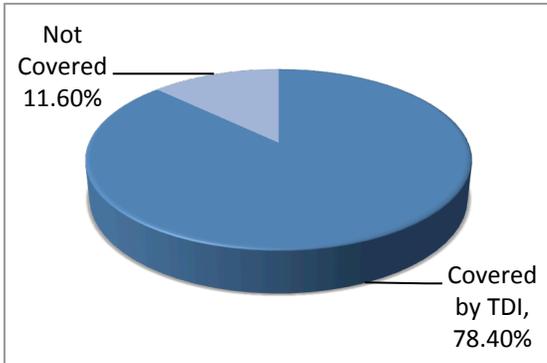


**Temporary Caregiver Insurance Program
Fact Sheet: Senate Bill 231**

RI Workforce



Temporary Caregiver Insurance is a cost-effective strategy that allows employees to take time off when they need it most.

Employees have contributed to our temporary disability insurance (TDI) since the early 1940s; with Temporary Caregiver Insurance we have the opportunity to expand benefits of this program to match the way we live now.

Temporary Caregiver Insurance extends the benefits available through TDI so that workers can take up to 8 weeks of leave per year to bond with a new child or take care of a seriously ill family member.

Working Families in Rhode Island Need Temporary Caregiver Insurance

- Many Rhode Island workers are not able to take leave – paid or unpaid – because they either do not qualify for leave or cannot afford it. The federal Family and Medical Leave Act (FMLA) and the RI Parental and Family Medical Leave Act provide unpaid leave only to a portion of our work force. Many Rhode Island workers do not even qualify for this unpaid leave and others cannot afford to take time off when they need it most.
- Temporary caregiver insurance would provide an income during the employee's leave, enabling a worker to balance family and work responsibilities without jeopardizing his or her family's economic security.
- Temporary caregiver insurance is an extension of TDI benefits and is funded solely through employee contributions. Employees contribute to TDI with each paycheck and have the security of knowing that should a medical emergency arise, they do not have to sacrifice their own economic security.

Temporary Caregiver Insurance is Good for Working Families, Business, and the Economy

- California and New Jersey have adopted similar family leave insurance laws, and a recent study showed that an overwhelming majority of California employers believe paid family leave has had a positive or neutral effect on their productivity, profitability or performance.*
- Studies of California's and New Jersey's paid family leave legislation show temporary caregiver insurance leads to business savings, by increasing employee retention, lowering turnover costs, and enhancing worker morale.*
- Research from states with similar programs also shows that parents taking paid leave are more likely to stay employed, see their wages increase and avoid becoming dependent on public assistance.*



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Temporary Caregiver Insurance Provides Critical Support for Caregivers, Elderly, and Young Children

- With 18.2% of Rhode Island residents aged 60 or more, temporary caregiver insurance will help many Rhode Island workers meet the challenge of caring for their ill, elderly parents. The benefits of family caregiving to elderly and sick individuals are clear: family caregivers can help ill and aging individuals to recover more quickly and to spend less time in hospitals.*
- A family leave insurance program would make it easier for new parents—both mothers and fathers—to care for their children without undue financial hardship. Research has shown that paid family leave helps parents to recover from childbirth, bond with newborn or newly adopted children, and better meet their children’s health needs. Access to paid family leave also increases the average duration of breastfeeding, which improves the health of newborn children and their mothers.*
- Sick children benefit when their parents can afford time off work to care for them. Research shows that ill children have better vital signs, quicker recoveries, and reduced hospital stays when cared for by parents.*

Sources

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