

**MINNESOTA
CHAMBER OF
COMMERCE**

GROWING MINNESOTA



Navigating Minnesota's new paid leave program

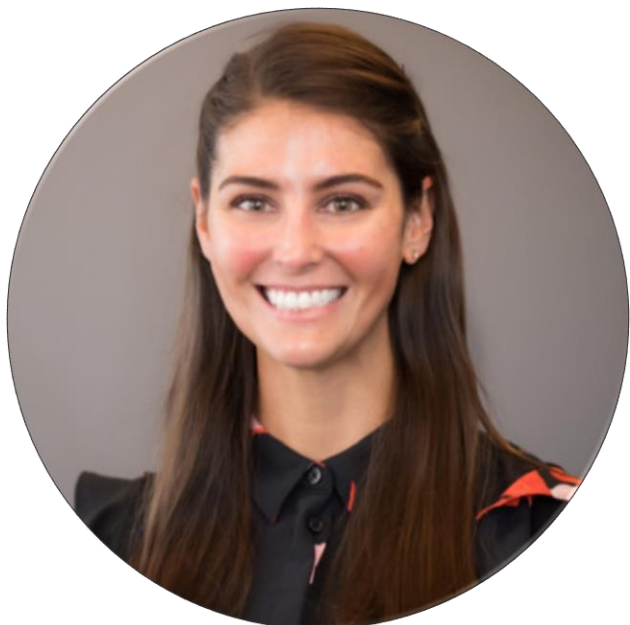
June 5, 2025

Navigating Minnesota's new paid leave program

June 5, 2025



WELCOME



LAURYN SCHOTHORST

*Director of Workplace Management and
Workforce Development Policy*

MINNESOTA CHAMBER OF COMMERCE

Navigating Minnesota's new paid leave program

June 5, 2025



GREG NORFLEET

*Director of Paid Family and Medical Leave
Program*

**MINNESOTA DEPARTMENT OF EMPLOYMENT
AND ECONOMIC DEVELOPMENT (DEED)**



Minnesota Paid Leave

Minnesota Chamber of Commerce
June 5, 2025

Why Paid Leave Matters

- Minnesotans take care of each other. In our communities, families, and workplaces, **we step up and help** the people we care about.
- Minnesota Paid Leave will **support people when they need time to care** for themselves and their loved ones.
- Supporting your employees when they need time for leave **builds connections in our families, communities, and workplaces**, and improves employee retention, performance, and morale on the job.
- Minnesota Paid Leave will help ensure Minnesotans **don't need to choose between financial stability and being there for their families**.



Minnesota's Paid Leave Law

- The Minnesota Paid Leave law, enacted in May 2023 and updated in May 2024, makes paid family and medical leave coverage available to Minnesota workers **beginning Jan. 1, 2026.**
- The law provides **job protections and payments** from the state to individuals who need time off to care for themselves or their loved ones.
- Minnesota Paid Leave will be **funded by premiums** made up of contributions from employees and employers.
- Paid Leave will **send benefit payments directly** to Minnesotans on leave.



Covered Leave

Medical Leave

1-12 Weeks



Medical

Leave to care for an individual's own serious medical condition

Family Leave

1-12 Weeks



Bonding

Leave to bond with an individual's child during the first 12 months after the child's birth or after the placement of the child through adoption or foster care.



Active Duty

Leave because a family member is on active duty or has been notified of an impending call or order to active duty in the Armed Forces.



Caring

Leave to care for a family member with a serious health condition.



Safety

Leave because of domestic abuse, sexual assault, or stalking of the individual or individual's family member.

Maximum of 20 weeks combined in one year if someone qualifies for both medical and family leave.

Qualifying conditions must last more than seven days and be certified by a health care provider or designated professional.

Covered Employees

Covered employees include:

Full-time and part-time workers

Most seasonal employees

Owner-officers who draw a salary

Agricultural workers

Employees of religious organizations

Temporary workers

Student workers

Employed family members

First responders

Elected and appointed officials

Not covered, can opt in:

Independent contractors

Self-employed individuals

Tribal Nations

Not covered, can't opt in:

Federal government employees

Exempt seasonal employees

Railroad employees

Minnesota Employees

Paid Leave covers Minnesota employees. The Paid Leave law defines Minnesota employees as:

- A. Employees who worked 50 percent or more of the prior year in Minnesota, or
- B. For employees who did not work 50 percent or more of the year in any one state, those who live in Minnesota.

Scenarios

- I have employees who work mostly in Wisconsin, *are they covered?*

No.

- My business is in North Dakota, but some of the people I hire live in Minnesota - *are they covered?*

It depends on where they work.

- I'm a traveling salesperson and do work across the entire Midwest, *am I covered?*

It depends on how much you work in each state.

Paid Leave Wage Payments

- **Paid Leave helps Minnesotans focus on what matters**, whether that's caring for a child, recovering from an illness, or supporting a loved one.
- **Minnesotans can get up to 90% of usual wages**, up to a maximum of \$1,372 per week (based on 2024 numbers).
- **Lower-wage workers get more support. If you earn less**, you'll get a higher percentage of your paycheck covered while on leave.
- You must have earned at least 5.3% of the statewide average annual wage in the past year to be eligible (\$3,700 in 2024).



If you receive payments from Unemployment Insurance, Workers' Compensation, or Social Security Disability Insurance during an absence, you are not eligible for Paid Leave payments.

Paid Leave Job Protection

- **Job protected leave improves employee retention**, as workers can take the time they need to bond and care without having to choose between their job and their family.
- An employee who has taken family or medical leave **must be restored to the same position or an equivalent position** with the same pay, status, benefits, length of service, and seniority as prior to the date of leave.
- Job protections for employees begin after **90 calendar days from the date of hire**.





Building Paid Leave

A Program that Works for All

Building Paid Leave: Key Milestones

2024

- ✓ **Public comment on rulemaking** for Paid Leave, summer and fall 2024
- ✓ **First quarterly wage report** due Oct. 31, 2024
- ✓ **Initial equivalent plan guidance** available late fall 2024
- ✓ **Contact center support live!**

2025

- ✓ **Private insurance carriers can submit plans** for review
- ✓ **Community Outreach Grants** applications open
- **Equivalent plan requests** open for employers
- **Rules finalized**
- **Employee notification deadline** December 1, 2025

2026

- **Payroll deductions** start Jan. 1, 2026
- **Paid Leave available to Minnesotans** Jan. 1, 2026
- **Small Business Assistance** funding available Jan. 1, 2026
- **First quarterly premium** due by Apr. 30, 2026

Building to Deliver

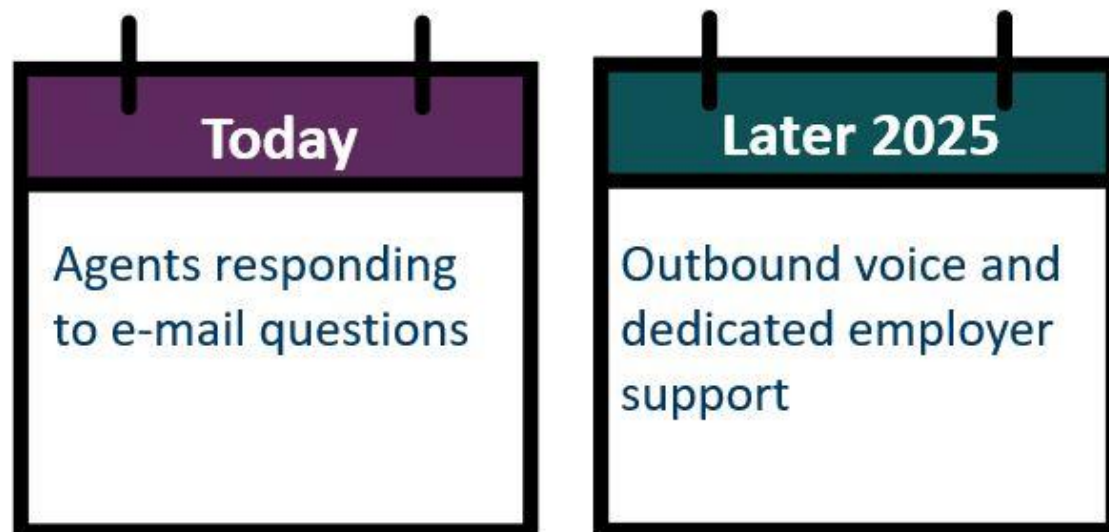


The Paid Leave Team

We are building a team to deliver Paid Leave, including staff in the Paid Leave Division, our partners at Minnesota IT Services, and the expertise of Nava, our application development vendor.

Contact Center Support

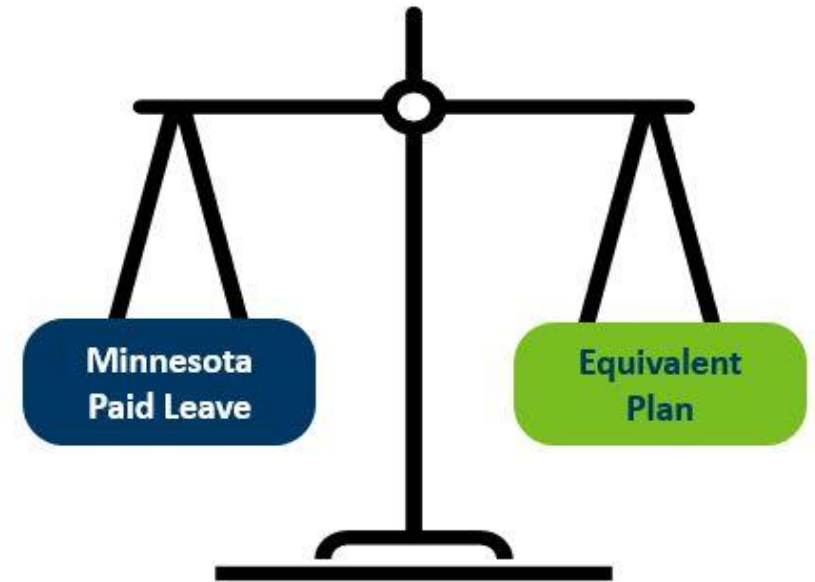
With a growing team we have responded to over 2,000 direct questions from the public in the last year, including many employers, and are building out call center support over a year before launch.



Equivalent Plans

Employers can choose to meet their responsibilities under Minnesota Paid Leave by providing employees an equivalent plan that meets or exceeds the coverage offered by the state.

- Equivalent plans can be purchased from a private insurance carrier, or an employer can self-insure and provide coverage to employees themselves.
- Employers approved for an equivalent plan must still submit wage detail reports and comply with requirements to notify employees about coverage.
- Equivalent plans will be certified by the Department of Commerce.



An equivalent plan can cover family leave or medical leave in combination with Minnesota Paid Leave - or can cover both.

Equivalent Plan Requests

The Paid Leave division is building a straightforward, user-friendly application for employers to submit an equivalent plan request.

Paid Leave worked with the Department of Commerce so insurance carriers can certify equivalent plans to meet program requirements.

Employers will have a market of approved plans available if they decide to offer Paid Leave benefits through an equivalent plan.

mn MINNESOTA PAID LEAVE Home My account Sign out

Get ready to make your request

Your organization may request an exemption from participating in Minnesota Paid Leave if you have an equivalent plan from an insurance carrier or are self-insured. [Learn more here.](#)

Estimated time to complete:
10—15 minutes

✓ **Requirements**

To receive an exemption, your plan must meet the following requirements:

- Provides minimum 12 weeks paid leave for covered employees
- Allows intermittent leave or reduced schedule
- Plan funding comes from employee payroll with employer contributions
- Employee contributions within state plan limits
- Payments made according to payroll cycle
- All covered employees as defined by 268B.015
- Coverage extends to former employees for 26 weeks
- The plan must start on the first day of a quarter
- Plan must include a signature

✓ **Before you begin, gather these required items**

If using an insurance carrier plan:

- Insurance plan documentation, which must include:
 - Policy number
 - Plan number (must match Department of Commerce records)
 - Coverage effective dates (minimum 1 year coverage required)

If self-insured:

- [Surety bond information form](#)
- Self-insured plan documentation - a document outlining your plan information. If you prefer, you can use our [self-insured plan template](#) to compile your self-insured plan information. This template is not required, but using it may reduce processing time. Plan documentation must include:
 - Bond number
 - Bond issuer contact information and address
 - Coverage effective dates (minimum 1 year coverage required)

✓ **Payment information**

- Request fee: \$100 (non-refundable)
- A service fee will be charged for this transaction; this fee varies based on payment method
- Payment must be made by credit/debit card through US Bank
- Payment is required to submit your request

[Back](#) [Begin request](#)

Outreach Grants

Grants are available to community-based organizations to:

- Build capacity to provide Paid Leave **outreach, education, and technical assistance** for employees, employers, and self-employed individuals.
- Increase **equitable awareness, understanding, and access** to Paid Leave.
- **Complement and amplify** the ongoing outreach, engagement, communications, and strategy work of the Paid Leave team.



For more information, visit:
info.paidleave.mn.gov/about/grants



Employer Roles and Responsibilities

Making Paid Leave Work

Employers' Role in Paid Leave

Reporting & Premiums

- ☐ Payroll deduction & premium payment
- ☐ Wage reporting

Educate & Inform

- ☐ Workforce posters
- ☐ Individual notifications

Leave Administration

- ☐ Provide input on applications for benefits
- ☐ Coordinate other leaves and payments

Collaborate & Improve

- ☐ Collaborate on how to build the program
- ☐ Provide input on how to improve over time

As an employer, you play an important role in helping your employees learn about and access Paid Leave and in building an effective program.

Focus on Reporting and Premiums

Reporting & Premiums

- ☐ Payroll deduction & premium payment
- ☐ Wage reporting

Leave Administration

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Paid Leave Employer Account

As an employer, you will need accounts with both Unemployment Insurance (UI) and Minnesota Paid Leave to meet your responsibilities under the program.

To reduce administrative burden, employers will use the same online reporting system as UI to report quarterly wage data for their employees. This will be used to determine eligibility for Paid Leave payments.

- Your UI account will also be used to pay premiums starting in April 2026, and to designate a Paid Leave Administrator.
- As of February 1, employers have reported wages for more than 3.4 million employees through the UI website.

Need help?

If you need assistance verifying or establishing your wage detail account, UI Customer Service Representatives are available to help.

Phone: 651-296-6141

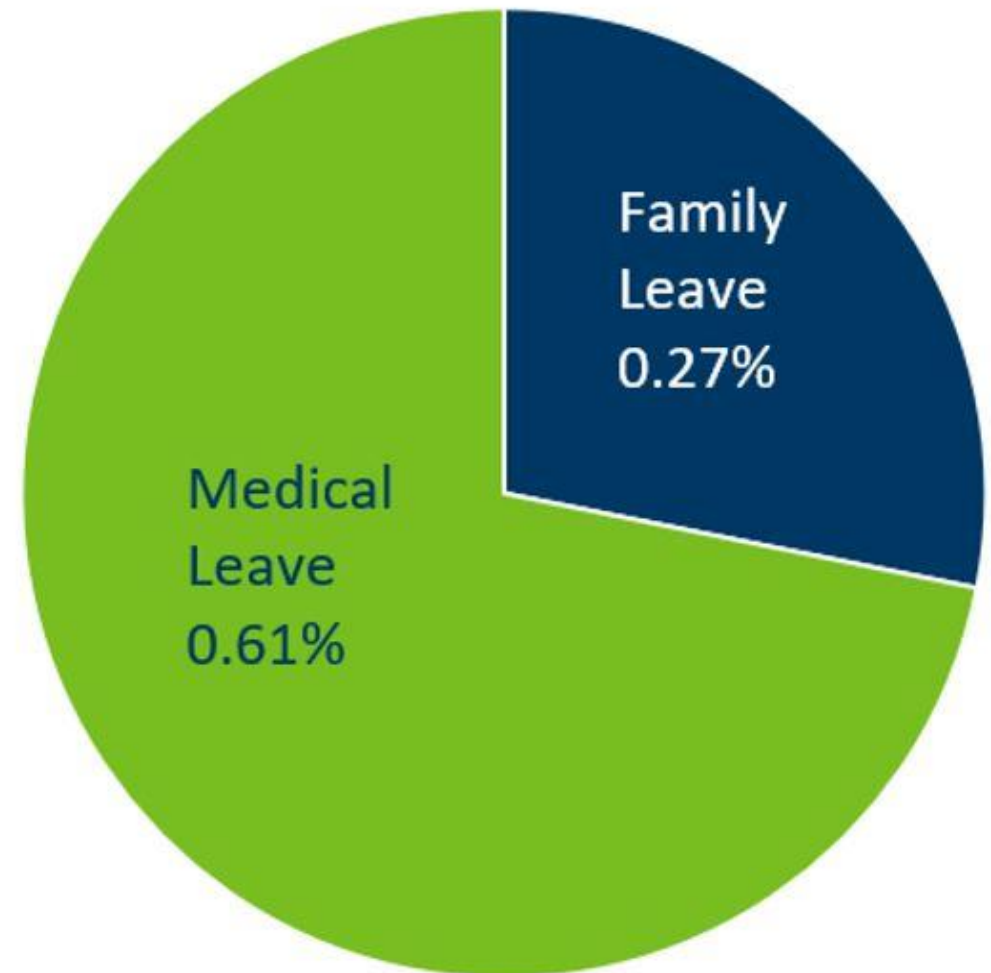
Hours: M-F, 8:00 a.m. – 4:30 p.m.

Paid Leave Premiums

Paid Leave will be financed by premiums collected from employee payroll deductions and employer contributions.

- When Paid Leave begins for Minnesotans in 2026, the premium rate will be 0.88%.
- The premium rate is applied on wages up to the Social Security cap (\$176,100).
- The total premium rate covers both family leave and medical leave.

Total Premium: 0.88%



Sharing the Premiums

Premiums will be shared between employers and employees.

- The first premiums are due by April 30, 2026.
- Starting January 1, 2026, employers can deduct up to 50% of premiums from employee paychecks.
- Employers may choose to pay more than their required portion for some or all employees.



Small Employer Premiums



Small employers pay a reduced premium.

- For small employers, their standard contribution is reduced by half.
- To qualify, an employer must have 30 or fewer employees, and an average employee wage of 150% or less of the statewide average (\$107,016 in 2025).
- This reduced employer premium does not change the amount owed by employees.

Scenario: Paid Leave Premiums

Scenario

Employees: **50**

Average employee wage: **\$70,000**

Total annual payroll: **\$3,500,000**

Total Workforce (Quarterly)

	Family Leave	Medical Leave	Total
Employer's Portion (min):	\$1,181.25	\$2,668.75	\$3,850.00
Employees' Portion (max):	\$1,181.25	\$2,668.75	\$3,850.00
Total Contribution:	\$2,362.50	\$5,337.50	\$7,700.00

Average Employee (Weekly)

	Family Leave	Medical Leave	Total
Employee's Portion (max):	\$1.82	\$4.11	\$5.93

Scenario: Small Employer Premiums

Scenario

Employees: **10**

Average employee wage: **\$70,000**

Total annual payroll: **\$700,000**

Total Workforce (Quarterly)

	Family Leave	Medical Leave	Total
Employer's Portion (min):	\$118.13	\$266.88	\$385.01
Employees' Portion (max):	\$236.25	\$533.75	\$770.00
Total Contribution:	\$354.38	\$800.63	\$1,155.01

Average Employee (Weekly)

	Family Leave	Medical Leave	Total
Employee's Portion (max):	\$1.82	\$4.11	\$5.93

Focus on Leave Administration

Reporting & Premiums

- ☐ Payroll deduction & premium payment
- ☐ Wage reporting

Educate & Inform

- ☐ Workforce posters
- ☐ Individual notifications

Leave Administration

- ☐ Provide input on applications for benefits
- ☐ Coordinate other leaves and payments

Collaborate & Improve

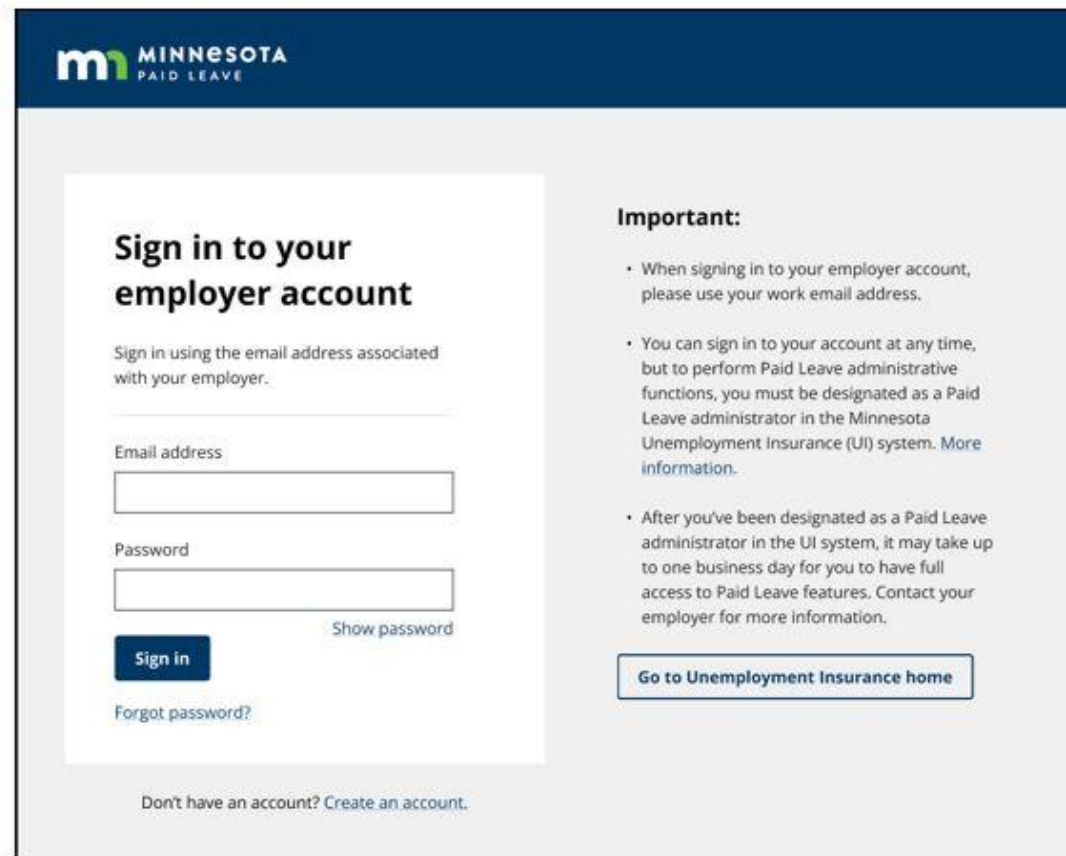
- ☐ Collaborate on how to build the program
- ☐ Provide input on how to improve over time

As an employer, you play an important role in helping your employees learn about and access Paid Leave and in building an effective program.

Employer Accounts: Paid Leave

In addition to your account on the Unemployment Insurance (UI) system, you will need an account on the Paid Leave Employer Portal.

The portal will make it easier to support your employees during important times in their lives. On this account, you will be able to review leave applications, find Paid Leave determinations, and more.



The screenshot shows the login interface for the Minnesota Paid Leave Employer Portal. At the top is a dark blue header with the 'm MINNESOTA PAID LEAVE' logo. The main content area is light gray. On the left, a white box contains the sign-in instructions: 'Sign in to your employer account', 'Sign in using the email address associated with your employer.', and input fields for 'Email address' and 'Password'. A 'Show password' link is next to the password field. Below the fields is a blue 'Sign in' button and a 'Forgot password?' link. On the right, an 'Important:' section lists three bullet points about using work email, designating a Paid Leave administrator, and the time to access features. At the bottom right is a button labeled 'Go to Unemployment Insurance home'. At the bottom center is a link: 'Don't have an account? Create an account.'

Sign in to your employer account

Sign in using the email address associated with your employer.

Email address

Password

Show password

Sign in

[Forgot password?](#)

Important:

- When signing in to your employer account, please use your work email address.
- You can sign in to your account at any time, but to perform Paid Leave administrative functions, you must be designated as a Paid Leave administrator in the Minnesota Unemployment Insurance (UI) system. [More information.](#)
- After you've been designated as a Paid Leave administrator in the UI system, it may take up to one business day for you to have full access to Paid Leave features. Contact your employer for more information.

[Go to Unemployment Insurance home](#)

[Don't have an account? Create an account.](#)

Who is a Paid Leave Administrator?

The Paid Leave Administrator is the point of contact within your organization for Paid Leave.



As a Paid Leave Administrator, you will be able to:

- Manage your account with Paid Leave
- Review applications submitted by employees
- Coordinate Paid Leave with other benefits
- Request an equivalent plan exemption
- Apply for small employer assistance funding

Roles in Paid Leave Application

The employee, employer, and Paid Leave all play a role in the application process.

The Paid Leave application process

1. **Employee** notifies **Employer** about intention to take leave.
2. **Employee** starts an application for Paid Leave.
Paid Leave Administrator is notified an application has started.
3. **Employee** submits application for Paid Leave.
Paid Leave Administrator receives a Request for Information.
4. **Paid Leave division** adjudicates claim for benefits.
5. **Employee** and **Paid Leave Administrator** are notified of decision.

Employer Notice

 MINNESOTA
PAID LEAVE

Employment Information

Have you told your employer that you are taking leave?

☒ Yes

☐ No

When did you tell them?

This can be an approximate date.
Format: mm/dd/yyyy



Paid Leave will support employers in leave administration.

- Claims should always start with the employer. Employees will not be able to apply for Paid Leave until they have notified their employer.
- Employers will be notified throughout the application process, including:
 - Employer notification by employee
 - Dates of planned leave
 - Planned leave schedule
 - Benefit payment amount
 - Modification of leave schedule

Paid Leave Application Review

Employers will be able to review leave applications submitted by employees, and confirm the information submitted by employees is correct.

The screenshot displays the Minnesota Paid Leave Employer portal. The top navigation bar includes the 'm MINNESOTA PAID LEAVE' logo, 'Employer portal' text, and links for 'Home', 'My account', and 'Sign out'. A left sidebar contains links for 'Home', 'Employee Leave Applications' (which is highlighted), 'Equivalent Plan Exemptions', and 'Item'. The main content area is titled 'Employee leave applications' and features two tabs: 'Needs Review' (with a count of 29) and 'Past Applications'. Below the tabs, a paragraph explains that the list shows applications submitted to the state and that employers should review them for accuracy. A bulleted list provides instructions: a 7-day review window, no approval or denial (just information provision), and a contact center link for questions. The 'Due today' section shows an application for Bob Smith, with SSN/ITIN ***.**-1234, Medical leave type, and a 'Review application' button. The 'Due in 1 day' section shows an application for Susie Ortega, with SSN/ITIN ***.**-4321, Family leave type, and a 'Review application' button.

m MINNESOTA PAID LEAVE
Employer portal

Home My account Sign out

Home
Employee Leave Applications
Equivalent Plan Exemptions
Item

Employee leave applications

Needs Review **29** Past Applications

Below is a list of Paid Leave applications your organization's employees have submitted to the state. Employees should have notified you previously about their leave plans.

Please review each application and compare it to your own records to check for accuracy. You will be able to explain any discrepancies as part of the review process. Your prompt review helps facilitate processing and payment of your employees' leave applications.

- You have 7 days from the date an employee submits an application to review it and provide input.
- You are not approving or denying the application, just providing information to the state.
- If you have questions or need to provide additional information, please reach out to the Paid Leave [Contact Center](#).

Due today

Smith, Bob Due January 1, 2025

SSN or ITIN: ***.**-1234 Leave Type: Medical [Review application](#)

Due in 1 day

Ortega, Susie Due January 2, 2025

SSN or ITIN: ***.**-4321 Leave Type: Family [Review application](#)

Paid Leave Application Review

Employers will be able to track the status of each leave application, and view notices from the Paid Leave division.


Employer portal

[Home](#)

[My account](#)

[Sign out](#)

[Home](#)

Employee Leave Applications

[Equivalent Plan Exemptions](#)

[Item](#)

Employee leave applications

[Needs Review](#) **29** [Past Applications](#)

Below is a list of all Paid Leave applications previously submitted by your organization's employees, where you can see the status and determination notice for each application.

Application ID	Name	SSN or ITIN	Leave Type	Start Date	End Date	Status	Docume...
PLA-3H5-8SU-L28	Smith, Bob	***-**-1234	Medical	01/01/2025	01/01/2025	Approved	View notice
PLA-3H5-8SU-L28	Smith, Bob	***-**-1234	Family	01/01/2025	01/01/2025	Denied	View notice
PLA-3H5-8SU-L28	Smith, Bob	***-**-1234	Medical	01/01/2025	01/01/2025	Withdrawn	View notice
PLA-3H5-8SU-L28	Smith, Bob	***-**-1234	Medical	01/01/2025	01/01/2025	Approved	View notice
PLA-3H5-8SU-L28	Smith, Bob	***-**-1234	Medical	01/01/2025	01/01/2025	Under Review	
PLA-3H5-8SU-L28	Smith, Bob	***-**-1234	Medical	01/01/2025	01/01/2025	Approved	View notice
PLA-3H5-8SU-L28	Smith, Bob	***-**-1234	Medical	01/01/2025	01/01/2025	Approved	View notice
PLA-3H5-8SU-L28	Smith, Bob	***-**-1234	Medical	01/01/2025	01/01/2025	Approved	View notice

Coordination of Benefits

Paid Leave will provide tools to support employers in coordinating different benefits.

Supplemental Benefits

Some benefits can be **used with Paid Leave** to bring payments closer to a worker's regular salary. Think of it like "topping off" Paid Leave payments.

- Sick time
- Vacation pay
- Paid time off
- Short-term disability

Benefit Offsets

Some benefits, if taken during an absence, could **reduce payments**:

- If a payment is not designated as a supplemental benefit, it's likely an offset.

Coordination of Leaves

Concurrent with Paid Leave:

- **The Family and Medical Leave Act (FMLA)** provides up to 12 weeks of unpaid, job-protected leave per year.
- **The Minnesota Parental Leave Act (MPLA)** provides up to 12 weeks of unpaid, job-protected leave during pregnancy or upon the birth or adoption of a child.

Paid Time Off:

- Minnesota's **Earned Sick and Safe Time (ESST)** law requires employers to let workers earn and use paid time off (PTO) for certain conditions.
- **ESST and other PTO** can be used by workers in place of, or in addition to, Paid Leave in different situations.



Coordination of Leaves: Scenario 1

Scenario 1

My employee took PTO for the same health condition that they later applied to Paid Leave for. Can I require the leave to run concurrently with FMLA? What counts as the start date of the leave?

Yes – the effective start date would be the first day they took PTO.



Coordination of Leaves: Scenario 2

Scenario 2

My employee wants to take PTO during their Paid Leave. Does this extend the time they can be out on Paid Leave? Who pays this employee?

The employer would pay only for the days the employee took PTO instead of Paid Leave. The leave would still count against total available Paid Leave time.



Small Employer Assistance

Starting in January 2026, funding will be available to support small businesses during an employee's absence. Leave administrators will be able to apply for this funding once an employee is approved for leave.

Qualifications:

- 30 or fewer employees
- Average employee wage of under 150% of Statewide Average Annual Wage (\$107,016 in 2025)

Benefits:

- Funding up to \$3,000 to
- Hire temporary workers
 - Increase an existing workers' wages to substitute for an employee



Focus on Education and Information

Reporting & Premiums

- ☐ Payroll deduction & premium payment
- ☐ Wage reporting

Leave Administration

- ☐ Provide input on applications for benefits
- ☐ Coordinate other leaves and payments

Educate & Inform

- ☐ Workforce posters
- ☐ Individual notifications

Collaborate & Improve

- ☐ Collaborate on how to build the program
- ☐ Provide input on how to improve over time

As an employer, you play an important role in helping your employees learn about and access Paid Leave and in building an effective program.

Informing Your Workforce

By December 2025, Minnesota employers must:



Hang a workforce poster

in a conspicuous place in English and any language spoken by five or more employees or independent contractors.



Notify individual employees

directly in their native language within 30 days of hire (or 30 days before premium collection begins).

Most Minnesotans learn about their rights and benefits in the workplace.

Minnesota Paid Leave will **help you be an effective and enthusiastic messenger** to your employees so you can benefit from the **improved retention, productivity, and morale** Paid Leave brings.

Minnesota Paid Leave will create the poster and a model notification letter and make them available in multiple languages on our website.

Paid Leave: Your Business

As an employer, you will need to decide:

- **Paid Leave Administrators:** Who will be a Paid Leave Administrator, and how many will you have?
- **Intermittent leave policies:** Choose the minimum increment of time you will allow workers to take leave (for example, one hour, one half-day, one day). Decide if employees can take additional time as intermittent leave beyond the 480 hours the law requires.
- **Time and attendance procedures:** You can require employees to follow notification policies for their leave, but you must document these policies.
- **Supplemental benefits:** Will you allow employees to use other benefits to “top off” their Paid Leave payments?
- **Premium payments:** Will you pay more than your required 50% of Paid Leave premiums to cover costs for your employees?



Focus on Collaboration and Improvement

Reporting & Premiums

- ☐ Payroll deduction & premium payment
- ☐ Wage reporting

Educate & Inform

- ☐ Workforce posters
- ☐ Individual notifications

Leave Administration

- ☐ Provide input on applications for benefits
- ☐ Coordinate other leaves and payments

Collaborate & Improve

- ☐ Collaborate on how to build the program
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As an employer, you play an important role in helping your employees learn about and access Paid Leave and in building an effective program.

We're Listening



Small
Employers



Larger
Employers



HR
Professionals



Medical
Providers



Equity
Groups



Domestic
Violence and
Sexual Assault
Advocates



Social Service
Organizations



Insurance
Industry



Third Party
Administrators

- Input from businesses, organizations, and individuals helps to make Paid Leave work better for all Minnesotans.
- We've held over 230 engagement sessions with a variety of stakeholders to answer questions and gather input on the program.
- We are also conducting user research interviews to get feedback on everything from leave administration to safety leave certification.

Learning from Employers

Minnesota Paid Leave is engaging with employers big and small across the state. Based on lessons learned, we:

- Launched wage detail in a system employers already know and trust
- Drafted rules to support implementation of the statute, building on feedback from businesses, workers, and other stakeholders
- Partnered with the Department of Commerce to create a viable market for equivalent plans



Help Make Paid Leave Work

Your partnership and experience help make Paid Leave work. Visit the [Paid Leave website](#) to:

- Check out frequently asked questions for employers.
- Estimate premium payments using our online calculator.
- Register for a Paid Leave Only account in the UI system and report wages.
- Sign up to receive Paid Leave updates.
- Send us questions.
- Provide feedback on program and product design.



Navigating Minnesota's new paid leave program

June 5, 2025



QUESTIONS

Please use this QR code to answer a few quick questions about today's session.

[Paid Leave Feedback Survey](#)



Navigating Minnesota's new paid leave program

June 5, 2025



Upcoming event

2025 Workplace Compliance Conference

October 21, 10:00 a.m.

Bunker Hills Golf Club

