

# Colorado's Paid Family and Medical Leave Insurance (FAMLI) Program

[famli.colorado.gov](https://famli.colorado.gov)

March 21, 2024



**COLORADO**  
Family and Medical Leave  
Insurance Program (FAMLI)  
Department of Labor and Employment







# Agenda

- **FAMLI overview**
- **How to securely file for FAMLI**
- **What to expect while on FAMLI leave**
- **Employer updates**
- **Private Plan refunds**
- **FAMLI and taxes**
- **Questions**





# FAMILY paid leave is here!



**COLORADO**  
Family and Medical Leave  
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Department of Labor and Employment



# What is FAMLI?

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Colorado's Family and Medical Leave Insurance (FAMLI) program ensures Colorado workers have access to paid leave during certain life events.

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Colorado's FAMLI program covers most workers, including self-employed individuals and independent contractors.

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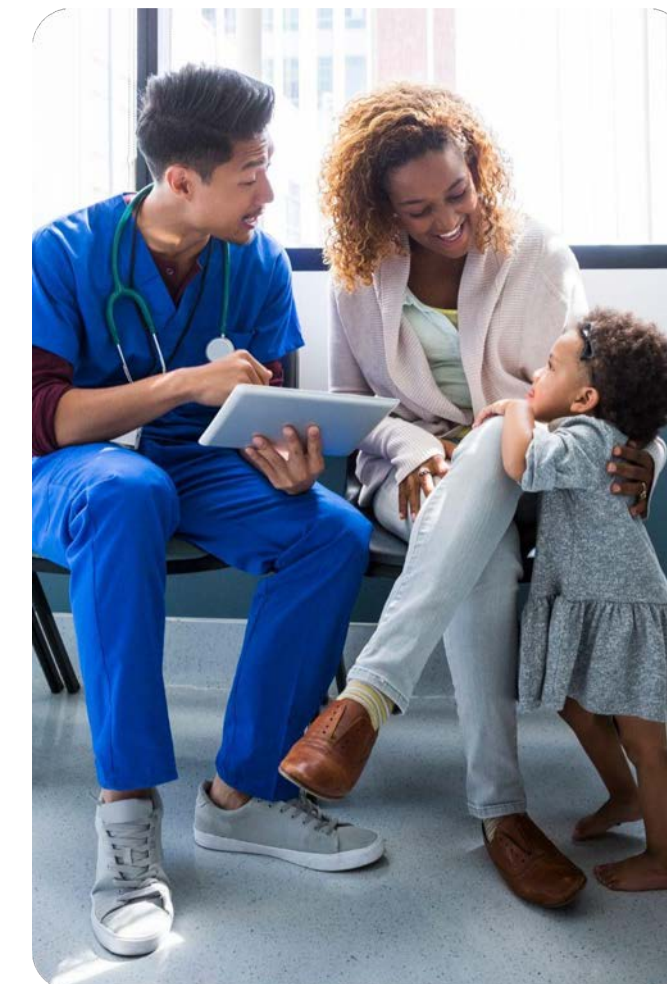
The FAMLI program is a social insurance program with both employers and employees contributing to the fund that pays out benefits.

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The premiums are set to 0.9% (through 2024) of the employee's wage, with 0.45% paid by the employer and 0.45% paid by the employee.

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FAMLI participation is **optional** for all **self-employed** workers





# What are the life events that qualify for FAMLI coverage?

- Caring for a new child during the first year after the birth, adoption, or foster care placement of that child.
- Caring for a family member with a serious health condition.
- Caring for your own serious health condition.
- Making arrangements for a family member's military deployment.
- Addressing the immediate safety needs and impact of domestic violence and/or sexual assault.







## What is a serious health condition?

The law defines this as illness, injury, impairment, pregnancy, recovery from childbirth, or physical or mental condition that involves inpatient care in a hospital, hospice or residential care facility, or continuing treatment by a health care provider.



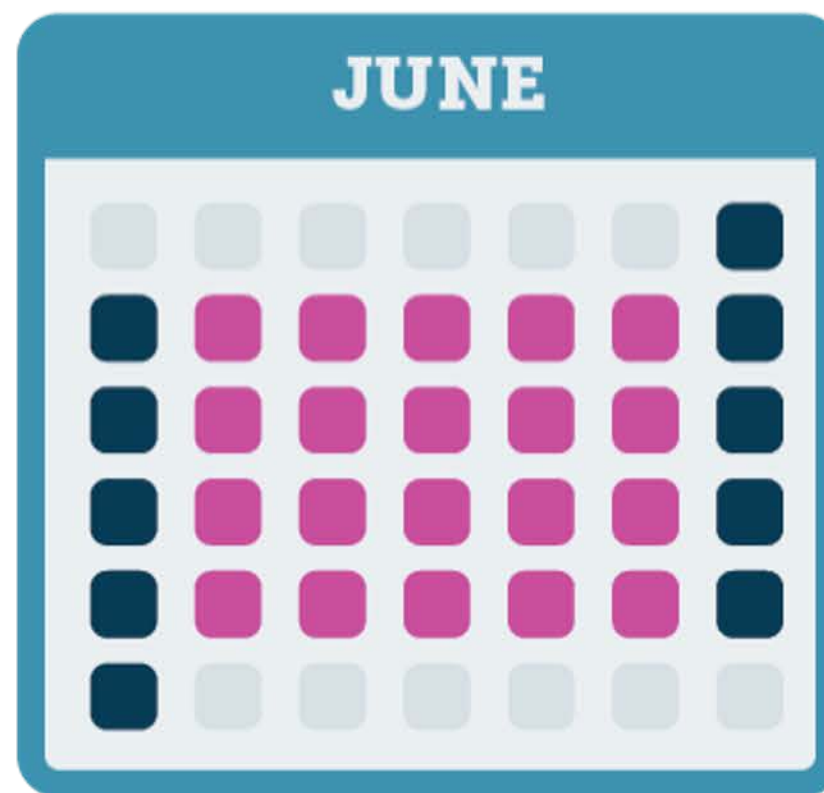
# How much does FAMLI pay?

| Weekly Wage | Weekly benefit | Maximum annual benefit | Percent of weekly wage |
|-------------|----------------|------------------------|------------------------|
| \$500       | \$450          | \$5,400                | 90%                    |
| \$1,500     | \$1,034        | \$12,408               | 69%                    |
| \$2,000     | \$1,100        | \$13,200               | 55%                    |
| \$2,500     | \$1,100        | \$13,200               | 44%                    |
| \$3,000     | \$1,100        | \$13,200               | 37%                    |

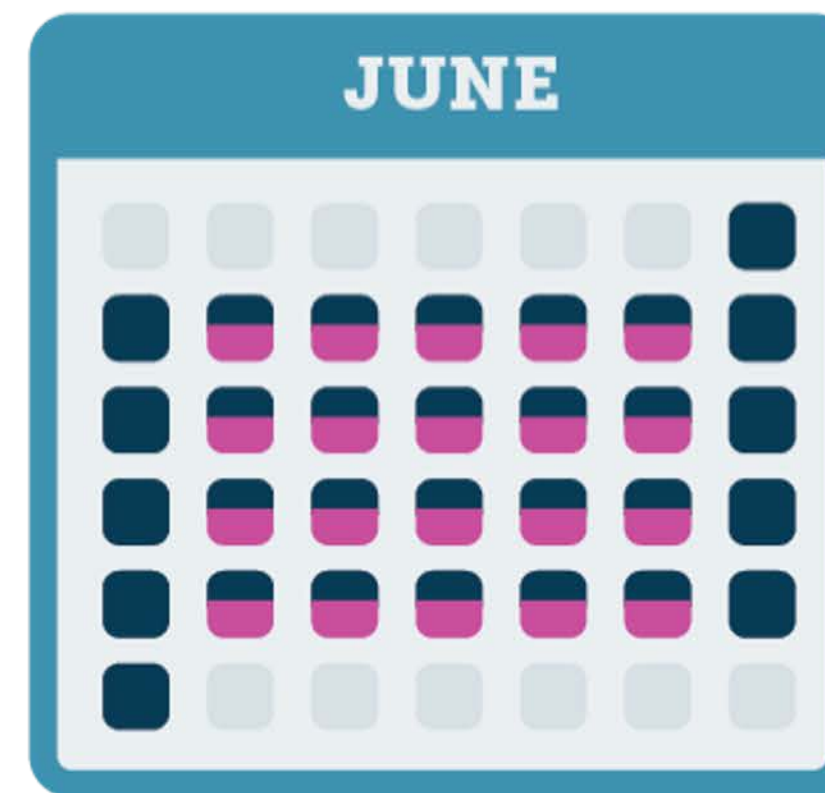


# Eligible workers can take time off:

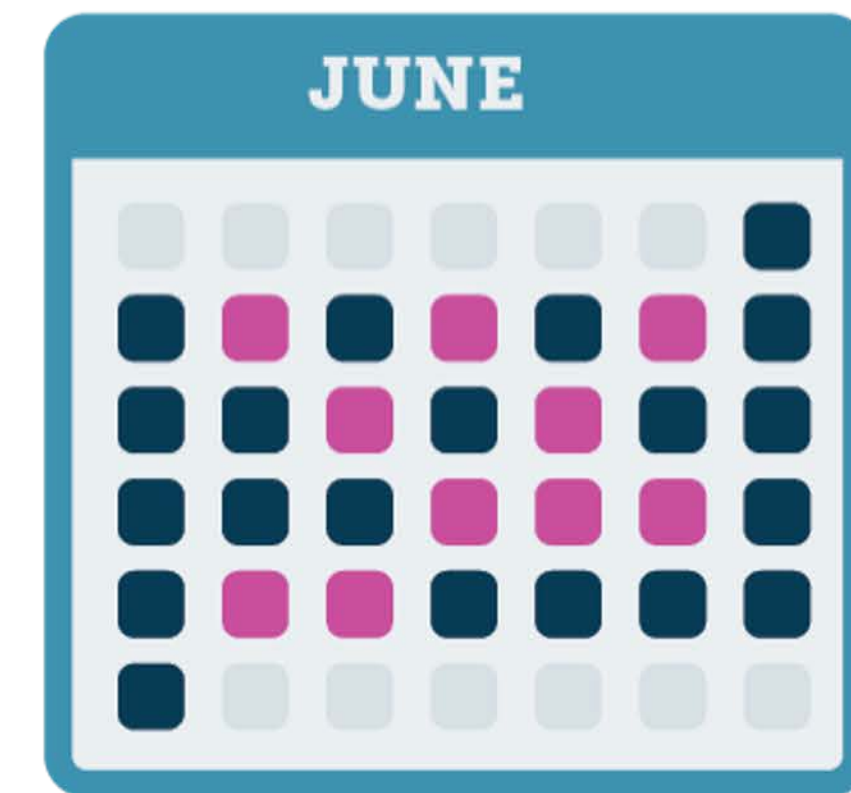
- As a single block of time
- On an intermittent basis
- On a reduced schedule



**Continuous**  
LEAVE



**Reduced**  
WORK SCHEDULE



**Intermittent**  
LEAVE



# Coordination of Benefits



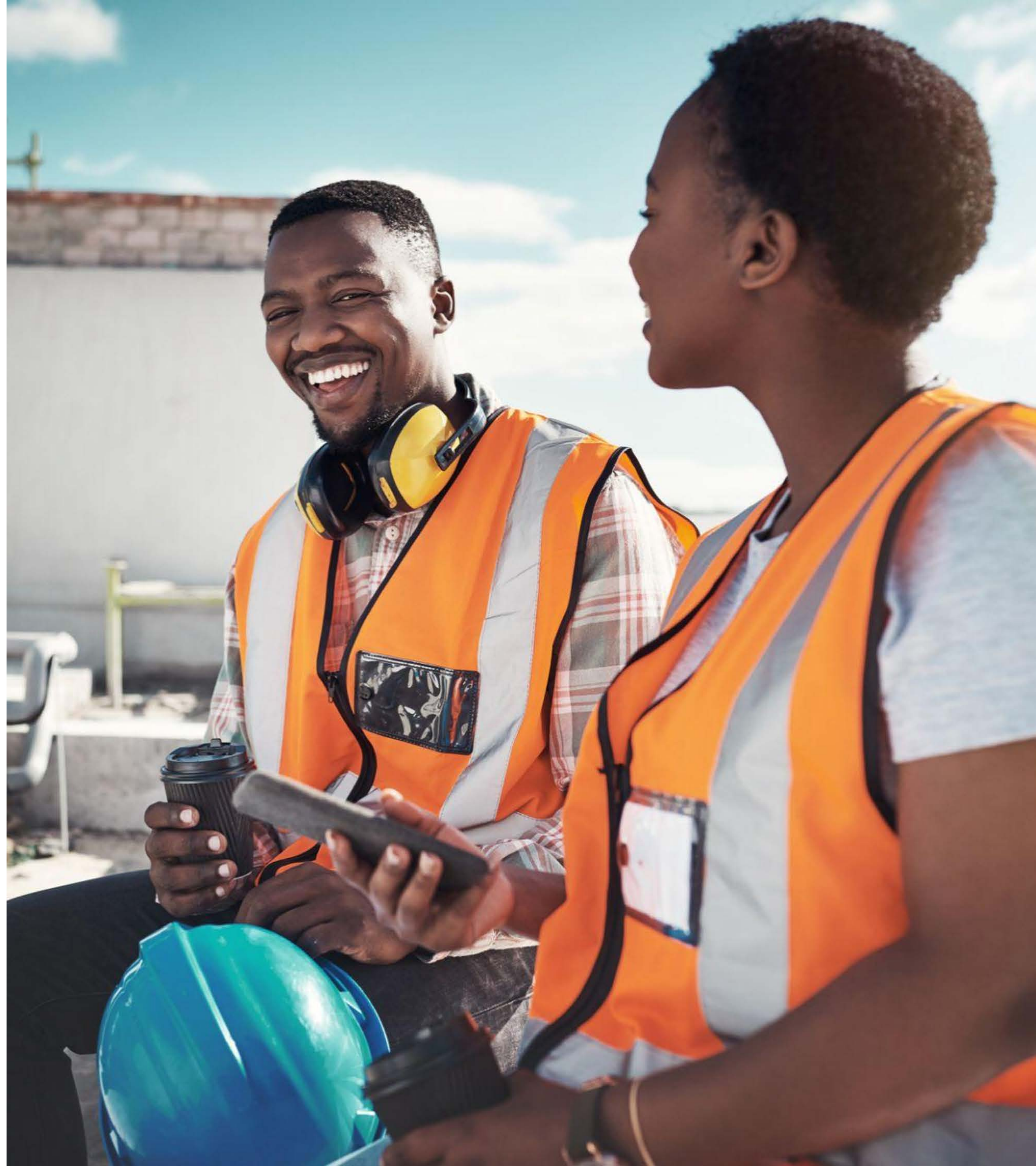
Family and medical leave insurance benefits **cannot be combined** with unemployment insurance payments.



Employees and employers can **agree to use other employer-provided leave to top off payments** if there's a signed agreement.

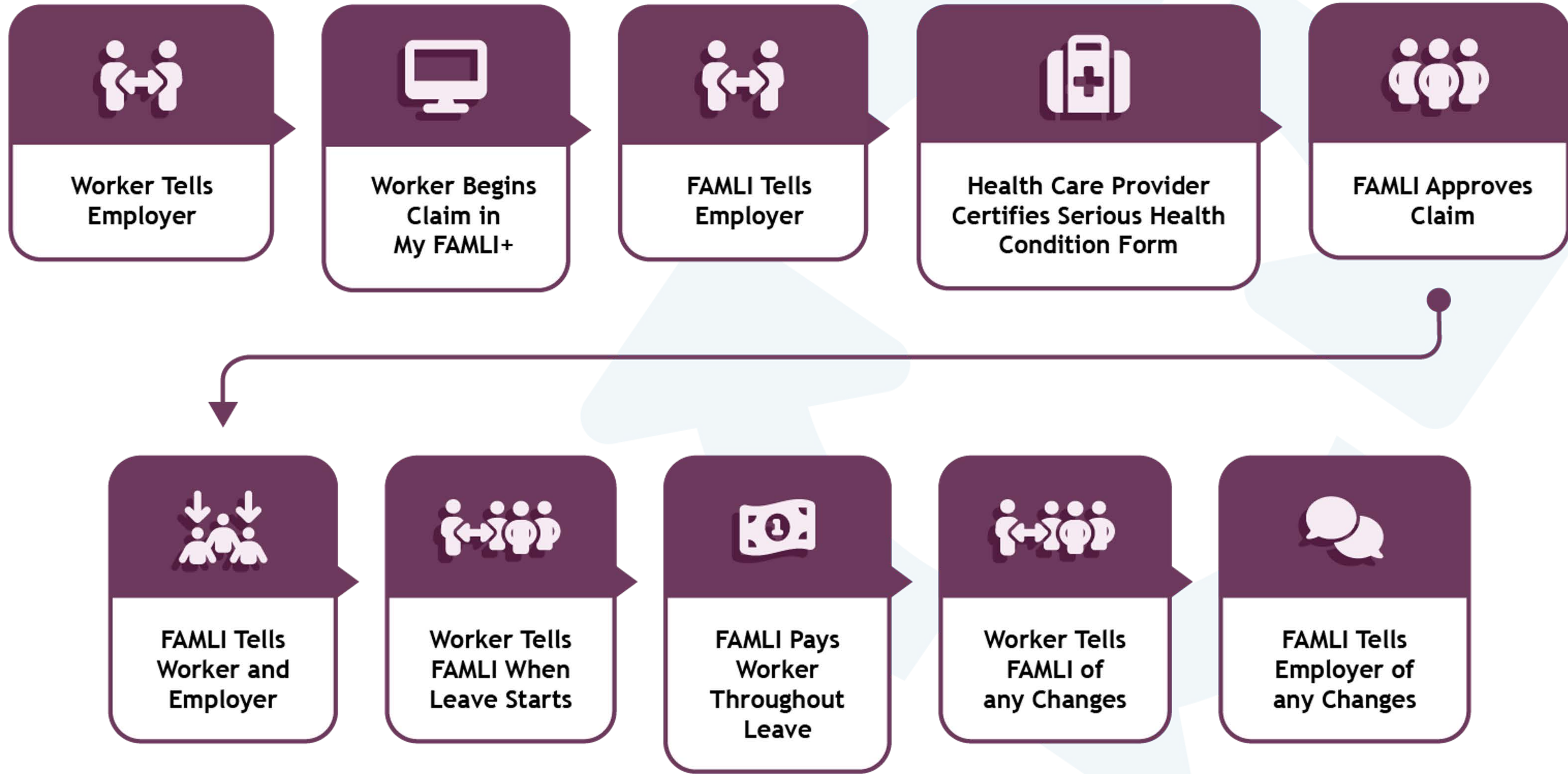


Employers can **require employees to use FMLI leave as a condition to receive other benefits** that the employer is not legally required to provide that would also cover FMLI circumstances like short-term disability, long-term disability, or paid parental leave.







# Life Cycle Of A Claim





# Apply with My FAMILI+



**COLORADO**  
Family and Medical Leave  
Insurance Program (FAMILI)  
Department of Labor and Employment

Create AccountLog InLeave Site Quickly

## Life Happens. FAMILI Has You Covered.

The Family and Medical Leave Insurance Program (FAMILI) is a new benefit for Colorado workers. It ensures Colorado workers have access to paid leave in order to take care of themselves and their family. FAMILI is there for you when you need it most — whether you're growing your family or taking care of a loved one with a health condition, FAMILI has you covered.

[Get Started](#)

### Who Can Use the My FAMILI+ Portal?

#### FAMILI Applicants

Most working Coloradans can apply for benefits and move one step closer to the help they need. Designated Representatives can also apply on behalf of an individual, if they [meet requirements](#).


Work doesn't come first, you do.

#### FAMILI Health Care Providers

Health care providers and staff are licensed, certified, or registered medical professionals under Federal or Colorado law.


Start helping patients today.

### Apply for FAMILI Benefits. As Easy as 1, 2, 3!




#### Create your account

Set up your profile to get started with FAMILI.



#### Submit your application

Answer a few questions to learn if you're eligible.

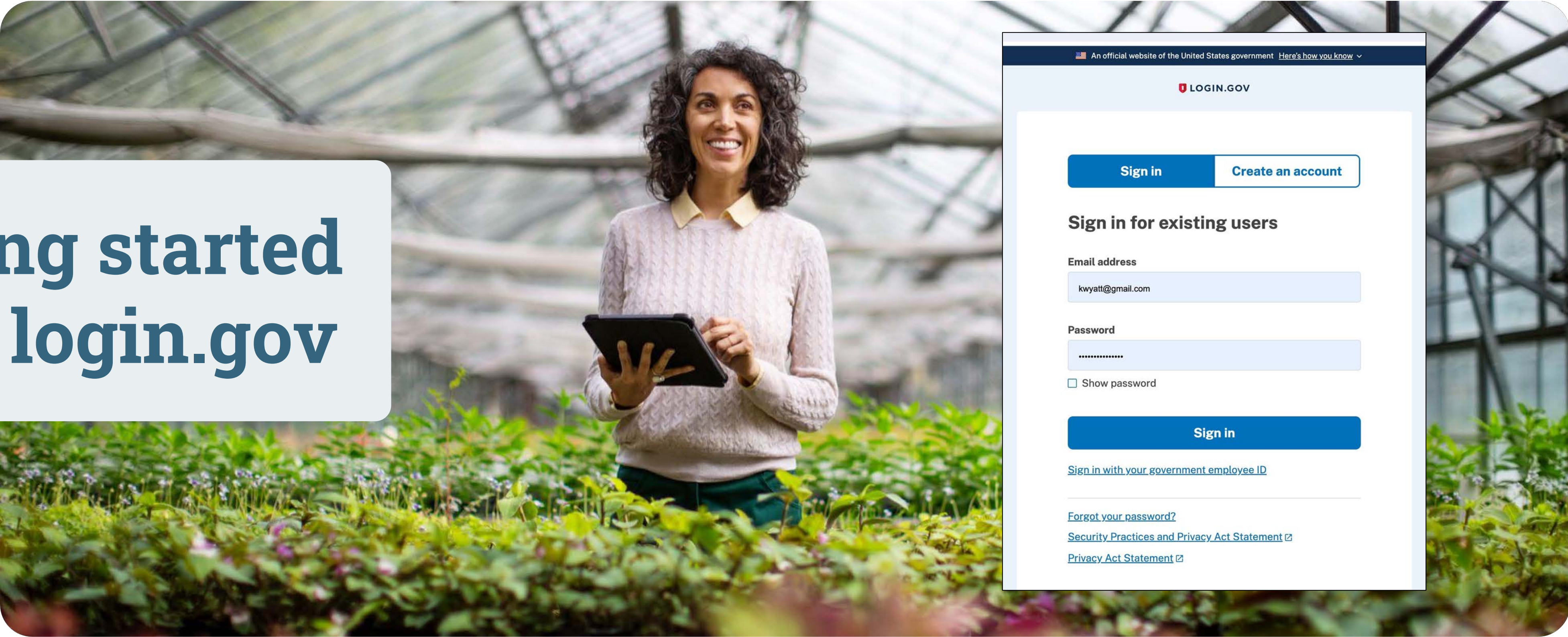


#### Track your application status

View updates in your My FAMILI+ dashboard.



# Getting started with login.gov



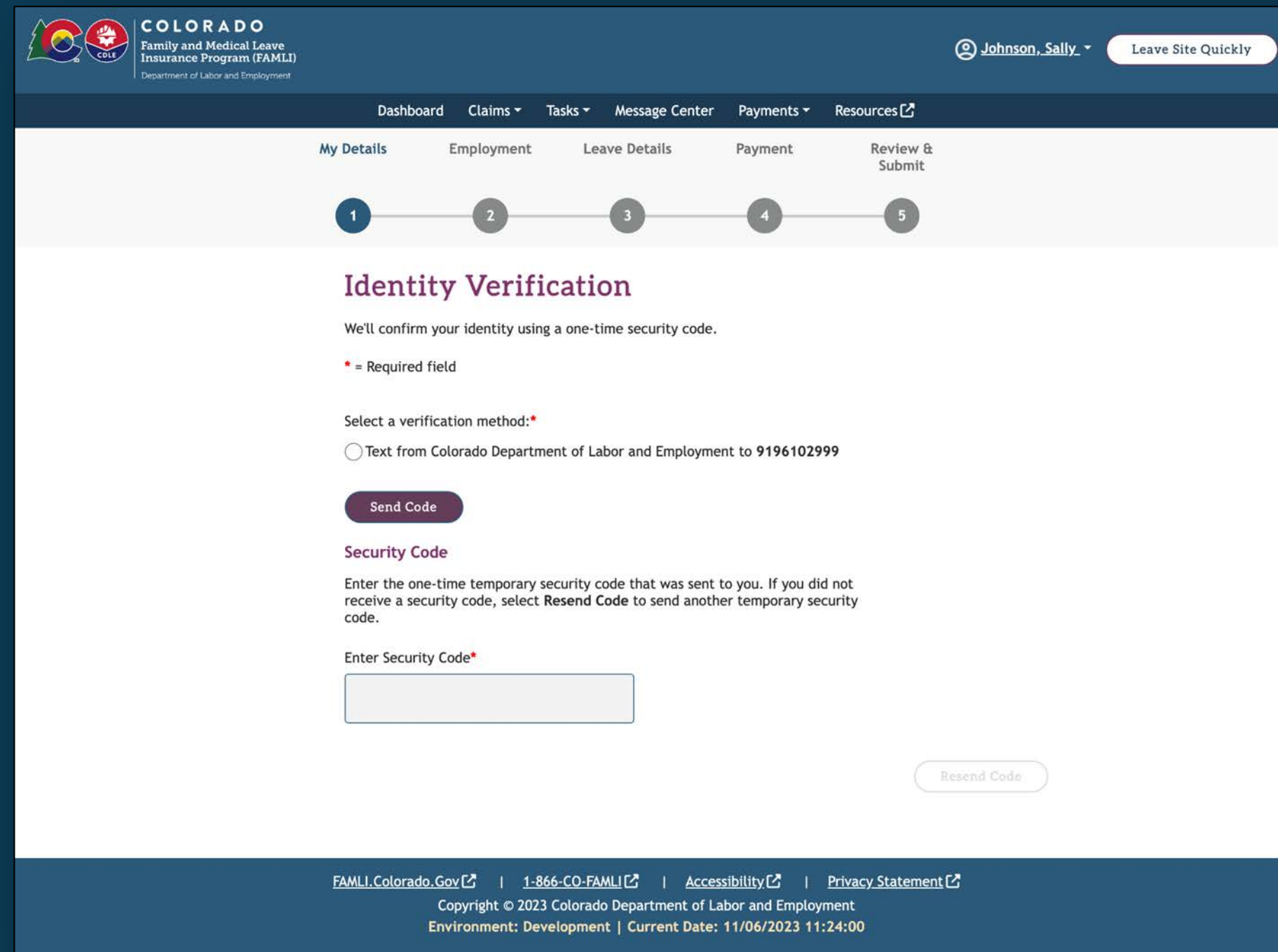
The image shows a woman in a greenhouse holding a tablet, with a login.gov interface overlay on the right. The interface includes a header with the US flag and text 'An official website of the United States government' and 'Here's how you know'. Below this is the 'LOGIN.GOV' logo. There are two buttons: 'Sign in' and 'Create an account'. Under 'Sign in for existing users', there are input fields for 'Email address' (containing 'kwyatt@gmail.com') and 'Password' (masked with dots). A 'Show password' checkbox is below the password field. A blue 'Sign in' button is at the bottom of the form. Below the button are links for 'Sign in with your government employee ID', 'Forgot your password?', 'Security Practices and Privacy Act Statement', and 'Privacy Act Statement'.

1. Once you select the **Create Account** button, you will be taken to the CDLE FAMLI login page within Login.gov. Select the **Create an Account** button.
2. From the **Create your Account** page, enter a personal email address and set your language preference.
3. Once you have selected **Submit**, you will receive an email from Login.gov to confirm your email. Select the **Confirm email address** button in that email.



# Identity Verification

- Select your preferred verification method and then select Send Code.
- Enter the Security Code
- Complete TrueID if necessary



The screenshot shows the Colorado FAMLI website's identity verification process. At the top, the Colorado state logo and 'COLORADO Family and Medical Leave Insurance Program (FAMLI) Department of Labor and Employment' are displayed. A user profile for 'Johnson, Sally' is in the top right. A navigation bar includes links for Dashboard, Claims, Tasks, Message Center, Payments, and Resources. Below this is a progress bar with five steps: 1. My Details, 2. Employment, 3. Leave Details, 4. Payment, and 5. Review & Submit. The current step is 'Identity Verification'. The page text states: 'We'll confirm your identity using a one-time security code.' It includes a legend: '\* = Required field'. Under 'Select a verification method:', there is a radio button for 'Text from Colorado Department of Labor and Employment to 9196102999'. A 'Send Code' button is below. The 'Security Code' section instructs the user to enter the one-time temporary security code or to 'Resend Code' if they did not receive it. A text input field for the security code is provided, followed by a 'Resend Code' button. The footer contains links to FAMLI.Colorado.Gov, 1-866-CO-FAMLI, Accessibility, and Privacy Statement, along with copyright and environment information.

**Tip: If you need a Notary Public, find one at most banks and public libraries**





Review the steps to complete your claim and select your claim type to learn more about the information and documents you'll need in order to submit.

Provide your information to start the claim. If you're submitting on someone else's behalf, answer as if you're them.

Provide your employment information and select the employer(s) you'll need leave from for this claim.

Select the type of leave and duration of time you need to take off for this claim. You'll also upload documents to support your reason for taking leave.

Select how you would like to receive your leave payments.

Review the information you provided and submit the claim. Once all required documents are submitted, you'll receive an update within two weeks.

^

- **FAMLI** will provide up to 12 weeks of paid leave for Colorado workers to bond with a new child.
- Leave for birth of a child must be completed within one year of the birth.
- Leave for placement and care of an adopted or foster child must be completed within one year of the placement.
- Those who experience pregnancy or childbirth complications may be eligible for up to an additional four weeks, for a total of 16 weeks. If you do experience complications, you will need to file a separate claim and select "Medical and Care Leave" as the leave type in **addition** to filing a "Bonding Leave" claim.

Documents that show proof of birth, adoption, foster care placement, etc. depending on your need for taking bonding leave.

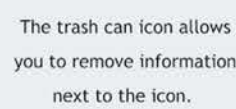


Cancel

**Next**

“i” icons contain helpful information that you can view by selecting the icon.

Text with this style are  
hyperlinks. If you select the  
hyperlinked text, a new  
page will open.



Any “field name” with a red asterisk means the information you’re asked to enter is required.

If you need to leave, the Save & Exit button will save the progress on your current screen. Your progress is also saved every time you select the Next button.



Select the reason why you need to request paid leave. You can only select one option per claim. 

- ☐ Treating or recovering from my own serious health condition
- ☐ Taking care of my loved one who has a serious health condition
- ☐ Experiencing a pregnancy-related health condition
- ☒ Bonding with a newborn child, recently adopted child, or recently placed child for foster care
- ☐ Receiving treatment, legal assistance, or otherwise recovering after being the victim of stalking, domestic violence, sexual assault, or abuse, or assisting a family member in this situation
- ☐ My family member's active-duty service or notice of impending call or order to active duty in the armed forces

Enter a nickname that will help you remember the leave details of this claim. (Examples: dad's surgery, broken leg, etc.)

Start typing here...

(25 characters max)

Save & Exit

Next



# Coming soon! HR Dashboard

- Review the FAMLI status of all your employees on a single screen, including start and end dates
- Coming in May
- Subscribe to the FAMLI newsletter for updates





# New! Directions for reporting suspected fraud

Many states have seen a rise in fraudulent activity, identity theft, phishing attacks, and other scams targeting claimants of wage replacement programs like Unemployment Insurance and Family and Medical Leave Insurance. Below, you'll find tips on how to protect yourself, as well as options to report identity theft, a compromised My FAMLl+ account, or other suspected fraud related to Colorado's FAMLl program.

! I am an Individual Reporting FAMLl Fraud

! I am an Employer Reporting FAMLl Fraud

## For Individuals

You should submit a **Report FAMLl Fraud** form if:

- You received a suspicious text message or email about your FAMLl claim.
- You or someone else in your household has received a ReliaCard debit card or other correspondence but have not filed a FAMLl claim.
- Your household has received a ReliaCard or other correspondence at your address, but in the name of

## For Employers

When a FAMLl claim is filed by one of your employees, you will receive documentation from the FAMLl Division alerting you of the claim. The initial documentation will include the length of the leave requested and the employee's reported work schedule. You'll also receive subsequent documentation with the status of that employee's claim.

Employers should submit a **Report FAMLl Fraud** form if:

Employers should send a fraud report if:

- Nobody with the name or SSN (or Individual Taxpayer Identification Number) in the claim documentation sent by FAMLl works for them.
- A person with the same SSN or ITIN works for you, but the name is different.
- A person with the same name works for you, but the SSN or ITIN is different.
- A person with the same name and SSN or ITIN works for you, but their reported work schedule is different.





## ⚠ Caution! ⚠

Advance Payments require a lot of paperwork and may not lead to reimbursement





# Private Plan refunds

- Refund current employees who also paid FAML I premiums last year within 60 days.
- For former employees who worked for you in 2023 (and paid FAML I premiums) but no longer work for you, you must try to refund their FAML I contributions **as soon as practicable**.
- If you can't find a former employee who is due a refund, you need to make those funds available as unclaimed property through the Department of Treasury.





# FAMLI Tax Basics

FAMLI premiums should be considered **post-tax deductions** that do not reduce an employee's taxable income.

FAMLI benefits are **not subject to state income tax**. FAMLI will report to the IRS the amount of FAMLI benefits we pay during the year and will issue claimants a copy of form **1099-G**.

Current IRS guidance suggests that state programs like FAMLI are taxed similar to unemployment compensation, which is **subject to federal income tax**.

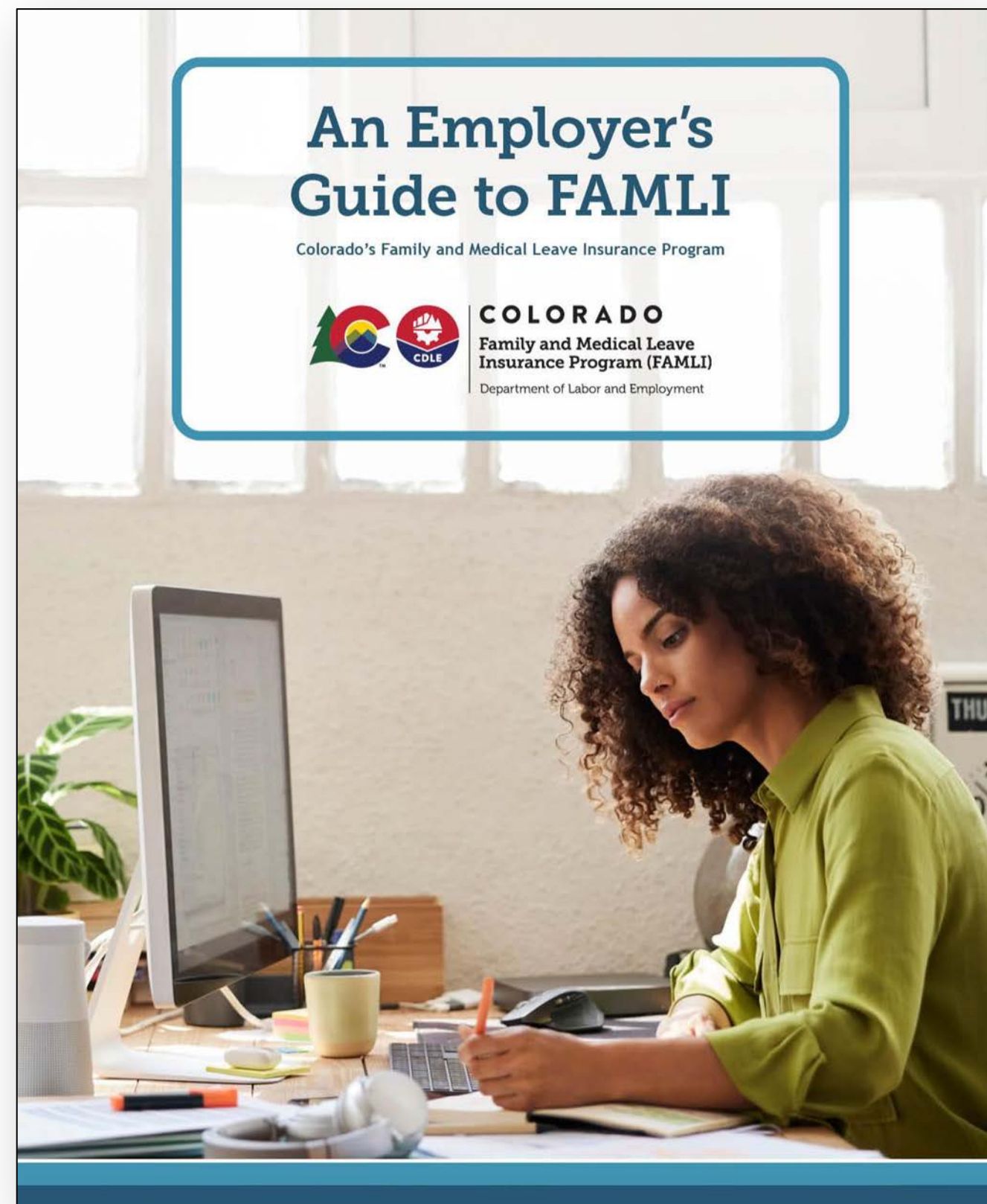
Employers should report such deductions on IRS form W-2 in **Box 14**, and list "FAMLI" as the label.

The FAMLI Division **does not regulate** income tax reporting requirements.

For more on the federal income taxation of unemployment compensation, we recommend reviewing the **section on unemployment benefits** in [IRS Publication 525](#).




# The FAMLI Toolkit



### What is FAMLI?


**FAMLI**  
Provides 12 weeks of paid leave to Colorado workers when life pulls them away from their jobs. Coloradans can apply for FAMLI leave to take time off to:

- ✓ Bond with a new child
- ✓ Care for themselves or a family member with a serious health condition
- ✓ Help manage a loved one's military deployment
- ✓ Keep yourself and your family safe during domestic violence.



### Voter-Approved

With 57% voter approval in 2020, FAMLI is a benefit Colorado workers want.



### Partial Wage Replacement


When benefits become available in January 2024, approved claimants will receive a benefit payment based on a sliding scale in relation to the State's Average Weekly Wage. To estimate what your FAMLI payments could be, check out our Premiums & Benefits Calculator on [famli.colorado.gov](https://famli.colorado.gov).

### My FAMLI+

Coloradans will apply for benefits and get paid directly from the State using My FAMLI+, the online portal used to manage FAMLI claims. My FAMLI+ will be live in December 2023 before benefits start in January 2024. Access My FAMLI+ at [famli.colorado.gov](https://famli.colorado.gov).

### Social Insurance Program


FAMLI is a social insurance program. Both employers and employees contribute premiums to the fund that will begin to pay benefits in 2024.



### Premiums


Are 0.9% of the employee's wage.

- 0.45% paid by the employer
- 0.45% paid by the employee
- Payroll deductions began in January 2023



### Life Happens. FAMLI Has You Covered.

Learn more at [famli.colorado.gov](https://famli.colorado.gov)







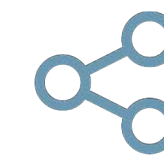
# We want to hear from you!

We want to build a FAMLI program that is fair and meets the needs of both employers and workers.



## WEBSITE

[famli.colorado.gov](https://famli.colorado.gov)



## SOCIAL MEDIA

@ColoradoFAMLI



## PHONE

1-866-CO-FAMLI  
(1-866-263-2654)

Monday - Friday  
8 A.M. - 4 P.M.



# Questions?

