



Small Business Comparison of SF 2/HF 2 to Other State PFML Programs					
State	Premium	Premium Allocation	Premium Cap	Standard Total Leave Weeks*	Small Businesses Treatment
MN	0.7% of total wages up to FICA (est. yr 1)	Employers pay a minimum of 50% of total premium	No annual cap (growth up to 1.45x of prior year claims)	24 weeks	No size-based small business exemptions.
CO	0.9% of total wages up to FICA	Employers pay a minimum of 50% of total premium	Maximum: 1.2% of wages	12 weeks	Employers <10 employees exempt from employer share of premium; must remit employee's share
CT	0.5% of total wages up to FICA	Employees pay entire premium	Maximum: 0.5% of wages	12 weeks	No size-based small business exemptions.
DE	0.8% of total wages up to FICA	Employers pay a minimum of 50% of total premium	Maximum: 1% of wages; benefits adjusted to meet premium cap	Parental: 12 weeks in 12 months Medical & Caregiving: 6 weeks in 24 months	Employers <10 employees are exempt from program Businesses closed for more than 30 consecutive days in a year are exempt from program Employers with 10-24 employees only required to participate in parental leave program Employers <25 employees can opt to reduce parental leave to 6 weeks until 1/1/2031
MD	TBD pending actuarial study (due by 6/1/23)	TBD pending actuarial study (due by 6/1/23)	TBD pending actuarial study (due by 6/1/23)	12 weeks	Employers <15 employees exempt from employer share of premium; must remit employee's share
OR	1% of total wages up to FICA	Employers pay a minimum of 40% of total premium	Maximum: 1% of wages	12 weeks	Employers <25 employees exempt from employer share of premium (if opt out, cannot receive small employer assistance grants); must remit employee's share
WA	0.8% of total wages up to FICA (2023)	Medical: employers pay a minimum of 55% Family: employees pay up to 100%	Premium Maximum: 0.6% Solvency Fee Max: 0.6% Total Premium Max: 1.2%	16 weeks	Employers <50 employees exempt from employer share of premium (if opt out, cannot receive small employer assistance grants); must remit employee's share

*Certain programs provide additional weeks for pregnancy or childbirth complications