in Table 5. A list of definitions for key workload items is included on page 8 of this report.

## **FLI Background**

With the enactment of P.L. 2008, chapter 17, on May 2, 2008, New Jersey extended the temporary disability benefits program to provide family leave insurance benefits, a monetary benefit (not a leave entitlement), for covered individuals bonding with newborn or newly adopted children or caring for seriously ill family members.

Beginning July 1, 2009, claimants became eligible for up to six weeks of family leave benefits per 12-month period. From July 1, 2009 through June 30, 2020, workers could receive weekly family leave benefits equal to two-thirds of their average weekly wage, up to a maximum weekly benefit amount of \$667 for the first half of 2020. Leave could be taken either for six consecutive weeks, for intermittent weeks or for up to 42 intermittent days per 12-month period.

With the enactment of P.L. 2019, chapter 37 on February 19, 2019, New Jersey expanded the family leave program in a number of ways. In the beginning of the program, a family member was defined as the claimant's child, spouse, domestic partner, civil union partner or parent.

For claims after February 19, 2019, the definition of a child was expanded to now include the claimant's biological or adopted child, foster child, stepchild, legal ward, the child of the claimant's domestic or civil union partner or the child of a gestational carrier, with a written agreement in place. Family leave was also expanded to cover the handling of affairs related to a domestic or sexual violence situation. Claimants could provide care for themselves, a victim or a family member of a victim.

The definition of family member was expanded for claims after February 19, 2019 to also include parent-in-law, sibling, grandparent, grandchild, domestic partner and any other individual related by blood to the employee or any other individual who has a close association with the employee which is the equivalent of a family relationship.

Effective July 1, 2020, claimants became eligible for family leave benefits equal to 85 percent of their average weekly wage, up to a maximum weekly benefit rate of \$881. The maximum FLI benefit period was increased from six to 12 consecutive weeks and the maximum intermittent FLI leave from 42 days to 56 intermittent days per 12-month period.

The family leave program is funded entirely through worker contributions, which were equal to 0.16 percent of taxable wages in 2020, up from 0.08 percent of taxable wages in calendar year 2019. Effective January 1, 2020, worker contributions were based on a taxable wage base equal to 107 times the Statewide average weekly wage (SAWW), compared with a taxable wage base equal to 53 percent of the SAWW in prior years. The worker contribution rate is adjusted annually to a rate sufficient to maintain an account balance needed to pay benefits.

All New Jersey employers covered by the Unemployment Compensation Law are also subject to the Family Leave Insurance provisions of the Temporary Disability Benefits Law, including certain government entities that are not automatically covered by temporary disability insurance. A subject employer is automatically covered under the State Plan for family leave insurance unless it has covered its workers under an approved FLI private plan. Estimated State Plan covered employment for family leave insurance averaged 4,019,800 workers in 2019 and 3,693,100 in 2020. Private plan covered employment averaged 14,642 workers in 2019 and 10,787 in 2020.

## **FLI Claims and Benefits**

During calendar year 2020, new claims received and initial dispositions both increased, continuing the upward trend of recent years (see Table 1). The number of web claims received increased for the fifth consecutive year, surpassing the number of paper claims received for the first time, while the number of paper claims received annually continued to decline.

Eligible dispositions comprised about 83 percent of total dispositions in 2020, compared with 82 percent in 2019 and 83 percent in 2016.

Gross benefit payments rose to \$181.1 million in 2020, an increase of 51.4 percent from 2019 when benefits totaled \$119.6 million. Similarly, the average weekly benefit amount also saw a significant increase in 2020, rising from \$556 in 2019 to \$659.

The increase in benefit payments in 2020 was largely due to the benefit expansion for leave periods beginning on or after July 1, 2020, including a higher maximum weekly benefit rate which went into effect during the second half of 2020 and an increase in the number of weeks of potential benefits from six to 12. Legislative changes in the formula used to calculate the maximum weekly benefit rate caused it to rise from \$667 during the first six months of 2020 to \$881 during the second half of the year.

### **FLI Time Lapse Data**

The percentage of initial dispositions made within two weeks of receipt of the claim increased significantly to 70.9 percent in 2020 from 29.9 percent in 2019, exceeding the service goal for processing initial determinations within two weeks of 65 percent (see Table 2). The decrease in processing time occurred in conjunction with an annual increase in the number of cases from 46,958 in 2019 to 52,982 in 2020 (+12.8%).

The percentage of initial dispositions that occurred within four weeks was 89.5 percent, an increase from the level attained in 2019 of 76.7 percent and up from 70.5 percent in 2016. The service goal for processing initial determinations within four weeks is 85 percent.

### **FLI Reasons for Denial**

The primary reasons for denial of a family leave claim at the time of initial determination are shown in Table 3. Lack of medical evidence was the frequently cited reason for denial in 2020, comprising 16.5 percent of all reasons for denial.

“Other” reasons were cited in 79.5 percent of denials in 2020, compared with 83.7 percent in 2019. “Other” reasons include late filing, employment by an uncovered political subdivision, disability that is the result of committing a crime, disability with duration of less than seven days and state government employment when the individual has accrued sick time available.

### **FLI Claimant Characteristics**

Claimant characteristics data by type of claim are available for the first time due to a new reporting methodology. Table 4 includes data on the number claims by sex, education level and race/ethnicity for total family leave claims, total bonding claims, claims for bonding with a newborn, claims for bonding with an adopted child, total family care claims, claims for care of a sick child, claims for care of an ill spouse and claims for care of other sick family members.

There were 50,678 total family leave claims in 2020, of which 15,727 claims, or 31 percent, were intermittent claims. Approximately 75 percent of total claims were for bonding (38,039) with the remaining 25 percent for care of ill family members (12,639).

Females comprised 74.6 of total family leave claims, while males totaled 25.4 percent of all claims. For claimants taking leave to bond with a newborn or newly adopted child, females comprised 75.1 percent of eligible claimants, while males comprised 24.9 percent. The majority of FLI claimants taking leave to care for a seriously ill family member were female (73.3%). Males comprised 26.7 percent of family care claimants, compared with 24.9 percent of bonding claimants.

Individuals with an associate or bachelor's degree accounted for 35.3 percent of all family leave claims, followed by high school graduates (32.1%) and claimants with graduate degrees (20.7%). Individuals taking leave to care for sick family members were more likely to be high school graduates (46.2%), followed by those with associate or bachelor's degrees (29.8%). The percentages of bonding claimants by educational level were similar to those for all family leave claimants.

The largest group of family leave claimants by race/ethnicity were Caucasian (50.9%), followed by Latino/Hispanic (16.8%), African American (13.5%) and Asian (8.5%).

Of the \$181.1 million paid for total family leave claims, \$159.0 million were for bonding claims (87.8%) while \$22.2 million were paid to family care claimants (12.2%). The average weekly benefit amount for all claims in 2020 was \$659 with bonding claims averaging \$667 per week and family care claims averaging \$604 per week. Average days paid per claim were higher for bonding claims (47 days) compared with family care claims (38 days). Claims for all types of family leave averaged 45 days.

### **FLI Revenues, Benefits and Administrative Expenses**

Table 5 contains a summary of State Plan revenues, benefits and administrative expenses during 2019 and 2020. It should be noted that State Plan benefit totals in Table 5 are reported on a cash basis and do not match the benefit payment data in Table 1, which are compiled by type of claim from monthly disability workload reports.

The State Plan for FLI is financed entirely through worker contributions, which totaled \$99.0 million in 2019 and \$269.1 million in 2020. The worker contribution rate was 0.16 percent of taxable wages in 2020, up from the rate of 0.08 percent in 2019. The worker contribution rate is calculated annually and adjusted as necessary based on the balance in the fund and expected benefits and expenses for the upcoming year.

Total FLI State Plan benefits during 2020 were \$429.2 million, which was a significant increase from 2019 when benefits were \$119.6 million. Benefit payments for family leave during unemployment were \$20.6 million in 2020 and \$0.8 million in 2019. FLI administrative expenses rose from \$4.7 million in 2019 to \$25.9 million during 2020. The increase was largely attributable to the timing of a cash expenditures payment for FY 2019.

## **TEMPORARY DISABILITY INSURANCE PROGRAM - 2020**

Provided in this report is a summary of workload activity and other data during 2020 for the State Plan for Temporary Disability Insurance (TDI), with comparative information from prior years. While this analysis is primarily concerned with data movements during the past five years, any significant longer-term trends are also noted. The data are derived from New Jersey's Disability Automated Benefits System (DABS), which was developed in 1989.

Tables 6, 7 and 8 provide data from 2016 through 2020 on workload activity, time lapse statistics and reasons for denial of disability claims. Information on the sex, education level and race/ethnicity of claimants for 2020 can be found in Table 9. Morbidity data for eligible claims and completed cases in 2020 are contained in Tables 10 and 11. A summary of TDI State Plan revenues, benefits, and administrative expenses during 2019 and 2020 is provided in Table 12. A list of definitions for key workload items is included on page 8 of this report.

## **TDI Background**

Since its enactment in 1948, the New Jersey Temporary Disability Benefits Law has provided benefits to workers affected by non-work-related injuries or illnesses. All employers, except local government, for which coverage is optional, are subject to the provisions of this law when their quarterly payrolls are at least \$1,000. Employers may choose the State's insurance plan or obtain private coverage equal to or better than the State Plan.

The temporary disability program is funded by a combination of employer and worker contributions. Employer contribution rates vary from 0.10 percent to 0.75 percent of taxable wages, depending on the employer's disability experience rating. For 2020, the worker contribution rate was 0.26 percent, up from a rate of 0.17 percent in 2019. Since 2012, the worker contribution rate has been adjusted annually based upon a legislative formula.

In 2020, the number of State Plan employers rose to 233,104 from 228,605 in 2019. In addition, 641 employers were covered by a combination of state and private plans, while private plan employers totaled 5,674. State Plan covered employment decreased by 10.5 percent in 2020, averaging 2,459,441 in 2020 and 2,747,103 in 2019.<sup>1</sup> Private plan covered employment fell by 1.8 percent in 2020, averaging 842,462 in 2020 and 857,658 in 2019.

## **TDI Claims and Benefits**

New claims received and initial dispositions both decreased in 2020, continuing the downward trend of recent years (see Table 6). The number of web claims received increased for the fifth consecutive year, surpassing the number of paper claims received for the first time, while the number of paper claims received annually continued to decline.

Eligible dispositions comprised 67 percent of total dispositions in 2020, compared with 63 percent in 2019 and 77 percent in 2016.

Despite the decline in claims volume, gross benefit payments edged up by about one percent in 2020 compared with 2019. The increase was largely due to the higher maximum weekly benefit rate of \$881 which went into effect during the second half of 2020 due to legislative changes in the formula used to calculate the rate. Similarly, the average weekly benefit amount also saw a significant increase in 2020, rising from \$491 in 2019 to \$562.

## **TDI Time Lapse Data**

The percentage of initial determinations made within two weeks of receipt of the claim rose to 66.4 percent from 56.5 percent in 2019, the third consecutive annual increase. The two-week time lapse measure exceeded the Disability Insurance Service performance goal of 65 percent for processing initial determinations within two weeks for the first time since 2010 (see Table 7).

The percentage of initial determinations that occurred within four weeks also increased over the year to 88.4 percent from 85.5 percent in 2019. This second performance measure was above the Disability Insurance Service goal of 85 percent for processing initial determinations within four weeks of receipt of claim for the second consecutive year.

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<sup>1</sup> Actual data for State Plan and private plan covered employment and employers became available again beginning with the third quarter of 2011 due to the development of a new reporting methodology.

## **TDI Reasons for Denial**

The primary reasons for denial of a claim at original disposition from 2016 to 2020 are shown in Table 8. As in past years, lack of medical evidence was the most frequently cited reason for denial in 2020, comprising 31.2 percent of all reasons for denial.

The next most frequently cited reason for denial was eligibility for benefits under the Disability During Unemployment Program (4(f)).<sup>2</sup> This reason was cited in 12.6 percent of all denials. Coverage of a disability by the Workers' Compensation program and coverage by a private plan were given as reasons for denial in 3.4 and 7.1 percent, respectively, of all reasons for denial. Coverage under these three programs comprised about 23 percent of reasons for denial in 2020, about the same as in 2019.

“Other” reasons were cited in 42.8 percent of denials in 2020, compared with 44.7 percent in 2019. “Other” reasons include late filing, employment by an uncovered political subdivision, disability that is the result of committing a crime, disability with duration of less than seven days and state government employment when the individual has accrued sick time available.

## **TDI Claimant Characteristics**

Claimant characteristics data by type of claim are available for the first time due to a new reporting methodology. Table 9 includes data on the number of claims by sex, education level and race/ethnicity for total disability claims, pregnancy related disabilities and non-pregnancy related disabilities.

Females represented 68.7 percent of total disability claims and 59.8 percent of non-pregnancy related disabilities.

High school graduates were the largest group of claimants by educational level for total claims (44.0%) and for non-pregnancy related disabilities (46.8%). For pregnancy related disabilities, high school graduates and individuals with either an associates or bachelor degree each accounted for 34 percent of claims.

The largest group of claimants for all three categories was Caucasian, followed by African American and Latino/Hispanic.

## **TDI Eligible Claims by Morbidity**

The distribution of eligible claims by morbidity (type of injury or illness) has remained fairly stable since 2001 (the first year these data were produced). Table 10 contains data for 2020, along with revised data for 2019.

Claims for benefits due to pregnancy and complications of childbirth were the largest single category of claims again in 2020 out of the 17 major morbidity groups, comprising 26.9 percent of all eligible claims, compared with 28.3 percent in 2019. As in prior years, disabilities related to bones and organs of movement and disabilities resulting from accidents, poisoning and violence were the next most frequently reported categories, based on the physician's initial diagnosis, constituting 15.7 and 10.7 percent, respectively, of all eligible claims in 2020.

Claims for disabilities due to infectious and parasitic diseases (5.1%) and diseases of the respiratory system (5.9%) comprised larger percentages of total eligible claims in 2020 than in 2019 due to the COVID-19 pandemic.

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<sup>2</sup>Persons who become disabled while unemployed may be eligible for up to 26 weeks of benefits under the disability during unemployment provisions of the State's Unemployment Compensation Law (R.S.43:21-4(f)). Individuals also eligible for regular unemployment benefits in a benefit year may receive benefits for up to 39 weeks for the two claims combined.

### **TDI Completed Cases by Morbidity, Duration and Benefits**

Table 11 contains a summary of average claim duration and average benefit payment data by major morbidity group for cases which were completed in 2020. Completed cases include those claims formally closed in the TDI database, as well as those with no payment activity for 90 days.

The distribution of completed cases by morbidity has been stable from year to year and there are only minor differences in the percentages of completed cases by morbidity compared with the percentages of eligible claims by morbidity (Table 10). As with eligible claims, pregnancy and complications of childbirth were the largest single category of completed cases in 2020 (26.9%), followed by disabilities related to bones and organs of movement (15.9%) and disabilities resulting from accidents, poisoning and violence (10.9%).

For all morbidities, the average number of days paid per completed case was 71 days in 2020. Average duration has fluctuated between 68 and 71 days since 2001 when the data were first computed. Average gross benefits paid in 2020 increased to \$5,470, reflecting the higher maximum benefit amount that went into effect during the second half of 2020.

### **TDI Revenues, Benefits and Administrative Expenses**

Table 12 contains a summary of State Plan revenues, benefits and administrative expenses during 2019 and 2020. The State Plan for TDI is financed by a combination of worker and employer contributions, which in 2020 totaled \$269.7 and \$249.7 million, respectively. During 2020, worker contributions increased by \$120.4 million compared with 2019. The worker contribution rate increased from 0.17 percent to 0.26 percent over the same period. The State Disability Fund also had \$28.0 million in other income during 2020, including interest income.

Total TDI State Plan benefits paid during 2020 were \$429.2 million, with benefit payments for disability during unemployment of \$20.6 million. TDI administrative expenses were \$25.9 million during 2020; this was higher than in CY 2019 due to the timing of a cash payment of expenditures for FY 2019.

The average weekly benefit amount (AWBA) for all TDI eligible claims during 2020 was \$562, an increase of 14.5 percent compared with 2019 (\$491). The AWBA is not available separately for pregnancy and other claims.

## **Definitions of Terms**

**Completed Cases** – Includes those claims formally closed during the year, as well as those with no payment activity for 90 days.

**Formally Closed Claims** – Those claims that have been paid to benefit exhaustion, to the 180-day maximum claim duration, or until the claimant recovered, returned to work or died. If notification of recovery, return to work or death is not received, then the claim is not formally closed.

**FLI and TDI Maximum Weekly Benefit Amount** – For family leave and temporary disability claims from January 1 through June 30, 2020, the maximum weekly benefit amount of \$667 was set at 53 percent of the statewide average weekly wage in the second preceding calendar year. For claims from July 1 through December 31, 2020, the maximum weekly benefit amount of \$881 was calculated as 70 percent of the statewide average weekly wage in the second preceding calendar year.

**State Plan Covered Employees** – Employee coverage is the average of covered jobs in the last month of each of the four quarters in the year and includes all workers covered by the State Plan as well as the State Plan portion of combination plans.

**State Plan Covered Employers** – Employer coverage is the annual average and excludes firms with a combination of State and private plans.

**Table 1**  
**FAMILY LEAVE INSURANCE SUMMARY REPORT**  
**Calendar Years 2016 - 2020**

	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>
Total New Claims Received	50,648	51,168	51,304	56,225	61,614
Paper Claims Received (FL1s and FL2s)	48,627	43,142	35,926	35,617	29,286
Web Claims Received (WF1 and WF2)	2,021	8,026	15,378	20,608	32,328
Total Initial Dispositions	35,634	38,410	40,408	46,973	50,677
Eligible	29,731	31,226	31,176	38,407	41,833
Ineligible	5,903	7,184	9,232	8,566	8,844
Gross Benefit Payments (millions)	\$87.9	\$93.8	\$99.2	\$119.6	\$181.1
Average Weekly Benefit Amount	\$524	\$538	\$544	\$556	\$659
Maximum Weekly Benefit Amount*	\$615	\$633	\$637	\$650	\$667/\$881
Number of Claimants with both TDI & FLI Claims in Same Year	14,410	14,559	15,743	16,944	12,725

\* Maximum weekly benefit rate for January 1 - June 30, 2020 calculated as 53% of Statewide Average Weekly Wage.

\* Maximum weekly benefit rate for July 1 - December 31, 2020 calculated as 70% of Statewide Average Weekly Wage.

**Table 2**  
**FAMILY LEAVE INSURANCE SUMMARY REPORT**  
**TIME LAPSE CLAIM DISTRIBUTION**  
**Eligible and Ineligible Decisions**  
**Calendar Years 2016 - 2020**

<u>Number of Days</u>	<u>2016</u>		<u>2017</u>		<u>2018</u>		<u>2019</u>		<u>2020</u>	
	<u>Number</u>	<u>Cumulative Percent</u>								
<b>7 or less</b>	8,106	22.8%	7,898	20.6%	7,836	19.4%	9,959	21.2%	22,069	41.7%
<b>8 - 14</b>	4,719	36.0	4,721	32.9	4,042	29.4	4,071	29.9	15,498	70.9
<b>15 - 21</b>	8,312	59.4	3,738	42.6	6,683	46.0	10,307	51.9	6,685	83.5
<b>22 - 28</b>	3,954	70.5	3,064	50.6	8,602	67.3	11,687	76.8	3,184	89.5
<b>29 - 35</b>	3,526	80.4	4,387	62.0	4,422	78.2	6,003	89.6	3,705	96.5
<b>36 - 43</b>	2,306	86.8	5,938	77.5	2,994	85.6	2,189	94.2	856	98.1
<b>44 - 49</b>	1,520	91.1	2,310	83.5	2,268	91.2	1,506	97.4	510	99.1
<b>50 - 56</b>	1,135	94.3	1,405	87.2	1,269	94.4	580	98.7	214	99.5
<b>57 or more</b>	2,033	100.0	4,922	100.0	2,269	100.0	629	100.0	261	100.0
<b>TOTAL CASES</b>	35,611		38,383		40,385		46,931		52,982	

**Table 3**  
**FAMILY LEAVE INSURANCE SUMMARY REPORT**  
**REASONS FOR DENIAL**  
**Calendar Years 2016 - 2020**

<u>Reason for Denial</u>	<u>2016</u>		<u>2017</u>		<u>2018</u>		<u>2019</u>		<u>2020</u>	
	<u>Number</u>	<u>Percent</u>								
<b>4 (f) Family Leave During Unemployment</b>	746	5.2%	711	4.1%	708	3.2%	799	3.4%	1,085	3.1%
<b>Insufficient Weeks or Wages</b>	84	0.6	113	0.6	122	0.6	110	0.5	303	0.9
<b>Medical evidence Not Submitted</b>	968	6.8	1,174	6.7	1,934	8.8	2,889	12.3	5,822	16.5
<b>Workers' Compensation Coverage</b>	7	0.0	2	0.0	4	0.0	12	0.1	15	0.0
<b>Private Plan Coverage</b>	13	0.1	15	0.1	9	0.0	13	0.1	21	0.1
<b>Receipt of Continuation Pay from Employer</b>	11	0.1	5	0.0	11	0.1	10	0.0	13	0.0
<b>Other Reasons</b>	12,416	87.2	15,477	88.5	19,167	87.3	19,700	83.7	28,121	79.5
<b>TOTAL CASES</b>	14,245	100.0	17,497	100.0	21,955	100.0	23,533	100.0	35,380	100.0

\*Other reasons include late filing, state government employment when the individual has accrued sick time available, employment by an uncovered political subdivision, disability resulting from commission of a crime and disability with duration of less than 7 days.

**Table 4**  
**FAMILY LEAVE INSURANCE SUMMARY REPORT**  
**CLAIM STATISTICS BY TYPE OF CLAIM**  
**Calendar Year 2020**

	Bonding Newborn	Bonding Adopted Child	Total Bonding Claims		Care of a Sick Child	Care of a Sick Spouse	Care of Other Sick Family Members	Total Family Care Claims		Total All Family Leave Claims	
	Number	Number	Number	Percent	Number	Number	Number	Number	Percent		
Number of Claims	37,877	162	38,039	100.0%	5,333	2,808	4,498	12,639	100.0%	50,678	100.0%
Number of Intermittent Claims	11,809	72	11,881	31.2	1,037	1,140	1,669	3,846	30.4	15,727	31.0
<b>Sex</b>											
Male	9,444	36	9,480	24.9	1,004	1,221	1,150	3,375	26.7	12,855	25.4
Female	28,433	126	28,559	75.1	4,329	1,587	3,348	9,264	73.3	37,823	74.6
<b>Education</b>											
Did Not Graduate High School	455	4	459	1.2	243	157	159	559	4.4	1,018	2.0
High School Graduate/GED	10,368	51	10,419	27.4	2,719	1,248	1,868	5,835	46.2	16,254	32.1
Associate/Bachelor Degree	14,075	55	14,130	37.1	1,519	760	1,492	3,771	29.8	17,901	35.3
Graduate Degree	9,198	42	9,240	24.3	484	282	491	1,257	9.9	10,497	20.7
Undefined	3,781	10	3,791	10.0	368	361	488	1,217	9.6	5,008	9.9
<b>Race/Ethnicity</b>											
Caucasian	20,127	93	20,220	53.2	2,168	1,319	2,084	5,571	44.1	25,791	50.9
African American	4,636	36	4,672	12.3	1,039	356	777	2,172	17.2	6,844	13.5
Latino/Hispanic	5,894	19	5,913	15.5	1,412	432	749	2,593	20.5	8,506	16.8
Asian	3,177	5	3,182	8.4	354	342	420	1,116	8.8	4,298	8.5
Native Hawaiian/Pacific Islander	125	0	125	0.3	15	9	13	37	0.3	162	0.3
American Indian/Alaskan Native	165	0	165	0.4	16	8	16	40	0.3	205	0.4
Undefined	3,753	9	3,762	9.9	329	342	439	1,110	8.8	4,872	9.6
Total Gross Benefits Paid (millions)	\$158.4	\$0.6	\$159.0		\$5.9	\$6.5	\$9.7	\$22.2		\$181.1	
Average Days Paid Per Claim	47	43	47		37	36	39	38		45	
Average Weekly Benefit Amount	\$667	\$665	\$667		\$594	\$604	\$612	\$604		\$659	

**TABLE 5**  
**FAMILY LEAVE INSURANCE SUMMARY REPORT – STATE PLAN**  
**REVENUES, BENEFITS AND EXPENSES**  
**(Millions)**  
**Calendar Years 2019 and 2020**

	<u>2019</u>	<u>2020</u>
<u>FLI Income</u>		
FLI Worker Contributions	\$99.0	\$269.1
Other Income (including interest)	\$1.4	\$1.1
<b>Total FLI Income</b>	<b>\$100.4</b>	<b>\$270.2</b>
<u>FLI Benefits and Expenses</u>		
FLI State Plan Benefit Payments	\$119.6	\$429.2
Benefit Payments for Family Leave During Unemployment	\$0.8	\$20.6
FLI Administrative Expenses	\$4.7	\$25.9
<b>Total FLI Benefits and Expenses</b>	<b>\$125.1</b>	<b>\$475.7</b>

**Table 6**  
**TEMPORARY DISABILITY INSURANCE SUMMARY REPORT**  
**Calendar Years 2016 - 2020**

	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>
Total New Claims Received	158,912	157,834	147,005	142,186	136,401
Paper Claims Received (DS1)	150,079	131,607	103,791	86,646	60,139
Web Claims Received (WD1)	8,833	26,227	43,214	55,540	76,262
Total Initial Dispositions	106,851	113,051	108,730	113,444	102,989
Eligible	82,526	82,039	72,981	71,604	69,038
Ineligible	24,325	31,012	35,749	41,840	33,951
Total Ineligible for Insufficient Information	47,396	44,595	31,718	30,367	25,206
Gross Benefit Payments (millions)	\$415.0	\$418.1	\$405.0	\$429.5	\$432.9
Average Weekly Benefit Amount	\$455	\$465	\$474	\$491	\$562
Maximum Weekly Benefit Amount*	\$615	\$633	\$637	\$650	\$667/\$881
Number of Claimants with both TDI & FLI Claims in Same Year	14,410	14,559	15,743	16,944	12,725

\* Maximum weekly benefit rate for January 1 - June 30, 2020 calculated as 53% of Statewide Average Weekly Wage.

\* Maximum weekly benefit rate for July 1 - December 31, 2020 calculated as 70% of Statewide Average Weekly Wage.

**Table 7**  
**TEMPORARY DISABILITY SUMMARY REPORT**  
**TIME LAPSE CLAIM DISTRIBUTION**  
**Eligible and Ineligible Decisions**  
**Calendar Years 2016 - 2020**

<u>Number of Days</u>	<u>2016</u>		<u>2017</u>		<u>2018</u>		<u>2019</u>		<u>2020</u>	
	<u>Number</u>	<u>Cumulative Percent</u>								
<b>7 or less</b>	2,951	2.8%	2,166	1.9%	7,967	7.3%	19,906	17.6%	26,850	24.0%
<b>8 - 14</b>	35,443	35.9	20,340	19.9	40,979	45.0	43,958	56.5	47,348	66.4
<b>15 – 21</b>	16,382	51.3	14,814	33.0	15,819	59.6	22,426	76.3	18,857	83.3
<b>22 – 28</b>	11,433	62.0	26,911	56.8	14,431	72.8	10,449	85.5	5,743	88.4
<b>29 – 35</b>	14,141	75.2	10,722	66.3	15,892	87.5	8,391	92.9	5,078	93.0
<b>36 – 43</b>	10,778	85.3	10,324	75.4	6,465	93.4	3,512	96.0	2,910	95.6
<b>44 – 49</b>	5,923	90.8	9,353	83.7	3,128	96.3	2,069	97.9	2,192	97.6
<b>50 – 56</b>	3,575	94.2	6,890	89.8	1,769	97.9	1,255	99.0	969	98.4
<b>57 or more</b>	6,219	100.0	11,525	100.0	2,279	100.0	1,154	100.0	1,767	100.0
<b>TOTAL CASES</b>	106,845		113,045		108,729		113,120		111,714	

**Table 8**  
**TEMPORARY DISABILITY INSURANCE SUMMARY REPORT**  
**REASONS FOR DENIAL**  
**Calendar Years 2016 - 2020**

<u>Reason for Denial</u>	<u>2016</u>		<u>2017</u>		<u>2018</u>		<u>2019</u>		<u>2020</u>	
	<u>Number</u>	<u>Percent</u>								
<b>4 (f) Family Leave During Unemployment</b>	7,157	16.3%	7,907	14.6%	7,959	13.5%	9,818	13.0%	12,441	12.6%
<b>Insufficient Weeks or Wages</b>	2,536	5.8	2,523	4.7	2,150	3.7	2,059	2.7	1,914	1.9
<b>Medical evidence Not Submitted</b>	8,569	19.6	13,057	24.2	18,001	30.6	20,853	27.6	30,784	31.2
<b>Workers' Compensation Coverage</b>	2,479	5.7	3,004	5.6	2,785	4.7	2,942	3.9	3,310	3.4
<b>Private Plan Coverage</b>	3,272	7.5	3,967	7.3	4,551	7.7	5,403	7.1	7,053	7.1
<b>Receipt of Continuation Pay from Employer</b>	623	1.4	647	1.2	590	1.0	783	1.0	987	1.0
<b>Other Reasons*</b>	19,145	43.7	22,961	42.5	22,711	38.7	33,823	44.7	42,252	42.8
<b>TOTAL REASONS FOR DENIAL</b>	<b>43,781</b>	<b>100.0</b>	<b>54,066</b>	<b>100.0</b>	<b>58,747</b>	<b>100.0</b>	<b>75,681</b>	<b>100.0</b>	<b>98,741</b>	<b>100.0</b>

\*Other reasons include late filing, state government employment when the individual has accrued sick time available, employment by an uncovered political subdivision, disability resulting from commission of a crime and disability with duration of less than 7 days.

**Table 9**  
**TEMPORARY DISABILITY INSURANCE SUMMARY REPORT**  
**CLAIM STATISTICS BY TYPE OF CLAIM**  
**Calendar Year 2020**

	<u>Total Temporary Disability Claims</u>		<u>Pregnancy Related Disabilities</u>		<u>Non-Pregnancy Related Disabilities</u>	
	Number	Percent	Number	Percent	Number	Percent
Total Number of Claims	102,989	100.0%	22,815	100.0%	80,174	100.0%
Sex						
Male	32,194	31.3	0	0.0	32,194	40.2
Female	70,795	68.7	22,815	100.0	47,980	59.8
Education						
Did Not Graduate High School	4,628	4.5	380	1.7	4,248	5.3
High School Graduate/GED	45,332	44.0	7,797	34.2	37,535	46.8
Associate/Bachelor Degree	27,136	26.3	7,838	34.4	19,298	24.1
Graduate Degree	9,438	9.2	4,238	18.6	5,200	6.5
Undefined	16,455	16.0	2,562	11.2	13,893	17.3
Race/Ethnicity						
Caucasian	45,388	44.1	11,128	48.8	34,260	42.7
African American	16,949	16.5	3,158	13.8	13,791	17.2
Latino/Hispanic	17,965	17.4	4,005	17.6	13,960	17.4
Asian	6,068	5.9	1,610	7.1	4,458	5.6
Native Hawaiian/Pacific Islander	273	0.3	74	0.3	199	0.2
American Indian/Alaskan Native	480	0.5	161	0.7	319	0.4
Undefined	15,866	15.4	2,679	11.7	13,187	16.4

**Table 10**  
**TEMPORARY DISABILITY INSURANCE SUMMARY REPORT**  
**MORBIDITY DATA FOR ELIGIBLE NEW CLAIMS**  
**Calendar Years 2019 and 2020**

<u>Major Morbidity Group (code)</u>	<u>2019</u> <b>(REVISED)</b>		<u>2020</u>	
	<u>Number of Cases</u>	<u>Percent of Cases</u>	<u>Number of Cases</u>	<u>Percent of Cases</u>
Infectious and parasitic diseases (01)	2,210	2.5%	3,968	5.1%
Neoplasms (02)	6,734	7.5	5,177	6.6
Allergic, endocrine, metabolic and nutritional (03)	2,154	2.4	1,810	2.3
Diseases of blood and blood forming organs (04)	273	0.3	224	0.3
Mental, psychoneurotic and personality disorders (05)	5,489	6.2	5,430	6.9
Nervous system and sense organs (06)	3,157	3.5	2,466	3.2
Circulatory system (07)	4,705	5.3	3,920	5.0
Respiratory system (08)	1,659	1.9	4,610	5.9
Digestive system (09)	5,216	5.8	3,846	4.9
Genitourinary system (10)	2,149	2.4	1,519	1.9
Pregnancy and complications of childbirth (11)	25,219	28.3	21,007	26.9
Skin and cellular tissue (12)	800	0.9	597	0.8
Bones and organs of movement (13)	15,458	17.3	12,291	15.7
Congenital malformations (14)	86	0.1	61	0.1
Hysterectomy (15)	780	0.9	524	0.7
Accidents, poisoning and violence (17)	11,038	12.4	8,369	10.7
Other ill-defined and unknown causes (16 & 18)	2,072	2.3	2,382	3.0
<b>Total</b>	<b>89,199</b>	<b>100.0%</b>	<b>78,201</b>	<b>100.0%</b>
<b>Total non-pregnancy/childbirth</b>	<b>63,980</b>	<b>71.7%</b>	<b>57,194</b>	<b>73.1%</b>

**Table 11**  
**TEMPORARY DISABILITY INSURANCE SUMMARY REPORT**  
**MORBIDITY DATA FOR COMPLETED CASES**  
**Calendar Year 2020**

<u>Major Morbidity Group (code)</u>	<u>Number of Cases*</u>	<u>Percent of Cases</u>	<u>Average Duration (days)</u>	<u>Average Gross Benefits</u>	<u>Total Gross Benefits (Millions)</u>
Infectious and parasitic diseases (01)	3,746	4.9%	52	\$4,074	\$15.3
Neoplasms (02)	5,262	6.8	86	6,694	35.2
Allergic, endocrine, metabolic and nutritional (03)	1,802	2.3	67	5,081	9.2
Diseases of blood and blood forming organs (04)	216	0.3	73	5,421	1.2
Mental, psychoneurotic and personality disorders (05)	5,273	6.8	77	6,206	32.7
Nervous system and sense organs (06)	2,476	3.2	75	5,900	14.6
Circulatory system (07)	3,900	5.1	91	6,976	27.2
Respiratory system (08)	4,260	5.5	49	3,718	15.8
Digestive system (09)	3,833	5.0	50	4,000	15.3
Genitourinary system (10)	1,514	2.0	58	4,428	6.7
Pregnancy and complications of childbirth (11)	20,791	26.9	60	4,707	97.9
Skin and cellular tissue (12)	604	0.8	61	4,588	2.8
Bones and organs of movement (13)	12,293	15.9	88	6,753	83.0
Congenital malformations (14)	67	0.1	101	7,301	0.5
Hysterectomy (15)	526	0.7	49	3,684	1.9
Accidents, poisoning and violence (17)	8,377	10.9	83	6,200	51.9
Other ill-defined and unknown causes (16 & 18)	2,230	2.9	62	4,889	10.9
<b>Total</b>	<b>77,170</b>	<b>100.0%</b>	<b>71</b>	<b>\$5,470</b>	<b>\$422.1</b>
<b>Total non-pregnancy/childbirth</b>	<b>56,379</b>	<b>73.1%</b>	<b>75</b>	<b>\$5,752</b>	<b>\$324.3</b>

\* Completed cases include those claims formally closed in the TDI database in 2020, as well as those with no payment activity for 90 days.

**TABLE 12**  
**TEMPORARY DISABILITY INSURANCE SUMMARY REPORT – STATE PLAN**  
**REVENUES, BENEFITS AND EXPENSES**  
**(Millions)**  
**Calendar Years 2019 and 2020**

	<u>2019</u>	<u>2020</u>
<u>TDI Income</u>		
TDI Worker Contributions	\$149.3	\$269.7
TDI Employer Contributions	\$269.8	\$249.7
Other Income (including interest)	\$32.7	\$28.0
<b>Total TDI Income</b>	<b>\$451.8</b>	<b>\$547.4</b>
<u>TDI Benefits and Expenses</u>		
TDI State Plan Benefit Payments	\$395.1	\$429.2
Benefit Payments for Disability During Unemployment	\$19.8	\$20.6
TDI Administrative Expenses	\$15.1	\$25.9
<b>Total TDI Benefits and Expenses</b>	<b>\$430.0</b>	<b>\$475.7</b>