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Testimony of A Better Balance: The Work and Family Legal Center

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**Submitted to the New York State Senate Labor Committee at the Workers' Compensation
Hearing Held on May 15, 2024**

**Re: Inclusion of An Act to Amend the Workers' Compensation Law, in Relation to
Expanding Eligibility for Temporary Disability Insurance and Paid Family Leave Benefits
(S2821B / A4053B)**

May 15, 2024

A Better Balance (“ABB”) is grateful for the opportunity to testify in support of strengthening New York’s paid medical and family leave benefits.

ABB is a national legal services and advocacy organization, headquartered in New York, which uses the power of the law to advance justice for workers, so they can care for themselves and their loved ones without jeopardizing their economic security. We run a free and confidential legal helpline through which we hear from thousands of workers a year, including hundreds of New Yorkers who need paid family and medical leave.

We also led advocacy efforts to pass groundbreaking work-family protections in New York State, including paid family leave, paid sick time, emergency paid sick time, pregnancy accommodations, and lactation protections. Most recently, we published a landmark report documenting the serious problems with New York’s paid family and medical leave program and proposing reforms to fix it.¹

We write to urge the Senate to pass Senate Bill S2821B (A4053B)

¹ MEGHAN RACKLIN & MOLLY WESTON WILLIAMSON, WITH CONTRIBUTION FROM SHERRY LEIWANT, DINA BAKST, AND CASSANDRA GOMEZ, THE TIME IS NOW: BUILDING THE PAID FAMILY AND MEDICAL LEAVE NEW YORKERS NEED (2023), <https://www.abetterbalance.org/the-time-is-now>.

Table of Contents

I. INTRODUCTION 3

II. NEW YORK’S LEAVE PROGRAM REQUIRES EIGHT KEY REFORMS..... 3

A. New Yorkers need a livable paid medical leave benefit amount—and they need this increase to go into effect now. 3

i. The Need 3

ii. The Solution 6

B. New Yorkers need a progressive wage replacement rate to ensure that all workers can make rent, pay bills, and put food on the table. 6

i. The Need 6

ii. The Solution 7

C. New Yorkers need a paid medical leave program that guarantees job-protection and health insurance continuation during medical leave. 7

i. The Need 7

ii. The Solution 9

D. New Yorkers need a paid family leave benefit that protects them when they need it, no matter how long they have worked for their current employer or have been self-employed. 9

i. The Need 12

ii. The Solution 12

E. New Yorkers need strong protections against interference and retaliation for exercising their rights under New York's paid family and medical leave program 12

i. The Need 12

ii. The Solution 12

F. New Yorkers need a paid family and medical leave program that allows them to take leave flexibly..... 13

i. The Need 13

ii. The Solution 13

G. New Yorkers who experience a pregnancy loss or neonatal loss need an automatic conversion of their family leave claim into a medical leave claim..... 13

i. The Need 13

ii. The Solution 14

III. CONCLUSION 14

I. Introduction

Currently, New Yorkers are one cancer diagnosis, car accident, or difficult pregnancy away from losing their job, health insurance, and financial security. That is because New York’s paid medical leave benefit (“temporary disability insurance” or “TDI”) provides workers who need time off to care for their own health a mere \$170 per week—and no job protection. New York’s TDI benefit is wildly inequitable compared both to its peer states (nearly all of which allow workers to earn over \$1,000 per week) and its own paid family leave benefit, which New Yorkers use to care for seriously ill loved ones and to bond with a new child (and through which workers can earn over \$1,151 per week). In New York, if your father breaks his leg, you can care for him and receive \$1,151 per week and full job protection; if you break your leg and need to be out of work, you will receive only \$170 per week and no job protection.

Fortunately, S2821B/A4053B, sponsored by Senators Ramos and Assembly Member Solages, would fix that. The legislation would raise benefits, install a progressive wage replacement rate, and protect workers’ jobs and guarantee their health insurance during medical leave, among other essential reforms. The bill enjoys broad support from unions, health advocacy groups, and legal services providers, including 1199SEIU, RWDSU, Teamsters, UAW Region 9, March of Dimes, the American Heart Association, the American Cancer Society, the National Alliance for Mental Illness NYS, the National MS Society, and the Legal Aid Society.² We urge the Senate to pass this critical bill.

II. New York’s Leave Program Requires Eight Key Reforms

A. **New Yorkers need a livable paid medical leave benefit amount—and they need this increase to go into effect now.**

i. The Need

New York’s weekly paid medical benefit (“TDI”) was set at \$170 in 1989 and has not budged since. In inflation-adjusted dollars, today’s TDI benefit would only have been worth some \$73 in 1989—less than half of what the legislature authorized. And today, a worker who earns New York State’s average weekly wage of \$1,718 would receive less than 10% of their weekly wages while on paid medical leave, due to the \$170 cap on benefits.

In 2024, \$170 is an unlivable amount for a family to survive on anywhere in New York State. This is particularly true for low-wage workers, who are disproportionately women of color. On our legal helpline, we hear routinely from workers in need of time off to address serious pregnancy complications, recover from chemotherapy or surgery, or receive mental health treatment. Many of these callers tell us they are struggling to survive on TDI, becoming food insecure or even homeless when they can no longer make rent. Others forego the medical care and time off they need because they simply cannot live on the pittance that is TDI.

For example, on our helpline we have heard from:

² For a full list of current supporters, see Appendix A.

- Ruth, a janitor on Long Island, who contacted our helpline because she needed time off to recover from childbirth. She told us, “Surviving on \$170 is hard. What I make isn’t anything compared to what it takes to sustain a household. So, imagine giving birth and then only receiving \$170 for 5 weeks. There needs to be a change to better support mothers. I consider it unfair when you work hard and pay your taxes, only to be told that there is little to nothing available to help you through such a significant life event.”
- Delia,³ a domestic worker, who called our helpline because she needed time off to recover from surgery. She was distressed to learn that she would be eligible for only \$170 a week, and had no idea how she would pay her rent and other bills on such a small amount of money. Things got even worse when her employer laid her off—a devastating yet predictable consequence of the fact that TDI provides workers no job protection.
- Denis, who called our helpline to ask what benefits his wife could receive while taking a two-week medical leave urged by her therapist. Her employer agreed to provide a week’s worth of pay, but suggested that, beyond that, she might only be entitled to TDI benefits of \$170 per week. “That’s not even going to buy us groceries for a week,” Denis told us. “I’m unemployed currently and collecting unemployment and the TDI benefit is less than half of what I’m getting from unemployment, which I don’t understand. It is a very detrimental thing to my family that is going to make it detrimental for my wife to take the time that she needs to get better.”
- Michelle, a worker in New York City, contacted us because she was struggling with serious complications from COVID-19 and, ultimately, long-COVID. She was shocked to learn that TDI was capped at \$170 a week, an amount that would not be nearly enough to cover her rent, let alone food, utilities, and other basic living expenses. She was ultimately able to access a federal paid benefit—which has since expired—instead of needing to rely on TDI.

She told us: “I was shocked that [New York’s] disability benefits are so low. How do you survive on those minimal amounts? I hope TDI benefit amounts increase, to save people from being in even worse situations while they [are already struggling with] an illness.”

- Bethany,* a pregnant worker in New York City, reflected on the absurdity of the TDI benefit amount in 2024. “Living on \$170 per week is unrealistic, and I believe that lawmakers can do more to address this issue,” she told us. “I can barely afford to grocery shop with \$170, and I live in a low-income building with a rent of \$1,065. \$170 isn’t even a month’s rent. I’d need to be paid TDI

³ Asterisks denote pseudonyms used to protect workers’ anonymity.

for 7 weeks just to cover one month’s rent. There must be more that can be done. This isn’t a realistic benefit.”

- Countless other callers to our helpline have been forced to forego much-needed medical treatment and recovery because it is simply impossible to pay rent, bills, and groceries on TDI.

No one struggling with serious illness, injury, or pregnancy complications should have to survive on \$170 a week. Indeed, New York’s peer states provide paid medical benefits *at least* five times higher than New York’s:⁴

| Cap on weekly benefits for workers’ own health (January 2023) | | | | | |
|---|------------|------------|------------|------------|-----------|
| NY | CT | DE* | MD* | RI | NJ |
| \$170 | \$840 | \$900 | \$1,000 | \$1,007 | \$1,025 |
| D.C. | MA | CO* | WA | OR* | CA |
| \$1,049 | \$1,129.82 | \$1,100 | \$1,427 | \$1,590.29 | \$1,620 |

*The paid family and medical leave insurance programs in Oregon, Colorado, Maryland, and Delaware will begin paying benefits in September 2023, January 2024, January 2025, and January 2026, respectively.

Moreover, in its paid family leave program, New York already recognizes the necessity of providing workers more than \$170 a week to live on. PFL provides workers who need time off to care for a seriously ill loved one up to \$1,151 per week—a benefit nearly *seven times* that which the seriously ill workers themselves can receive. In other words, a worker who needs time off to care for loved one with cancer can earn almost seven times as much as the cancer patient himself—a striking inequity.⁵

| | Benefit for one’s own serious health condition | Benefit for paid family leave |
|------------------------------|--|--|
| Wage replacement rate | 50% of the worker’s average weekly wage | 67% of the worker’s average weekly wage |
| Cap on benefits | \$170/week | 67% of the statewide average weekly wage \$1,131.08/week starting in 2023 |

⁴ RACKLIN & WESTON WILLIAMSON, THE TIME IS NOW, at 11.

⁵ *Id.* at 15. Note that this chart reflects the 2023 PFL maximum benefit amount of \$1,131. The PFL maximum benefit amount for 2024 has increased to \$1,151. The TDI benefit amount has remained static, stuck at its 1989 level.

New York stands alone in the disparity between its paid family and paid medical leave benefits. Of the 13 states and the District of Columbia that have paid family and medical leave programs, not one of them distinguishes between family leave and medical leave in the cap on benefits provided.⁶

Finally, the TDI benefit amount hits pregnant workers particularly hard. Nearly 30% of New York TDI claims are pregnancy-related, including for hospital stays, mandated bedrest, and recovery from pregnancy loss.⁷ In the midst of the Black maternal health crisis, sufficiently-paid medical leave is crucial to reduce Black maternal mortality and morbidity.⁸

ii. The Solution

S2821B would fix the problem, eliminating the TDI cap and bringing TDI in line with New York's paid family leave benefit and we urge the Senate to pass it.

B. New Yorkers need a progressive wage replacement rate to ensure that all workers can make rent, pay bills, and put food on the table.

i. The Need

In addition to capping New Yorkers' paid medical leave at \$170 a week, TDI currently pays out at only 50% of a worker's average weekly wage. This wage replacement rate—a relic of the 1949 enactment of the program—is not nearly enough for many workers to pay rent, utilities, and groceries, let alone medical expenses. As housing costs and other living expenses have skyrocketed in recent years, even paid family leave's 67% wage replacement rate has become woefully outdated.

New York's flat wage replacement rate is an outlier among modern paid family and medical leave programs. Nearly all of the paid family and medical leave laws passed since New York's 2016 paid family leave law use a progressive wage replacement rate. That means that all workers receive a higher percentage of their wages up to a point, and a lower percentage of their wages after that point, up to the total benefits cap. Progressive wage replacement benefits all workers while ensuring that lower-income workers—those already most likely to be living paycheck to paycheck, and thus least likely to be able to save up for unexpected medical emergencies—receive a higher overall percentage of their wages.

For example, the following states have instituted a progressive wage replacement rate:⁹

- Oregon provides 100% of workers' wages up to a certain amount and 50% of the wages above that threshold amount.

⁶ See Appendix B, Memorandum Re: Improving New York's Temporary Disability Insurance and Paid Family Leave Programs.

⁷ RACKLIN & WESTON WILLIAMSON, *THE TIME IS NOW*, at 2.

⁸ *Id.* at 9.

⁹ See Appendix B.

- Connecticut provides 95% of workers' wages up to a certain amount and 60% of workers' wages above that amount.
- Minnesota will provide 90% of workers' wages up to a certain amount, 66% of workers' wages above that amount and within a certain range, and 55% of workers' wages above that range.
- Maine will provide 90% of workers' wages up to a certain amount and 66% of workers' wages above that amount.
- Washington, D.C., Washington State, Colorado, and Maryland each provide or will provide 90% of workers' wages up to a certain amount and 50% of workers' wages above that amount (though their thresholds vary).
- Massachusetts provides 80% of workers' wages up to a certain amount and 50% of workers' wages above that amount.
- California currently provides workers with between 60% and 70% of their wages, depending on their income. Beginning in 2025, California will provide workers with between 70% and 90% of their average weekly wage, depending on their income.

ii. The Solution

S2821B would install a progressive wage replacement rate, allowing all New York workers to receive 90% of their average weekly wage up to an amount equal to 50% of the statewide average weekly wage, and, thereafter, 67% of their average weekly wage (up to an overall cap). It would transform New York's program into one on par with modern paid family and medical leave programs across the country. And it would make a profound difference in the lives of New Yorkers, especially those already living paycheck to paycheck.

C. New Yorkers need a paid medical leave program that guarantees job protection and health insurance continuation during medical leave.

i. The Need

Raising the TDI benefit rate is not enough. Workers also need guaranteed job protection and maintenance of health insurance coverage in order to safely take the medical leave they need without risk to their livelihood.

Currently, TDI—unlike paid family leave—does not require employers to hold a worker's job, or continue their health insurance benefits, while they are on leave. As a result, unless they happen to be covered by another law that prohibits retaliation or termination while on leave, workers can be legally fired while they are away from work due to their own serious health condition. For too many workers, the lack of job protection is a complete barrier to using TDI and getting the medical treatment and recovery time they need.

We regularly hear from workers on our helpline who are, understandably, too afraid of job loss to take TDI—as well as those who are in fact terminated for doing so. For example:

- Rachel,* a customer service representative in western New York, contacted us because she was struggling to get accommodations from her employer for ongoing health issues. Eventually, she put in a request for medical leave. She was approved to receive TDI benefits, but her employment was terminated the very same day.
- Delia,* a domestic worker, was abruptly laid off after informing her employer she would need time off to recover from surgery and TDI. She was unable to get another job until months after recovering from the surgery, causing her significant stress, anxiety, and financial hardship.

One particularly common fact pattern we hear is from pregnant workers, who disclose their pregnancy to their longtime employer, only to be then promptly terminated or effectively pushed out of work when they attempt to take time off for their pregnancy-related health needs. These workers often struggle to find new employment due to being visibly pregnant; even if they succeed in getting hired, they are shocked to learn that they are then ineligible for paid medical and bonding leave at their new job, due to being too new an employee (discussed further below)—and despite having funded TDI and PFL throughout their time in the workforce. For example:

- Jackie,* a worker on Long Island, was terminated shortly after informing her employer she was pregnant and would need TDI. When she ultimately was able to get a new job—a challenge, given that she was visibly pregnant—she worked for nearly two months before giving birth to her baby. Despite having paid into the paid family leave program throughout her time in the workforce, including at both of her most recent jobs, she was too new to qualify for PFL bonding leave at her new employer. (The problem of the tenure requirement for taking PFL is further explored below.)
- Sarah,* a food services worker, had a very difficult pregnancy and experienced severe nausea. When she explained to her employer that she was struggling to work due to pregnancy, her employer told her to quit her job and reapply when she was feeling better. TDI did not require her employer to hold her job, so she did quit, in the hopes that leaving on good terms would encourage her employer to bring her back later. (It did not.)
- Tamara,* a pregnant call representative, was told she should resign to give birth because TDI did not require her employer to hold her job (and she was too new an employee to be eligible for job protection under paid family leave). Without income, Tamara lost her housing and became homeless—all while struggling to raise a newborn.
- Melanie,* a pregnant social worker, told us that the lack of job protection created an impossible—and impossibly stressful—choice for her: “If my benefits don’t protect my job, my boss is going to fire me. My pregnancy is high risk and I feel so sick. But I have to take care of my family, so I have to keep my job.”

Indeed, the fear of termination keeps many workers from accessing the TDI benefits to which they are entitled. Low-wage workers, like those in service-sector industries such as grocery, pharmacy, and delivery, as well as Black and Latinx workers, commonly cite fear of losing their job as the reason they do not take any or enough leave.¹⁰ Black and Latinx mothers are particularly likely to be terminated after taking leave.¹¹ And while some New Yorkers enjoy job protection under the unpaid federal Family and Medical Leave Act (“FMLA”), roughly 44% of workers in the private sector are not protected by the FMLA—disproportionately low-income workers and part-time workers (including those who cobble together multiple part-time jobs to make ends meet).¹²

A medical leave program with no guarantee that one’s job will be there when they return is no leave program at all. Indeed, New York clearly recognizes the necessity of job protection because its paid family leave law entitles workers to job protection when they take leave to care for a seriously ill loved one. Again, the inequity is baffling: under New York law, a worker who takes leave to care for a spouse with severe post-traumatic stress disorder is guaranteed a job to return to, while their spouse struggling with PTSD is not.

Similarly, under current law, New York guarantees a worker receiving PFL benefits the right to continuation of their health insurance (if they receive health insurance through their employer); it does not guarantee the same to those taking leave for their own serious health needs. As a result, a parent who takes time off to bond with a new baby has the right to keep their health insurance, while a worker who needs leave to recover from a serious accident has no equivalent right. Without such protection, many seriously ill or injured workers are forced to risk their health insurance coverage at the very moment they need it most.

ii. The Solution

S2821B fixes the problem, guaranteeing job protection and health insurance continuation to seriously ill workers. It would do so on the same terms New York law already provides to caregivers and new parents under paid family leave. We urge the Senate to pass S2821B.

D. New Yorkers need a paid family leave benefit that protects them when they need it, no matter how long they have (a) worked for their current employer or (b) been self-employed.

i. The Need

Currently, a worker does not become eligible to take paid family leave until they have worked for their current employer for roughly six months. This “six-month clock” applies even to workers who have been in the workforce for years—dutifully paying into paid family leave—if they have been at their current job for less than six months. Each time they move to a new job,

¹⁰ RACKLIN & WESTON WILLIAMSON, *THE TIME IS NOW*, at 23.

¹¹ *Id.*

¹² *Id.* at 24.

they must start the six-month clock over from scratch. If they are laid off or their job ends, they lose their benefits altogether, even if they had been eligible for, and funding, benefits for years.

This six-month clock is profoundly unfair: Because New York paid family leave benefits are funded entirely by workers through their paycheck contributions, forcing workers to restart the clock at each new job results in workers losing credit for contributions they have made throughout their working lives. It also locks workers into abusive work environments, trapping victims of sexual or racial harassment from leaving bad workplaces, out of fear of losing their hard-accrued PFL benefits. And it frustrates workers' career advancement prospects, particularly those of women seeking to move up the career ladder but tied to their current workplace to maintain PFL eligibility for family caregiving purposes.

The six-month tenure bar is also out of step with the changing nature of work. Many workers today, especially low-wage workers, move from job to job, piece together income from multiple sources, and face periods of unemployment.¹³ For example, on our helpline we have heard from:

- Daniel, who has worked for the same trucking company since 2014. In 2022, he left his job, but returned ten weeks later at the owner's request. Two months after restarting his job, Daniel's partner needed major surgery. In spite of his previous tenure with the employer, Daniel did not meet the 6-month tenure requirement, so he could not take paid family leave for his partner while she recovered.
- Maya,* who ran operations for a fast-food retailer's franchisees. She was moved from restaurant to restaurant to help each new restaurant get set up and running. As a result, even though she did the same job for the same fast-food retailer for many years, she never worked for the same franchisee-employer long enough to meet the six-month eligibility requirement. She was devastated to learn that despite her years of faithful service, she could not take paid family leave to bond with her baby.

Moreover, the PFL six-month clock is inconsistent with *TDI's* tenure requirement. To qualify for TDI benefits, workers generally must have been employed for at least four consecutive weeks by a single employer, and previously-qualified workers qualify immediately upon the start of employment with a new covered employer. Workers can also receive TDI during certain periods of unemployment. Not so with PFL.

New York's paid family leave law is also an outlier among other paid family and medical leave programs throughout the country. Nearly all other states with paid family and medical leave programs provide some portability through the ability to combine multiple jobs to meet eligibility requirements.¹⁴ For example, in most other jurisdictions, eligibility follows the worker, rather their employment with a particular employer.¹⁵ In addition, all thirteen of the other jurisdictions with paid family and medical leave programs apply the same eligibility

¹³ *Id.* at 26.

¹⁴ *Id.* at 30.

¹⁵ Appendix B.

criteria to their paid family leave program as to their paid medical leave program.¹⁶ It is long past time New York did the same.

Separately, New York’s paid family leave benefit largely locks out self-employed workers, including many low-paid gig workers (who are often misclassified), as well as the many women who choose to work for themselves so they can dictate their own work schedules while managing family caregiving responsibilities. New York recognized the importance of this sector of the workforce when, in 2016, it allowed self-employed workers to voluntarily opt into PFL coverage if they wanted—making New York just the second state in the country to provide this critical option.

Regulatory choices by the Department of Financial Services, however, imposed a restrictive timeline for self-employed workers to opt into coverage, requiring them to purchase an insurance policy within 26 weeks of becoming self-employed. Those who do not meet that deadline may still theoretically opt in, but must pay for coverage for a full *two years* before they can access PFL benefits.

Unsurprisingly, we hear on our helpline from many self-employed workers who are unable—or simply did not know—to opt in, causing them to miss the deadline and be unable to access the PFL benefits they were promised by law. For example, on our helpline, we heard from:

- A self-employed New Yorker, who told us, “After being furloughed from my job due to the COVID-19 pandemic, I eventually started my own business. I applied for PFL through an approved insurance agency provided by the state, which assured me it offers policies to small business owners—only to tell me six months into underwriting me that they do not offer such a policy. At that point, I was no longer within the 26-week grace period to file and now face a 2-year wait for benefits. My child is due this year.”
- Another self-employed worker, who called us to ask if he could take PFL to bond with his new baby. Unfortunately, he had never heard of the required opt-in for self-employed workers and thus had missed the window to opt in. Now, he would need to wait two years before being able to access benefits—placing him firmly out of luck to get time to bond with his new child.

The two-year waiting period, during which workers pay premiums but receive no benefits, even when their loved one has a serious need for medical care, is unreasonable and unfair. It is also out of step with other states’ programs. Nearly all other jurisdictions with paid family and medical leave laws around the country allow self-employed workers to opt into the program.¹⁷

ii. The Solution

¹⁶ *Id.*

¹⁷ *See* Appendix B.

S2821B would solve both problems. First, it would synchronize the PFL tenure requirement with that for TDI, allowing a worker to qualify for PFL after roughly one month of work, rather than six months, and permitting workers to use PFL during certain periods of unemployment. Second, it would clarify that self-employed workers may purchase PFL/TDI policies and become eligible to use benefits within one month, as long as they then pay into the program for at least one year thereafter. We urge the Senate to pass S2821B.

E. New Yorkers need strong protections against interference and retaliation for exercising their rights under New York’s paid family and medical leave program.

i. The Need

Currently, New York’s paid family and medical leave program provides insufficient protection against retaliation for exercising one’s rights under the law and no protection against interference with one’s exercise of their rights. The consequences are dire. On our helpline, we frequently hear from workers punished for seeking TDI, threatened for seeking to exercise their rights under PFL, or denied the information they need to actually access benefits under the programs. For example:

- We regularly hear from workers whose employers did not inform them, or misinformed them, of their rights to TDI benefits.
- We also frequently hear from workers whose employers refused or failed to provide them the name of the employer’s insurance carrier. In New York, TDI and PFL are administered by private insurance carriers the employer has chosen; a worker must submit their applications to these specific carriers, but are often not told by their employer the name or contact information for the carrier. As a result, workers are forced to spend many weeks or months chasing down the name of the carrier, causing them to be unable to submit their applications on time—or at all.
- We also routinely hear from workers whose supervisors falsely assured them that they would submit their paid family leave form to the employer’s paid family leave insurance carrier—a necessary step for workers to actually receive the PFL benefit—only then to learn they never did so. Often, workers do not realize that their application was never submitted until many months later, when they have not received their benefits—at which point it is often too late to apply.
- Still other workers tell us they did not apply for benefits because they worried their employer would punish them for doing so or were afraid of the immigration consequences of applying.

ii. The Solution

S2821B would strengthen and expand protections against interference and retaliation under the paid family and medical leave program. For example, the bill would make it unlawful

for an employer to threaten to penalize an employee for taking leave, such as by reporting or threatening to report their suspected citizenship or immigration status. It would also be unlawful for an employer to fail to complete the required paperwork necessary for an employee's PFL or TDI application—a barrier we hear about all too often on our helpline. We urge the Senate to pass S2821B so that workers can safely exercise their rights to New York's paid family leave and medical leave program.

F. New Yorkers need a paid family and medical leave program that allows them to take leave flexibly.

i. The Need

Currently, workers are unable to use their TDI intermittently, rather than as a continuous block of leave. That means workers who need to receive chemotherapy periodically following a cancer diagnosis or procedure, or obtain treatment for mental illness which may be needed in more than one block in a year or for substance use disorder which is similarly treated, cannot receive the paid time off they need. This is also a problem for those with complicated pregnancies who may need several blocks of time for bed rest or even hospitalization to keep their pregnancy healthy.

Ironically, paid family leave can be taken intermittently which means that your partner can get benefits for caring for you in blocks during a complicated pregnancy or a sibling can take her sister to chemotherapy appointments throughout the year but the pregnant person or cancer patient cannot take that time herself.

Here again, New York's paid family and medical leave program is out of step with other states. Twelve of the 13 other jurisdictions with paid family and medical leave programs allow workers to take leave related to their own health needs or a loved one's health needs on an intermittent basis.¹⁸ New York's medical leave program must address the needs of all seriously ill workers.

ii. The Solution

S2821B would permit workers to take leave intermittently. In so doing, S2821B would allow workers to obtain the healthcare needed for their medical condition. We urge the Senate to pass S2821B.

G. New Yorkers who experience a pregnancy loss or neonatal loss need an automatic conversion of their family leave claim into a medical leave claim.

i. The Need

We and others have heard from many parents who have suffered the loss of their pregnancy or the loss of their child after they applied for paid family leave to bond or were already receiving benefits under PFL. When a pregnancy ends or a child passes away, these parents lose eligibility for PFL, but remain eligible for TDI benefits to recover medically from pregnancy loss and to address mental health consequences arising from pregnancy or neonatal

¹⁸ See Appendix B.

losses. Currently, such parents have to go through the burden of submitting an entirely new application—under TDI—while grieving their loss. They shouldn't have to.

ii. The Solution

In cases of neonatal loss or stillbirth, S2821B would automatically convert a worker's paid family leave bonding claim to a TDI claim.

We urge the Senate to pass of S2821B, so that no family suffering a pregnancy or neonatal loss has to go through a new application process at such a difficult moment.

III. Conclusion

We urge you to pass S2821B/A4053B. New Yorkers need and deserve a modern paid family and medical leave program that meets their needs and enables them to care for themselves and their loved ones without sacrificing their economic security, health, or peace of mind. They should not have to wait for one day longer.

APPENDIX A



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Supporters of An Act to Amend the Workers' Compensation Law, in Relation to Expanding Eligibility for Temporary Disability Insurance and Paid Family Leave Benefits (S2821B / A4053B)

Labor/ Worker Justice

1199SEIU
RWDSU
Teamsters
UAW Region 9
Worker Justice Center of NY
Freelancers Union
Laundry Workers Center
Restaurant Opportunities Centers NY (ROC-NY)

Legal:

Equality New York
Family Equality
Gender Equality Law Center
Legal Aid Society
Legal Momentum
The Women's Legal Defense and Education Fund
New York Civil Liberties Union
SAGE

Health:

Ancient Song Doula Services
American Heart Association
American Cancer Society/American Cancer Network
Bronx Breastfeeding Coalition
Center for Independence of the Disabled, NY
National Alliance for Mental Illness NYS
#ME Action
Long Covid Justice
National MS Society
New York City Breastfeeding Leadership Council, Inc.
New York Statewide Breastfeeding Coalition, Inc.
March of Dimes
The WIC Association of NYS, Inc.

Children:

March of Dimes

Citizens' Committee for Children

The Education Trust-- NY

Prevent Child Abuse New York

Advocacy:

Community Service Society

League of Women Voters of St. Lawrence County

National Association of Social Workers NY

Schuyler Center for Analysis and Advocacy

APPENDIX B

Improving New York's Temporary Disability Insurance and Paid Family Leave Programs

An early adopter of both temporary disability insurance (TDI) and paid family leave, New York has long been a leader in providing essential paid leave rights to workers throughout the state. However, in the decades since TDI was enacted and in the years since paid family leave was enacted in 2016, many states, inspired in part by New York's leadership on this issue, have enacted innovative paid family and medical leave programs, which have surpassed the rights and protections currently available to New Yorkers. This document breaks down how New York's program shapes up against other paid family and medical leave programs throughout the country.

I. Core Components in Other State Paid Family and Medical Leave Programs

Progressive wage replacement: The wage replacement rate is the proportion of their own wages workers will receive in benefits. Wage replacement rate is especially important for low-wage workers, who need to use all their income to cover their basic needs. We strongly recommend a progressive wage replacement rate, which allows workers to receive a higher proportion of their wages up to a certain amount, and a lesser proportion of their wages above that amount. This protects the most vulnerable workers, ensuring they will have enough to live on if they need to take time away from work. It is a far better method for determining benefits than New York's current flat 67% of wages as the wage replacement rate (up to a cap) in Paid Family Leave and 50% in Temporary Disability Insurance (up to the current \$170 a week cap).

Ten of the thirteen other jurisdictions with paid family and medical leave programs provide or will provide progressive wage replacement rates to workers while receiving benefits. – this is for all purposes, i.e. paid family leave and paid medical leave.

- Oregon provides 100% of workers' wages up to a certain amount and 50% of the wages above that threshold amount.
- Connecticut provides 95% of workers' wages up to a certain amount and 60% of workers' wages above that amount.
- Minnesota will provide 90% of workers' wages up to a certain amount, 66% of workers' wages above that amount and within a certain range, and 55% of workers' wages above that range.
- Maine will provide 90% of workers' wages up to a certain amount and 66% of workers' wages above that amount.
- Washington, D.C., Washington State, Colorado, and Maryland each provide or will provide 90% of workers' wages up to a certain amount and 50% of workers' wages above that amount (though their thresholds vary).
- Massachusetts provides 80% of workers' wages up to a certain amount and 50% of workers' wages above that amount.

- California currently provides workers with between 60% and 70% of their wages, depending on their income. Beginning in 2025, California will provide workers with between 70% and 90% of their average weekly wage, depending on their income.

Waiting period before workers can get benefits: Many of the older state TDI programs and a couple of paid family and medical leave programs utilize a waiting period, which requires the worker to have been on leave for a certain number of days prior to receiving benefits. It is critical to ensure that workers are able to access their benefits immediately upon certifying their need for leave, because many families cannot afford to go without wage replacement, even for a short period. New York has a 7 day waiting period in TDI but not in PFL.

Eight of the thirteen other jurisdictions with paid family and medical leave programs do not utilize any waiting period, and allow workers to access benefits on the first day of leave. Three of the thirteen other jurisdictions with paid family and medical leave programs take an approach that is similar to New York’s and require a 7-day waiting period for leave in relation to the worker’s own serious health condition, but not family leave. One state requires a 7-day waiting period for many leave needs, and one state requires a 7-day waiting period for all leave needs.

- Rhode Island, Washington, D.C., Connecticut, Oregon, Colorado, Maryland, Delaware, and Minnesota do not or will not require a waiting period for any types of leave.
- California, New Jersey, and Maine, require or will require workers to fulfill a 7-day waiting period prior to receiving benefits for leave in relation to the worker’s own health needs, but **do not** require any such waiting period for family leave. However, in New Jersey, workers who are eligible for benefits for 3 consecutive weeks after the waiting period can receive benefits during the waiting period.
- Washington State requires workers to fulfill a 7-day waiting period prior to receiving benefits for most instances where the worker needs leave for their own health (except for following the birth of a child), as well as for most family leave needs (except bonding with a new child and military family leave).
- Massachusetts requires workers to fulfill a 7-day waiting period prior to receiving benefits for any type of leave.

Covering chosen family: We strongly recommend providing as inclusive a family definition as possible, to reflect and protect the diversity of modern families. The gold standard definition utilized in S2821/A4053 would amend New York’s paid family and medical leave law to cover “chosen family”—loved ones to whom a worker may not necessarily have a legal or biological relationship.

Seven of the thirteen other jurisdictions with paid family and medical leave programs cover all of a worker’s loved ones, regardless of legal or biological relationship.

- In New Jersey, Connecticut, Oregon, Colorado, Washington State, Minnesota, and Maine, workers can also take leave to care for certain other loved ones—whether

biologically related or not—with whom the worker has a close association, personal bond, and/or caregiving relationship, though their exact family definitions have some differences.

Intermittent leave: Intermittent leave allows workers to take leave in separate chunks of time, rather than one continuous block. It is critical to allow workers to take paid family and medical leave on an intermittent schedule so that they can balance their work and caregiving needs according to their specific circumstances. In New York, currently intermittent leave is available under paid family leave but not under TDI disability leave so that workers who need chemotherapy or outpatient treatment for mental illness or substance abuse cannot take the time they actually need.

Twelve of the thirteen other jurisdictions with paid family and medical leave programs allow workers to take leave related to their own health needs on an intermittent basis. Additionally, twelve of the thirteen other jurisdictions with paid family and medical leave programs allow workers to take family leave on an intermittent basis. Specific requirements to certify the need for intermittent leave may vary by state.

- In Rhode Island, California, Washington, D.C., Washington State, Massachusetts, Connecticut, Oregon, Colorado, Maryland, Delaware, Minnesota, and Maine, workers may be able to take medical leave on an intermittent schedule.
- In California, New Jersey, Washington, D.C., Washington State, Massachusetts, Connecticut, Oregon, Colorado, Maryland, Delaware, Minnesota, and Maine, workers may be able to take family leave on an intermittent schedule.

Coverage of self-employed workers: In today’s economy, rather than working in traditional employer/employee relationships, many workers are self-employed as independent contractors, freelancers, or sole proprietors. The best practice, which is already followed in the vast majority of paid family and medical leave programs, is to allow self-employed workers to voluntarily opt in to coverage if they choose. Eleven of the thirteen other jurisdictions with paid family and medical leave programs allow self-employed workers to opt into coverage—in Massachusetts, some self-employed workers may be automatically covered. In all but one of those states, protection of the system against manipulation is accomplished through requiring a worker to stay in the program, **not by requiring self-employed workers to pay into the program for an extensive period of time (2 years in NY) before being covered.** We have proposed eligibility after 4 weeks with one year of required coverage after that but recognize that other states require a longer pay in. The important thing would be to change the law to allow immediate coverage of self employed workers immediately with a required coverage period subsequent to opt in. (Note: the original regulations had no waiting period and required that the worker remain in the program for 2 years; those regulations were changed without opportunity for those most affected to comment when the regulations were finalized.)

- California and Minnesota require or will require self-employed workers who opt into the program to continue for a minimum of 2 years.

- Washington State, Massachusetts, Connecticut, Oregon, Colorado, Maryland, and Maine all require or will require self-employed workers who opt into the program to continue enrollment for a minimum of 3 years.
- In Washington, D.C., only self-employed workers who do not opt into the paid family and medical leave program during the first open enrollment period after they have become self-employed may be required to continue enrollment for a minimum of 3 years.

Automatic conversion of claim in cases of stillbirth or neonatal loss: It is unclear whether other states allow for paid family leave claims to automatically convert to medical leave claims (or temporary disability insurance claims) following a stillbirth or pregnancy loss.

Currently, the only state paid family and medical leave program that provides leave following a neonatal loss is Washington State, which allows workers up to take up to 7 days of leave “following the loss of a child if [the worker] . . . would have qualified for prenatal or postnatal medical leave for the birth of [their] child. . . ; [] would have qualified for family leave to bond with [their] child during the first 12 months after birth, or [the worker] had a child under the age of 18 placed in [their] home and qualified for bonding leave within the first 12 months of placement.”ⁱ Workers who take such leave following the loss of a child in Washington State must provide documentation sufficient to verify the child’s death.ⁱⁱ

Further, in New Jersey, when a worker applies for TDI in relation to pregnancy, the claim is automatically processed as an application for paid family leave, such that the worker only has to submit one application unless the worker explicitly opts out of paid family leave.ⁱⁱⁱ

II. Many State Paid Family and Medical Leave Programs Cover Prenatal Care

While all paid family and medical leave programs include pregnancy within the scope of serious health conditions that are covered, the following state paid family and medical leave programs explicitly cover any prenatal care. All of these laws either cover pre-natal care as part of the medical/disability insurance part of their program or as a separate bucket (as in DC):

- Washington State: “‘Serious health condition’ means an illness, injury, impairment, or physical or mental condition that involves: . . . [a]ny period of incapacity due to pregnancy, or for prenatal care”^{iv}
- Washington, D.C.: “‘Qualifying leave event’ means . . . a qualifying pre-natal leave event”^v
- Massachusetts: “Continuing Treatment by a Health Care Provider. Includes . . . [a]ny period of incapacity due to pregnancy, or for prenatal care.”^{vi}
- Connecticut: “Continuing Treatment by a Healthcare Provider is Defined as Any One or More of the Following: Pregnancy . . . [which] means any period of incapacity due to pregnancy, including pre-natal appointments.”^{vii}
- Oregon: “‘Serious health condition’ means an illness, injury, impairment, or physical or mental condition of a claimant or their family member that: [i]nvolves any period of

disability due to pregnancy, childbirth, miscarriage or stillbirth, or period of absence for prenatal care”^{viii}

- Minnesota: ““Medical care related to pregnancy’ includes prenatal care or incapacity due to pregnancy or recovery from childbirth, stillbirth, miscarriage, or related health conditions.”^{ix}

ⁱ “What is family leave?,” Washington Paid Family & Medical Leave, <https://paidleave.wa.gov/question/what-is-family-leave/> (last accessed Jan. 22, 2024). See Wash. Rev. Code § 50A.05.010(10)(d).

ⁱⁱ Wash. Admin. Code § 192-610-025.

ⁱⁱⁱ N.J. Stat. Ann. § 43:21-39.5.

^{iv} Wash. Rev. Code 50A.05.010(23)(a)(ii)(B).

^v D.C. Code Ann. § 32-541.01(13A).

^{vi} 458 Mass. Code Regs. 2.02.

^{vii} “I am Experiencing my Own Serious Health Condition,” Connecticut Paid Leave, https://www.ctpaidleave.org/how-ct-paid-leave-works/qualifying-reasons/my-own-serious-health-condition?language=en_US (last accessed Jan. 22, 2023).

^{viii} Or. Admin. R. 471-070-1000(21)(h).

^{ix} Minn. Stat. § 268B.01(31).