



Maryland

DEPARTMENT OF LABOR

FAMLI Informal Regulatory Engagement Session

Phase I – Equivalent Private Insurance Plans

June 15, 2023



Agenda

- Introductions
- Updated Engagement Timeline
- Equivalent Private Insurance Plan Considerations
- Public Comment
- Questions & Answer

Team FAMLI



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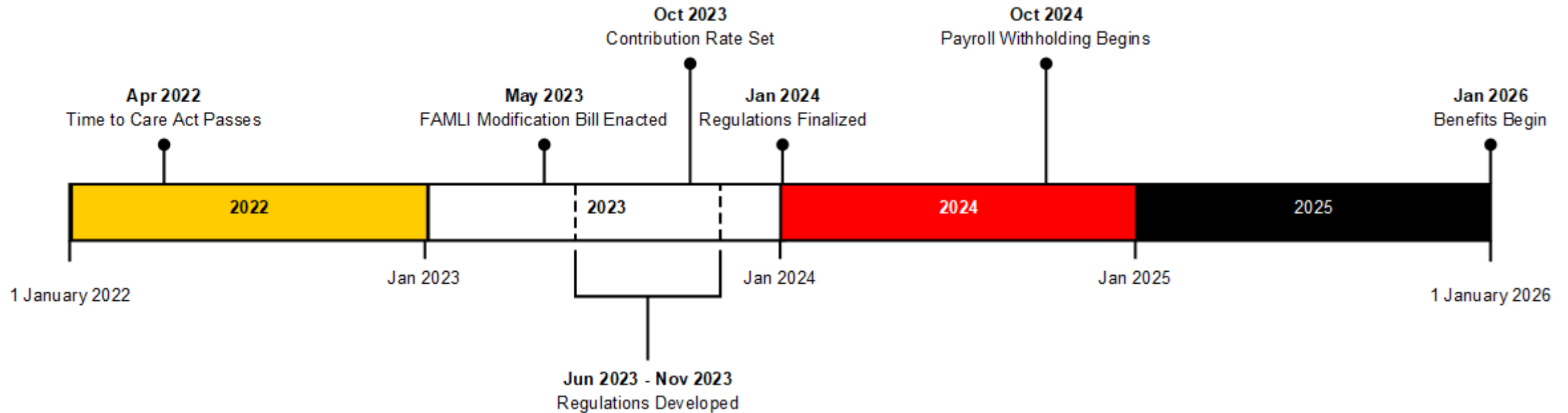


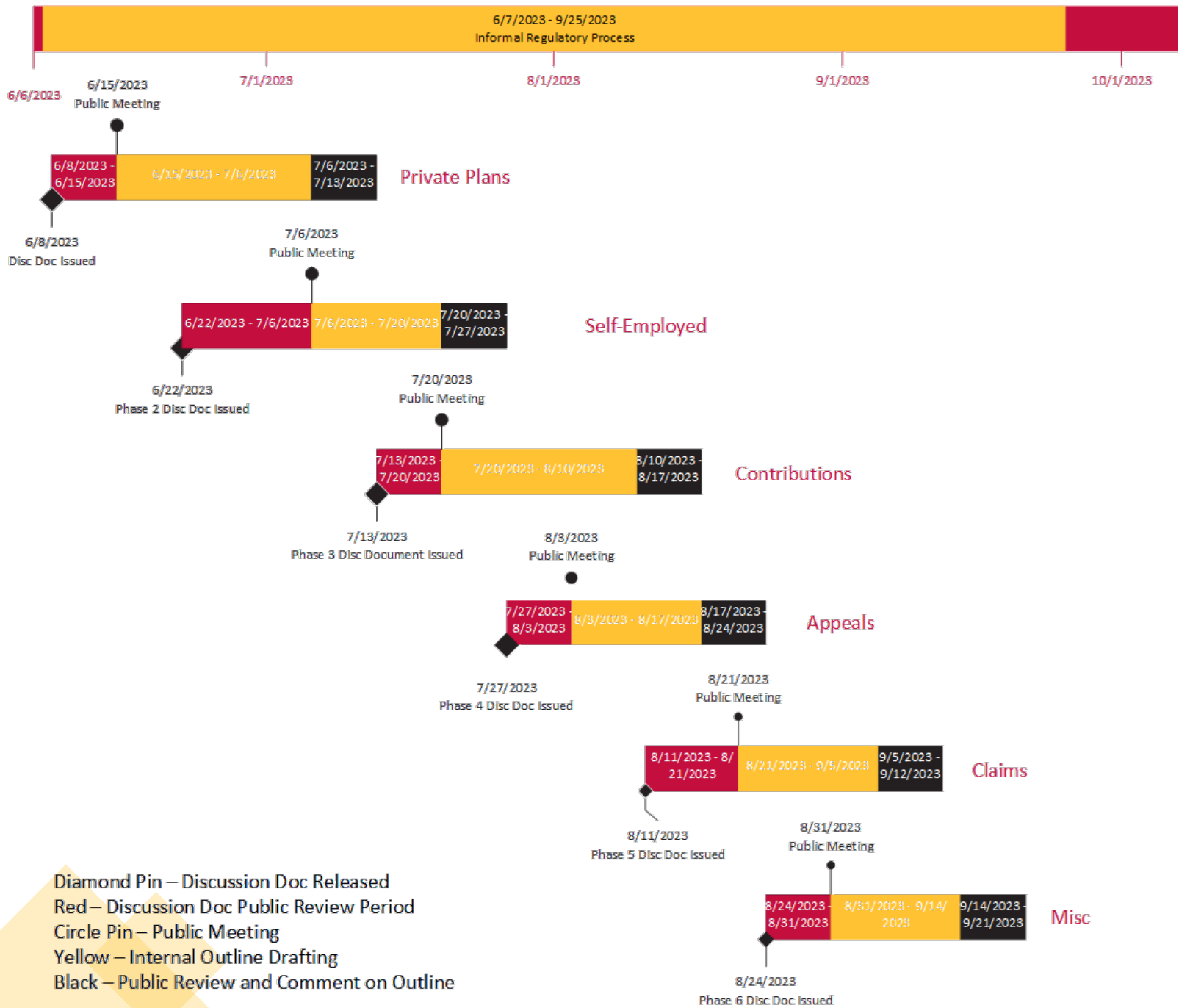
**Regan
Vaughan**
Policy
Director,
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Praley**
Assistant
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Implementation Timeline



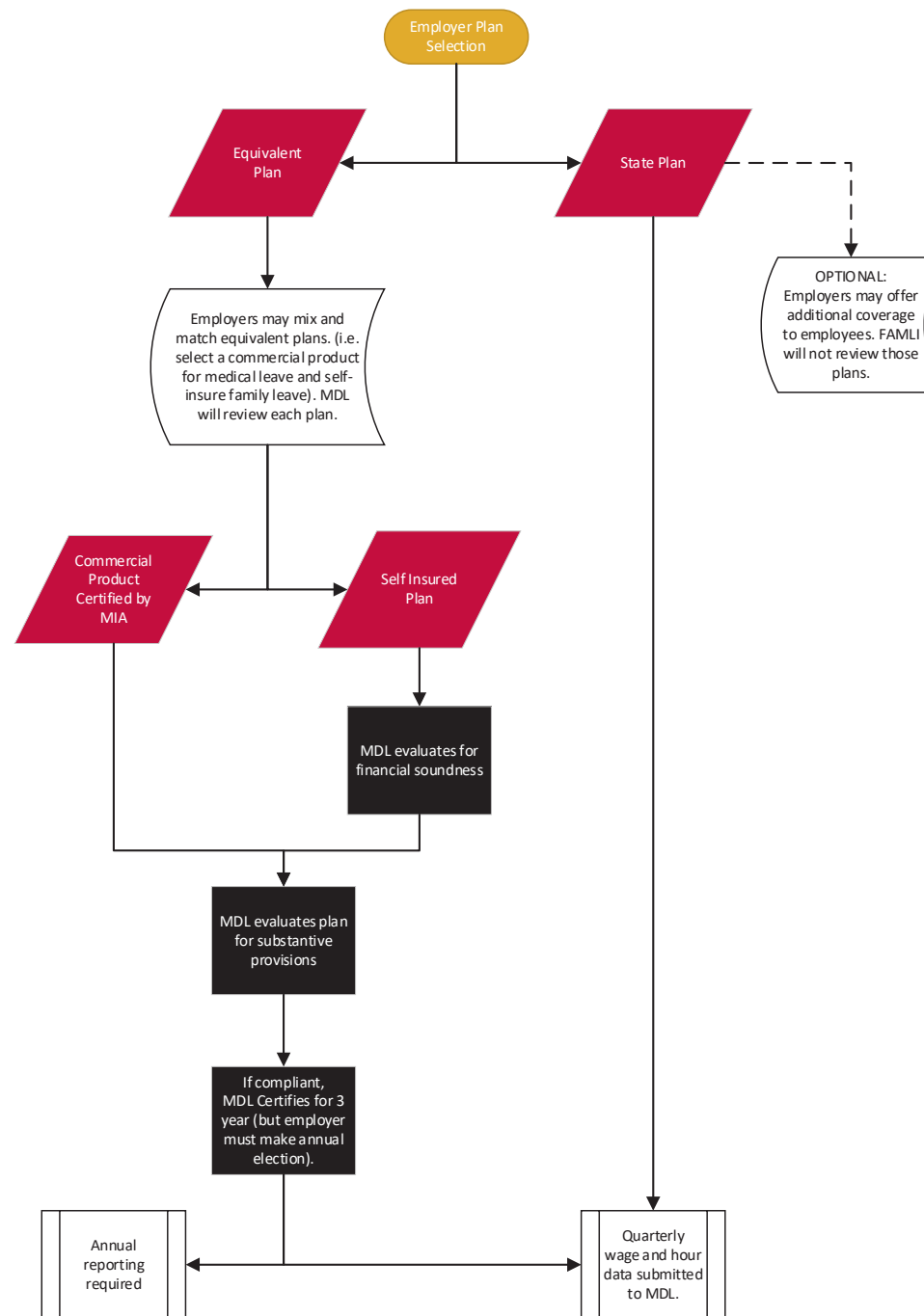


Diamond Pin – Discussion Doc Released
 Red – Discussion Doc Public Review Period
 Circle Pin – Public Meeting
 Yellow – Internal Outline Drafting
 Black – Public Review and Comment on Outline

Informal Regulatory Process Key Dates

Phase	Discussion Document Issued	Public Meeting	Draft Outline Issued	Draft Outline Comments Due
1	6/8/23	6/15/23	7/6/23	7/13/23
2	6/22/23	7/6/23	7/20/23	7/27/23
3	7/13/23	7/20/23	8/10/23	8/17/23
4	7/27/23	8/3/23	8/17/23	8/24/23
5	8/11/23	8/21/23	9/5/23	9/12/23
6	8/24/23	8/31/23	9/14/23	9/21/23

What should be the process for an employer to elect FAMLI coverage under a qualified Equivalent Private Insurance Plan?





What might be the criteria for self-insured Equivalent Private Insurance Plans to qualify for coverage?

Financial Solvency Chart

Number of employees	Medical self-insured	Family self-insured	Combined self-insured
1-50	\$30,000	\$12,000	\$42,000
51-100	\$60,000	\$24,000	\$84,000
451-500	\$300,000	\$120,000	\$420,000
951-1000	\$600,000	\$240,000	\$840,000
9951-10000	\$6,000,000	\$2,400,000	\$8,400,000

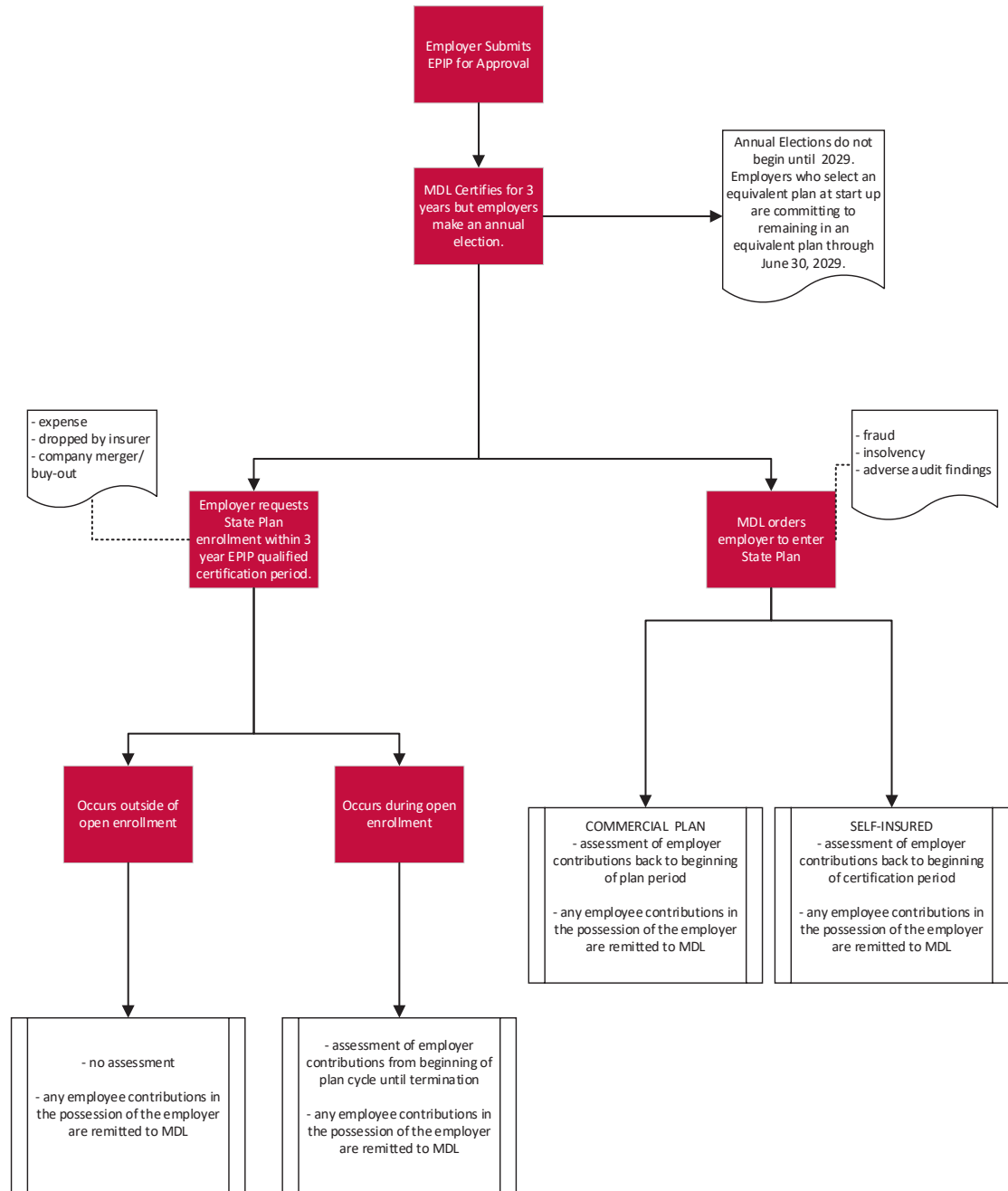
FORMULA: [# of employees rounded to 50] x [the actuarially calculated event-specific utilization rate] x [12 weeks] x [the maximum benefit amount]

Additional Questions

What substantive provisions might an Equivalent Private Insurance Plan have to meet to qualify?

What might be the reporting requirements to MDL that an Equivalent Private Insurance Plan would have to comply with?

What rules might there be governing an employer's election to move from coverage under an Equivalent Private Insurance Plan to the State Plan or vice versa? What would the process be?



Housekeeping

Written Comments can be sent to: FAMLI.policy@maryland.gov

Upcoming Dates

- Phase II (Self-employed) Discussion Document - emailed Thursday, June 22
- Phase II (Self-employed) Public Meeting - Thursday, July 6 at 1:00
- Phase I (EIPs) Draft Outline Released – emailed Thursday, July 6