

Paid Leave Bills Comparison (2022)

All Minnesotans deserve paid time to care for themselves or loved ones. But not all proposed solutions will get us there.

Paid Family and Medical Leave

HF1200 (Richardson) / SF1205 (Kent)

- ✓ Covers all working people and all employers in Minnesota
- ✓ Provides up to 12 weeks of *medical* leave (including pregnancy complications)
- ✓ Provides up to 12 weeks of *family* leave (including new baby, or a seriously ill or dying relative)
- ✓ Provides leave in cases of military deployment or escaping dangerous living situation
- ✓ Job protections
- ✓ No discrimination based on gender, age or pre-existing conditions
- ✓ Replaces wages up to 90% at time of leave
- ✓ Portable benefit that can be counted on regardless of employer
- ✓ Decision to take leave is up to worker and doctor, not insurance or employers
- ✓ Costs are 0.3% for employer and employee each - around \$3.43/week for average MN worker

Private Insurance for Leave

SF3885 (Coleman)

- ⚠ Covers only people lucky enough to have employers who purchase private insurance
- ⚠ Insurance companies and employers decide when/if employees receive support and how much
- ⚠ Only covers certain family leave - NOT one's own medical condition such as pregnancy complications or a major illness
- ⚠ Could treat workers differently based on gender, age or pre-existing condition
- ⚠ No requirement to continue coverage so working people can not plan on support
- ⚠ No protections from losing your job if you take leave
- ⚠ Costs = ??? (at least double if not much more than public programs)

Tax Credits

SF 4394 (Coleman)

- ⚠ Provides no support for workers employed at businesses that don't participate
- ⚠ Small employers must wait until tax time to receive support and may not receive any support if funding has run out
- ⚠ Only available to small businesses with under 50 workers
- ⚠ Limited funding covers only a small fraction of workers (estimated 17% of those at 50 and under employers) and only for three years
- ⚠ State costs per worker will be higher, due to smaller risk pools and private market forces such as underwriting and profit
- ⚠ Provides no additional protections from job loss due to leave (most workers at employers with 50 or fewer workers are not covered by FMLA)