Meeting of the Paid Family and Medical Leave Benefits Authority

Tuesday, November 4, 2025, 9:00am

Frances Perkins Room, 45 Commerce Drive, Augusta, ME

Authority members in attendance:

- Maria Fox (Chair) (remote)
- Samuel Hight (Vice-Chair)
- David Barber (remote)
- Tina Bonney
- Bob Carey (remote)
- Sarah Conroy
- Michelle Corry
- Douglas Cotnoir
- Benjamin Grant
- Ranae L'Italien
- Jay Naliboff
- Kim Smith
- Jenni Tilton-Flood
- Christopher Washburn
- Brieanna Gutierrez (remote)

Staff in attendance:

- Director Luke Monahan
- Deputy Director Reggie Parson
- Claims Administration Division Director Sarah Brydon
- Appeals Unit Chief Judy Shaw
- AAG Nancy Macirowski
- OA II Heather Grout

Vice-Chair Samuel Hight welcomed attendees and opened the meeting. Jay Naliboff moved to approve the meeting minutes, and Ranae L'Italien seconded. The Authority voted unanimously to approve the minutes of the May 14, 2025, meeting, and the September 9, 2025, meeting.

Vice-Chair Samuel Hight invited Agency staff to give program updates:

- Director Luke Monahan reported on program implementation. Q3 wage reports are complete. There are roughly 52,000 employer registrations in Maine Paid Leave Portal. 55,000 wage reports were received and $51 million in contributions are owed this quarter. There would be an additional $36 million of unrealized revenue that is attributed to private plans. The Trust Fund has $148 million and should reach $186 million for Q3, finishing the year with around $220 million. There have been 1759 private plan applications, 1720 of which are approved, 25 denied, 3 cancelled, and 11 are pending. This represents 2-3% of employers and 260,000 employees that are covered by private plans, about one third of the workforce. The actuarial study is on track. The call center averages 100 calls a day during wage reporting periods. It is open Monday-Friday, 8am-5pm, with no waiting time for callers. We are working on the claims process with Aflac, and they are hiring staff for the May 1 Rollout.

- Deputy Director Reginald Parson reported on the statewide public education campaign, focused on benefits. We are working with Ethos to develop messaging. The campaign will launch in January, and it will last six months. There will be multi-language translations. $489,000 was budgeted for this work, after a competitive bidding process. Messaging will include television and radio spots, social media, webinars, and streaming ads.
- Director Luke Monahan addressed the group trust question, which is not allowed in the law. There is nothing in our statute, or in the rulemaking, that considers group trusts as an option. If group trusts were allowed, we would need additional staff to provide oversight, the cost of which would come from the state fund. Group trusts are inherently risky with the lack of regulatory structure, and could potentially harm the state fund, leaving a higher percentage of small employers who only contribute 0.5% of employee wages in the state fund. DOL Deputy Commissioner Kim Smith noted a department sponsored bill that will propose legislation to clarify the department's stance on not allowing for group trusts.
- Claims Administration Division Director Sarah Brydon provided her comparative presentation on claims administration by state. (See ppt attached.)
    - A discussion occurred around how long Maine's 1% premium will stay in place. There is no statutory limit on Maine's rate after 2028. Vice-Chair Samuel Hight asked about the statutory history of other states, and we do not have this data.
    - Jay Naliboff inquired about the solvency of other states. Luke Monahan noted the Actuary may be able to provide this information.
    - The Authority requested exact start dates for each state's plan. Jay Naliboff requested another comparison, with the average weeks taken per state, compared to maximum benefits provided.
    - Jenni Tilton-Flood requested additional information about fraud. Sarah Brydon noted that the most common fraud in this situation is identity theft and Aflac has existing processes to filter those claims.
    - A conversation followed around data reporting. Aflac will be reporting our data based on the statute, and we can add to this criterion. The first claims data reports for private plans are due July 1, 2027.

A discussion occurred around annual reporting and compliance. Douglas Cotnoir reported that our full financial reports will be published annually in the state financial reports. Luke Monahan noted compliance improves every quarter, and we have a collections process in place.

The Authority discussed the Q4 2025 meeting, scheduled for January 14th, 8:30am – 12:00pm. The Actuary will be presenting, and there will be time for questions. The Authority will conduct the vote on the same day, to make it ahead of February 1 deadline imposed by the statute. The finalized actuarial report will be available mid-December.

The Authority voted unanimously to adjourn at 10:24am.