

Six Tips for Designing a Reliable and Resilient Paid Family and Medical Leave Program



As more states consider adopting Paid Family and Medical Leave (PFML) programs to support workers and their families, PFML's unique nature has become increasingly apparent. No two states are exactly alike, which gives states the flexibility to build a program that meets their constituents' needs, but it also means there is no template to follow. While this comes with several challenges to consider, it also means there are a number of opportunities to stand up PFML programs quickly without an onerous technology burden, resulting in an effective and long-lasting program. Here are six tips for designing a reliable and resilient PFML program.

1 Embrace human-centric design

PFML isn't just for employees' critical life events, but also those of their families, making it difficult to predict who will file a claim and when. A human-centric design philosophy recognizes that users and their situations are unique, and their experiences should be tailored for the best possible outcome. States can incorporate this approach into the design of their user portal and ensure the functionality can be as responsive as possible. The system should be easy to navigate, with top functions and important information in prominent locations on the website. Personalized action items will help users find their next steps, locate and provide necessary information, and understand potential outcomes. This enables government agencies to provide better service to a user base with different experiences, incomes, education, and expertise.



2 Enable extensibility and maintainability

For states to dedicate the time and resources to developing a new program, it must come with some promise of longevity. Ensuring the new system is both configurable and scalable is critical. States need the ability to make small changes or repairs without taking the whole system offline or requiring a dedicated developer. Legislation often requires adjustments to tax or benefit rates over the life of the program, and as the program expands, factors like eligibility, covered family members, and wage replacement rates will need to be adjusted as well. A low-code/no-code platform allows state employees to make these changes in real time without needing the work of developers. It also enables integrations with other systems for data sharing and validation, reducing data duplication and creating a single source of truth.

3 Incorporate predictive analytics

As PFML programs are developed, states will be asked to demonstrate an understanding of how solvent their programs will be and how they can maintain solvency over time. Traditionally, this involves an actuarial analysis every three to five years that creates a model for the next period's results. However, PFML is a new program with little historical data or insights. Additionally, given the variation from state to state, patterns seen in one program may not necessarily transfer to another. States also have to account for unexpected variations in use. For example, Rhode Island's program saw significant increases in monthly claims in 2020 and 2021 that aligned with the worst months of the COVID-19 pandemic.

Using predictive analytics instead of actuarial analyses can extend the small amount of data states have to plan for short-term and long-term solvency, as well as for experimentation to prepare for future pandemic-like events and other crises. Another advantage predictive analytics holds over an actuarial analysis is its continuous input of data. The system is able to learn over time and become better at providing deeper insights into the program, both currently and long-term, whenever program administrators need it.

States can also take advantage of a related tactic, sentiment analysis, for real-time feedback about user experience. For example, when Netflix experiences a service interruption, users will often take to social media to investigate whether the issue is server-wide or specific to their account before reaching out to customer service. Users of government programs such as PFML are increasingly doing the same thing. States can use sentiment analysis to flag this kind of social media post, bringing service issues to their attention without waiting to receive a support inquiry. Catching and fixing problems quickly means fewer users will experience the issue, and the ones who do have problems will not have to wait long to solve them.

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4 Prioritize state employees with enhanced automation

Where predictive analytics can support a high-level view of the program, other forms of automation, such as robotic process automation (RPA), can be used to streamline basic data processing and administrative tasks, such as processing claims. This allows for faster and more accurate service delivery to both claimants and employees.

Managing routine tasks by automation frees up state employees to focus on more complex issues that require their expertise. For example, RPA can be used to determine whether an employer is required to register for PFML. If they are liable, they can be shown the proper registration forms; if they are not required to sign up, they can be directed to resources that can help them decide whether to register voluntarily. If the employer has questions, or encounters an issue with their registration, a state employee can be brought in at that point to help resolve the issue.

The ability to offset limited staffing enhances PFML programs' performance in a number of areas. Greater use of automation can enable delivery of real-time outcomes on eligibility and liability that are based on data verification for maximized accuracy. Those outcomes are also more predictable as they are based on standardized criteria. This has the added benefit of making suspicious claims easier to see. Given the recent rise of fraud, waste, and abuse in public benefit programs, this visibility is critical for swift resolution of any nefarious activity.

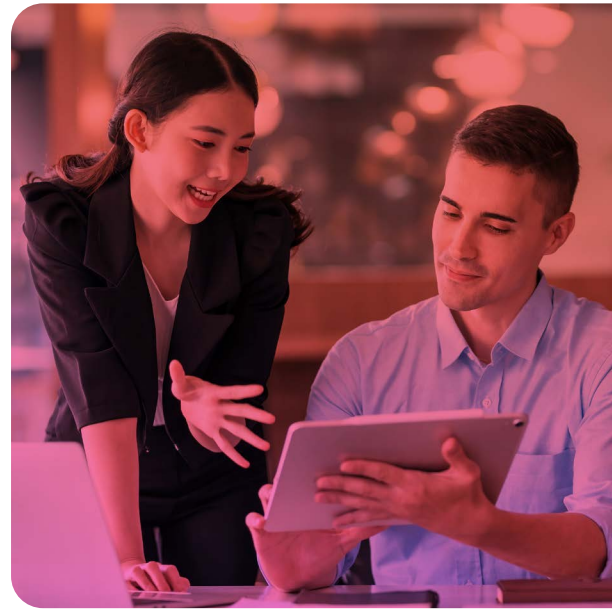
5 Consider a mixed staffing model

In addition to automation, states have other options for maximizing the potential of their limited resources. Like any new initiative, standing up a PFML program requires onboarding a large number of employees in a short period of time. Often, they are learning to work with a system that is still being developed, meaning that the trainers themselves are learning the system shortly before training others.

One option to overcome this is a mixed staffing model, in which state employees work alongside staff from partners to help facilitate employer registrations, assign tax rates, and process initial claims. Not only does this enable state agency staff to learn directly from the creators of the system, but partner staff can also act as a safety net, maintaining critical processes while state staff learns from the early stages of the program's launch. This results in a smoother experience for users from the program's onset, faster and more accurate outcomes, and higher satisfaction.

6 Look for an experienced partner

When considering the functions and scale of the technology solution, it's essential to design with PFML in mind. Newly introduced programs have to contend with aggressive timelines for development and start of service and unique requirements such as easy integrations with healthcare providers. They must also be able to grow and scale over time. The ability to clearly identify the program's needs not only makes the initial design process smoother, but also allows states to avoid complications later on. A program that is not built on PFML knowledge would be unable to deliver timely and accurate service, be difficult to use, require formation of external manual processes for everything the system doesn't do well, and require time and money to implement fixes as problems arise.



As states select a partner to help them develop their technology solutions and workflows, they should not only look for a partner with a proven record of accomplishment delivering dependable large-scale solutions on time and on budget, but also one with experience in public services. Background knowledge of a public program's constituent base and ideal outcomes, as well as an understanding of how to work with government, enables partners to assist states in articulating their program's requirements and find ways to reach their goals.

Set up your program for success

The current blank slate that PFML programs are being built on certainly provides some challenges for state government agencies, but also presents opportunities to anticipate and avoid potential challenges and to create a program that will best serve their constituents. Taking these six steps at the beginning of the design process will enable states to build a program that is set up for success.

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