



PLADS

LEGISLATIVE ADVISORY

REGULATORY UPDATES FROM
AFLAC'S PREMIER LIFE, ABSENCE AND
DISABILITY SOLUTIONS DIVISION



MARCH 2023

We are pleased to share the March 2023 PLADS Legislative Advisory, along with information related to paid leave legislation.

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Renewed interest in federal paid family medical leave

Currently, the United States is one of six countries without a national paid family medical leave (PFML) program.¹ On Mar. 9, 2023, President Biden announced his 2024 budget, which includes \$325 billion to be allocated for a federal PFML program. The proposed PFML benefit would provide up to 12 weeks of leave and covers an employee’s own serious health condition, caring for a family member’s serious health condition, bonding with a new child, military exigency or help for those seeking safety in relation to sexual or domestic violence.² It also includes up to three days for bereavement leave and job protection.³

The plan would be administered by the Social Security Administration and would allow employees to receive a percentage of their regular wages by borrowing against future Social Security payments.⁴

While different from PFML, the president also is looking to Congress to require that employers give all workers seven job-protected sick days each year.⁵ The president believes, “Workers power our economy — and when they thrive, our economy thrives.”⁶ As a result, the budget proposes to establish these two programs along with several others that would “give families more breathing room.”⁷

1. <https://bipartisanpolicy.org/explainer/paid-family-leave-across-oecd-countries/#:~:text=T%20he%20U.S.%20is%20the,ing%20or%20medical%20leave%20policy>
2. <https://www.whitehouse.gov/briefing-room/statements-releases/2023/03/09/fact-sheet-president-bidens-budget-advances-equity/#:~:text=The%20Budget%20proposes%20to%20establish,serious%20illness%3B%20address%20circumstances%20arising>
3. <https://www.whitehouse.gov/briefing-room/statements-releases/2023/03/09/fact-sheet-president-bidens-budget-advances-equity/#:~:text=The%20Budget%20proposes%20to%20establish,serious%20illness%3B%20address%20circumstances%20arising>
4. <https://blog.ssa.gov/statement-by-kilolo-kijakazi-acting-commissioner-of-social-security-on-the-presidents-fiscal-year-2024-budget/>
5. <https://www.whitehouse.gov/briefing-room/statements-releases/2023/03/09/fact-sheet-president-bidens-budget-advances-equity/#:~:text=The%20Budget%20proposes%20to%20establish,serious%20illness%3B%20address%20circumstances%20arising>
6. <https://www.whitehouse.gov/omb/briefing-room/2023/03/09/fact-sheet-the-presidents-budget-for-fiscal-year-2024/>
7. <https://www.whitehouse.gov/omb/briefing-room/2023/03/09/fact-sheet-the-presidents-budget-for-fiscal-year-2024/>

STATE/OTHER PAID LEAVE LEGISLATION

Arkansas Voluntary Paid Family Medical Leave

As reported in our last issue, multiple states are proposing paid family medical leave benefits (PFML). And while mandatory PFML is the most common program design, on Feb. 17, 2023, Arkansas' governor signed legislation creating a voluntary PFML insurance product for carriers to offer to employers. The law creates a new line of family leave insurance that may be written as an amendment or rider to a group disability income insurance policy, or as a separate group insurance policy purchased by an employer. It also means that private employers may voluntarily choose to offer a PFML policy to their employees but are not obligated to do so.

Find more information [here](#).

Washington Paid Family Medical Leave adding new materials

Washington Paid Family Medical Leave recently updated their website to include a 2023 Employer Toolkit and Voluntary Plan Guide. The website includes a wide range of resources to help employers become familiar with their role and the benefits available to employees. There is also information and tools written in Spanish.

[Review](#) the updated guides, checklists, premium collection hints and calculations, and other documents.



These are educational materials only. Employers should consult their own counsel for obligations for state-mandated leave and disability programs. Products and services are provided by Continental American Insurance Company. In California, coverage is offered by Continental American Life Insurance Company. In New York, products and services are provided by American Family Life Assurance Company of New York. Products may not be available in all states and may vary depending on state law.

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