



Testimony Re: S-2722, Relating to Labor and Labor Relations – Temporary Disability Insurance
Senate Labor Committee
April 13, 2016
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Rhode Island KIDS COUNT opposes Senate Bill 2722, which would allow employees to opt out of the state Temporary Disability Insurance Program (TDI) and the associated Temporary Caregivers Insurance Program if they have employer-sponsored disability insurance.

The Temporary Caregivers Insurance Program (TCI) was established as part of TDI in 2013 and provides 4 weeks of partial pay coverage when workers need to take time off for a seriously ill child, spouse, parent, domestic partner or to care for a new child including newly adopted and foster children.

Rhode Island KIDS COUNT supported the creation of the TCI program which was launched in 2014. Many national organizations promoting child development support paid family leave, including the American Academy of Pediatrics, ZERO TO THREE (a national research organization focused on infants and toddlers), the Center for Law and Social Policy, the National Center for Children in Poverty, and the Surgeon General of the United States.

In 2015, there were 4,941 approved claims for Temporary Caregiver Insurance in Rhode Island. Of these, more than three-quarters (77%) were to care for a new child. Families from every city and town in Rhode Island participated. Of the 3,803 approved claims to bond with a new child, 99% were for a newborn child, 1% were for a newly adopted child, and 1% were for a new foster child. Thirty-four percent of claims to bond with a new child were filed by men and 66% were filed by women.

Although some workers in the U.S. have access to some type of paid family leave through their employers (estimated at 11% of private sector workers and 17% of public sector workers), the majority do not. High-wage workers are much more likely to have access to paid family leave than low-wage workers. **More than three in four employees in the U.S. report not being able to take family leave when needed because it was unpaid.** Paid family leave provides job security and consistent income so that working parents can care for a new child or any worker can care for a seriously ill family member. Taking time off from work to care for a new child reduces infant mortality rates, improves breastfeeding rates and duration, and increases the likelihood that infants receive preventive medical care and immunizations.

A recent evaluation of the TCI program in Rhode Island conducted by researchers at the University of Rhode Island found that workers who took TCI leave were significantly more likely to report satisfaction with ability to provide care to a new child and ability to arrange child care. They were also more likely to initiate breastfeeding and bring their child to well-baby visits.

Another study conducted by Columbia University found no significant impacts reported by Rhode Island employers, including small and medium size businesses. The study also found that the majority of employers support the program.

The basic, original TDI program is also a critical support for pregnant women and new mothers in Rhode Island. In addition to the TCI claims in 2015, there

were 729 approved TDI claims for disabling pregnancy complications and 3,187 TDI claims to recover from childbirth. Recovery from childbirth is a disabling condition covered by TDI. Women who are not covered by an adequate short-term disability insurance program may not be able to take needed time off from work to ensure the health and well-being of their baby and themselves.

Rhode Island KIDS COUNT encourages the General Assembly to maintain the current TDI and TCI program legislation. Any effort to provide an opt-out should ensure that only employees who have an **equivalent** employer-sponsored disability and caregiving insurance program that includes coverage for family leave are allowed to opt out of the state TDI and TCI program. Thank you for this opportunity to testify.