



**RHODE ISLAND KIDS COUNT**

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## Testimony Re: H-5604 Temporary Disability Insurance Coverage

House Labor Committee

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Rhode Island KIDS COUNT supports House Bill 5604 which would allow Rhode Island residents who work for an out-of-state, non-governmental employer to voluntarily participate in Rhode Island's Temporary Disability Insurance program, including the paid family leave component, known as Temporary Caregivers Insurance.

According to a 2013 U.S. Census report, 15.6% of Rhode Island workers commute out of state for work. Only three states have a higher percentage of out-of-state workers -- Delaware (16.4%), Maryland (18.3%), and New Hampshire (17.0%). The District of Columbia also has a high percentage of out-of-state workers (25.2%).

Currently, Rhode Island residents who work for an out-of-state employer cannot access the TDI program, but instead must depend on their out-of-state employer to voluntarily provide a private short-term disability insurance program and/or paid family leave. There are only 5 states that have state-mandated disability insurance requirements: California, Hawaii, New Jersey, New York and Rhode Island; three of these states include a paid family leave insurance program (California, New Jersey and Rhode Island) and one state will begin offering paid family leave in 2018 (New York). Our neighboring states of Connecticut and Massachusetts do not have either the basic TDI program or the TCI paid family leave program.

Both temporary disability insurance and paid family leave insurance are important programs that help pregnant and parenting families. In Rhode Island in 2016, there were 3,680 approved TDI claims for pregnancy complications and/or child birth and 5,882 approved claims for TCI; 80% of TCI claims were to care for a new child and 20% were to care for a seriously ill family member

Thank you for the leadership that the General Assembly has shown by supporting the TDI and TCI programs that help working families.