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Commissioner Matt Varilek
MN Employment & Economic Development
180 E. 5th St. #1200 | SaintPaul, MN 55101

RE: Delays in approving private Paid Family and Medical Leave (PFML) insurance policies

Dear Commissioner Varilek,

We are writing to register serious concern about the ongoing delays in approving private Paid Family and Medical Leave (PFML) insurance policies. In many cases, approval timelines are now extending to a month or longer, creating significant uncertainty and operational strain for insurance brokers and employers that are actively working to comply with the state's requirements.

These prolonged delays are impeding employers' ability to finalize their PFML strategy, update policies, and communicate benefits clearly and accurately to their employees. Employers that are making a good-faith effort to secure private plans that meet or exceed state standards are being placed at heightened risk of inadvertent noncompliance solely because of extended state review times.

The impact on the private insurance sector is also substantial. Carriers and brokers developing compliant PFML solutions are experiencing material disruption to their business operations, along with reputational harm when clients perceive them as slow or unresponsive—even though the bottleneck lies in the state approval process. This dynamic undermines confidence in both the program and its administration.

Given these concerns, we respectfully but urgently request clarification on the following:

- The current expected timeline for private PFML policy approvals
- The primary causes contributing to these delays
- Specific steps being taken to improve processing efficiency in the near term
- Clear guidance for employers and insurance providers seeking to remain compliant while approvals are pending

Prompt, transparent communication and measurable improvement in processing times are essential to ensure that employers, brokers, and carriers can meet their legal obligations and provide uninterrupted, compliant coverage to Minnesota workers.

Thank you for your prompt attention to this matter. We look forward to your timely and substantive response.

Sincerely,

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