



**Small Business Comparison of SF 2/HF 2 to Other State PFML Programs**

State	Premium	Premium Allocation	Premium Cap	Weekly Benefit (SAWW: statewide avg. weekly wage)	Combined Leave Weeks*	Small Businesses Treatment
MN	0.7% of FICA wages (est. yr 1)	Employers pay a minimum of 50% of total premium	Premium can increase up to 1.45x per year  Senate: 1.2% maximum House: No maximum	90% wages < 50% SAWW + 66% wages 50% to 100% SAWW + 55% wages >100% SAWW; weekly max: SAWW	24 weeks	No size-based small business exemptions.
CO	0.9% of FICA wages (2023)	Employers pay a minimum of 50% of total premium	Maximum: 1.2% of wages	90% wages < 50% SAWW + 50% wages 50% to 100% SAWW; max weekly benefit: 90% SAWW	12 weeks	Employers <10 employees exempt from employer share of premium; must remit employee's share
CT	0.5% of FICA wages	Employees pay entire premium	Maximum: 0.5% of wages	95% wages < 40x state min wage + 60% wages > 40x state min wage; weekly max: 60x state min wage	12 weeks	No size-based small business exemptions.
DE	0.8% of FICA wages (est. yr 1)	Employers pay a minimum of 50% of total premium	Maximum: 1% of wages; benefits adjusted to meet premium cap	80% of worker's average weekly wage  weekly max: \$900 (+ yearly CPI)	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)	100% wages < 65% SAWW + 50% wages < 65% SAWW; weekly max: \$1,000 (adj. by dept.)	12 weeks	Employers <15 employees exempt from employer share of premium; must remit employee's share
OR	1% of FICA wages (2023)	Employers pay a minimum of 40% of total premium	Maximum: 1% of wages	100% wages < 65% SAWW + 50% wages < 65% SAWW; weekly max: 120% SAWW	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 FICA wages (2023)	Medical: employers pay minimum 55% Family: employees pay up to 100%	Premium Maximum: 0.6% Solvency Fee Max: 0.6%  Total Premium Max: 1.2%	90% wages < 50% SAWW + 50% wages 50% to 100% SAWW; weekly max: 90% SAWW	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