

MAINE PAID FAMILY & MEDICAL LEAVE



Claims Administration

Annual Report

Maine Department of Labor, Bureau of Paid Family and
Medical Leave

October 2026

Contents

Claims Administration 1

Annual Report 1

 Executive Summary..... 3

 Introduction 4

 Overall Claim Volumes and Outcomes 4

 Applicant Demographics 5

 Approved Claims by Reason for Leave 6

 Denied Claims by Reason for Denial 7

 Approved Leave Durations, Weekly Benefits, and Family Members..... 7

 Timing of Claims Processes 8

 Conclusion..... 9

Executive Summary

This report covers Maine Paid Family and Medical Leave (PFML) claims submitted and processed from March 30, 2026, when applications could first be submitted, through June 30, 2026.

Claims received: 8,376

Claims decided: 6,492

- 72.7% approved
- 27.3% denied

The most common reason for denial was failure to provide the documentation needed to support the claim.

Approved claims were for these leave reasons:

- 42.4% medical leave other than pregnancy
- 14.9% leave for pregnancy
- 30.7% leave to bond with a new child through birth, adoption, or foster care
- 11.6% leave to care for a family member with a serious health condition
- 0.4% safe leave related to the individual or their family member dealing with violence, assault, stalking, or other unsafe situations
- 0.1% military family leave

The average weekly benefit amount was approximately \$816.

Please see the following sections of this report for additional information and context.

Introduction

The Bureau of Paid Family and Medical Leave (PFML) presents this report in compliance with 26 M.R.S. § 850-E(6). The report provides information about claims submitted to and administered by Aflac, the Maine Paid Family and Medical Leave claims administrator, and includes the metrics required by law. This is the first such annual report the Bureau has been required to submit.

It is important to note that, although this is an annual report, this first report contains less than a full year of data. The law requires publication of this report each year in October. This first report includes claims submitted between March 30, 2026, and June 30, 2026. March 30, 2026 was the first day Maine workers could submit applications for PFML. Note that benefits did not become payable until May 1, 2026, and benefits are only payable for time taken from work on or after May 1, 2026, but workers were able to submit applications as early as March 30, 2026. June 30, 2026 was selected as the end of the reporting period because it marks the end of a calendar quarter and allowed time to compile and analyze the data before the report's October 1 publication deadline.

The next report, to be published on October 1, 2027, will be the first report reflecting a full year of data. It will include data for claims submitted from July 1, 2026 to June 30, 2027.

Because the amount of data available for review in this first report is limited, and because the Maine PFML program is very new, there are a number of metrics that are likely to shift over time based on over- or under-representation of certain scenarios during this initial phase of the program.

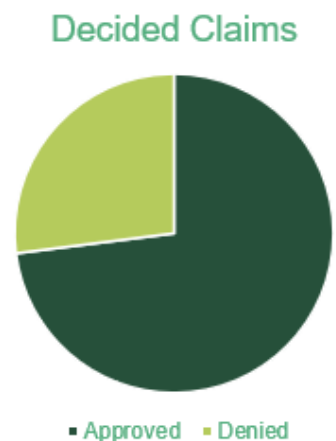
Overall Claim Volumes and Outcomes

Between March 30, 2026, and June 30, 2026, a total of 8,376 claims were submitted.

Of these, 511 claims were submitted and subsequently cancelled. Another 682 claims were submitted by workers who are covered by a private plan and should have applied to that plan.

Of the remaining 7,183 claims, 691 were pending a claim decision at the time this data was pulled.

As of June 30, 2026, 6,492 claims were decided: 4,720 (72.7%) were approved and 1,772 (27.3%) were denied.

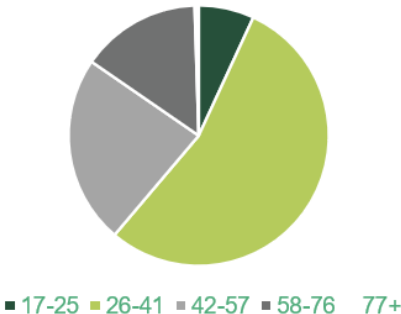


Applicant Demographics

Applicants are asked a series of questions about the leave they are requesting and about themselves.

Workers of various ages applied for Maine PFML between March 30, 2026, and June 30, 2026. The largest cohort of applicants was workers ages 26 to 41, who submitted 54.3% of the claims. The next largest cohort was workers ages 42 to 57, who submitted 23.4% of claims. Workers ages 58 to 76 submitted 14.9% of claims, while workers ages 17 to 25 submitted 6.9%. Less than 1% of claims were submitted by workers age 77 or older.

Age Cohort



Gender

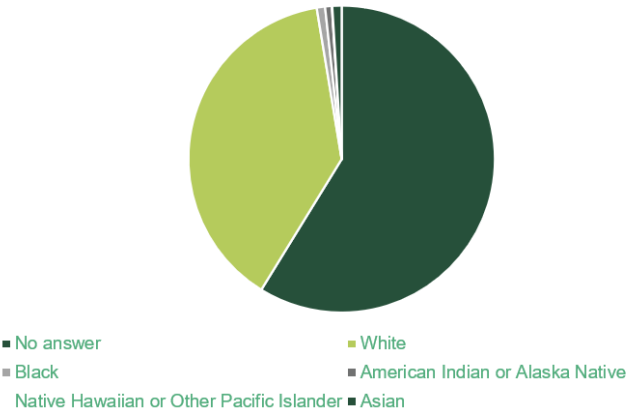


■ Female ■ Male ■ Non-binary ■ No answer

58.8% of all claims were submitted by a person who chose not to answer the intake question about their race. 38.6% of applicants selected White, 0.98% of applicants selected Asian, and 0.88% of applicants selected Black. 0.71% of applicants selected “American Indian or Alaska Native,” and 0.04% of applicants selected “Native Hawaiian or Other Pacific Islander.”

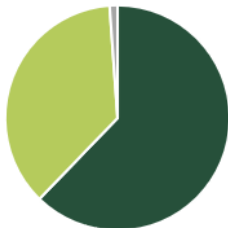
62.9% of claims were submitted by women and 33.9% of claims were submitted by men. 0.4% of claims were submitted by non-binary individuals. The remaining 2.8% of applicants chose not to provide their gender.

Race



■ No answer ■ White ■ Black ■ American Indian or Alaska Native ■ Native Hawaiian or Other Pacific Islander ■ Asian

Ethnicity



■ No answer ■ Not Hispanic or Latino ■ Hispanic or Latino

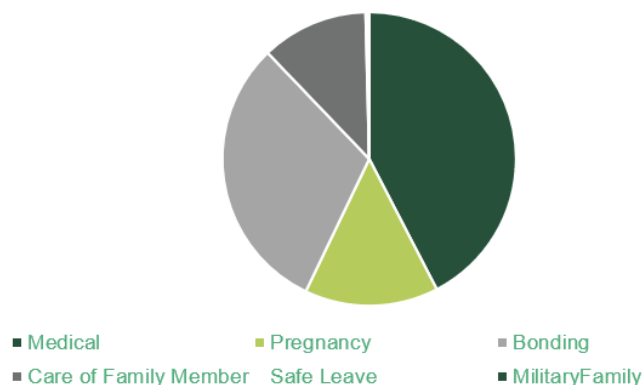
In 36.63% of claim submissions, the applicant indicated they are not Hispanic or Latino, while 1.13% indicated they are Hispanic or Latino. In 62.24% of claim submissions, the individual chose not to answer this question.

Approved Claims by Reason for Leave

The Maine PFML program provides partial wage replacement benefits to eligible workers who need time away from work for specific reasons: medical leave to address their own serious health condition, including pregnancy; bonding with a new child who has joined the worker's family through birth, adoption, or foster care; caring for a family member with a serious health condition; military family leave to address a qualifying exigency; and safe leave if a worker or their family member is dealing with violence, stalking, or other similarly unsafe situation.

Note that the Maine PFML statute also allows leave to care for a family member who is a military servicemember with an injury or illness sustained in the line of duty. Under federal FMLA, the distinction between caring for a servicemember and caring for another family member is important because workers may be eligible for more leave when caring for a servicemember. Of the approved claims during the March 30, 2026, to June 30, 2026, timeframe, 42.4% were for medical leave for conditions other than pregnancy. 14.9% of approved claims were for medical leave for pregnancy. 30.7% of approved claims were for family leave to bond with a new child. 11.6% of approved claims were for a worker to care for a family member with a serious health condition. 0.4% of approved claims were for safe leave. 0.1% of approved claims were for military family leave.

Approved Claims by Leave Reason



Across all approved claims, the overwhelming majority, 86.49%, were for continuous leave from work. 11.88% were for intermittent leave from work, and 1.63% were for employees working a reduced schedule.

Denied Claims by Reason for Denial

Of the claims that were decided between March 30 and June 30, 2026, 27% were denied. The most common reason was the worker's failure to send in the documentation needed to support their claim for leave. 57.5% of denied claims were denied for this reason.

8.6% of denied claims were submitted by applicants who did not meet the earnings requirement to be eligible for benefits under the program.

7.4% of denied claims were from workers who had no remaining PFML leave available. It is possible for a worker to have no remaining time to use at the start of the program because a worker's available Maine PFML time is reduced by any federal or Maine FMLA time taken by them in the 12 months prior to their Maine PFML request, for which Maine PFML was not approved as well.

6.7% of denied claims could not be approved because the applicant's identity could not be verified.

4.6% of denied claims could not be approved because the documentation provided did not demonstrate that the worker met the requirements for Maine PFML. For example, if a worker applied for leave to take a family member to an appointment not connected to a serious health condition of that family member, the claim would land in this denial reason category.

3.1% of denied claims were denied for timing reasons. These included claims for leave that occurred before May 1, 2026, the day benefits became payable, as well as claims for bonding with a new child that were submitted more than 12 months after the child's date of birth or placement. The remaining claims were denied for other reasons.

There were 682 claims submitted to the public plan administrator that should have been submitted to a private plan administrator. Many of the workers who submitted these 682 claims may have been able to access benefits via the employer's approved PFML private plan. The Bureau expects the number of claims in this category to decrease over time, as employers with approved private plans continue to educate their employees about how and where to file PFML claims.

Approved Leave Durations, Weekly Benefits, and Family Members

Claims for bonding with a new child had the longest average approved duration, at 3.59 weeks.

Approved medical leave for conditions other than pregnancy averaged 2.84 weeks. Approved leave for pregnancy averaged 2.24 weeks. Leave to care for a family member with a serious health condition averaged 1.9 weeks, while military family leave averaged 0.64 weeks.

Keep in mind that the data set within which average leave durations are calculated is specifically those claims submitted between March 30, 2026 and June 30, 2026 that were approved and full leaves completed as of the time this data was pulled. As the program matures and claims are added to the data set, we expect to see these average duration numbers grow in future annual reports.

The average weekly benefit amount across all approved claims was \$816.33.

The average weekly benefit amount by type of leave was:

Continuous leave: \$814

Intermittent leave: \$828

Reduced-schedule leave: \$860

Among approved claims for leave to care for a family member with a serious health condition, the family members needing care were:

Parent: 37.05%

Spouse: 31.29%

Child: 21.04%

Domestic Partner: 4.5%

Sibling: 2.52%

Significant Personal Bond: 1.98%

Grandparent: 0.9%

Grandchild: 0.72%

Timing of Claims Processes

Between March 30 and June 30, 2026, the average time from the date an application was submitted to the date of the initial claim decision was 23.47 days.

Once all required information and documentation had been received by the claims administrator, the average time to an initial claim decision was **3.44 days**. The longer overall processing time reflects, in part, the time it can take applicants to provide the information needed to process a claim. Additionally, employers have two weeks to confirm or provide information or submit an undue hardship assertion after a claim is created, and this contributes to the average processing time from claim submission to initial claim decision as well.

The average time from the date an application was submitted to the date benefits were first paid was 26.64 days. Applications may be submitted up to 60 days in advance of an employee's planned leave start date, and benefits are not paid until the leave begins.

The average time from the start of a worker's leave to the first benefit payment was **6.47** days. Benefits are paid once a week.

Conclusion

This report provides preliminary insight into how Maine workers are using PFML when they need time away from work for important life events. It also provides early information about how the claims administration process is working for workers and employers. This data will help the Bureau monitor the program and protect the integrity of the PFML fund.

Future annual reports will provide a more comprehensive picture of how the program is being used and how it is functioning over time.