FAMLI Frequently Asked Questions

April 2026

The Maryland Department of Labor (MD Labor) is in the process of establishing our state's Family and Medical Leave Insurance (FAMLI) program. Chapters 1-5 of the FAMLI regulations are now in effect and published in the Code of Maryland Regulations.

Listed below are the most frequently asked general questions, particularly from the employer community, with answers from the FAMLI Division of MD Labor.

If your question has not been answered, please reach out to our Customer Care Contact Center at (410) 525-4010 or paid.leave@maryland.gov.

General Questions

1. **What is family and medical leave insurance (FAMLI)?**

   Family and medical leave insurance (FAMLI) will ensure eligible employees in Maryland can take up to 12 weeks away from work to care for themselves or a family member and still be paid up to $1000 a week. This program is often referred to as "paid family and medical leave" or simply "paid leave."

2. **Who will be able to receive paid family and medical leave benefits?**

   Employees based in Maryland will be able to receive FAMLI benefits starting in January 2028. Self-employed Maryland residents will be able to opt into the program at a later date. More information about the rules and processes for self-employed Marylanders will be available in 2028.

3. **Will federal employees be able to opt into the FAMLI program?**

   No, federal employees will not be covered by FAMLI and will not be able to opt into the program.

4. **How will an employee qualify for benefits?**

   An employee will be eligible for benefits after working at least 680 hours in a position based in Maryland in the 4 calendar quarters reported before they

apply or their leave begins (whichever is earlier). The employee can apply for benefits within 60 days of the first date of leave needed for a qualifying event.

5. **What qualifying events could an employee use leave for?**

   An employee could use leave:

   - To welcome a child, including through adoption and foster care
   - To care for themselves, if they have a serious health condition
   - To care for a family member with a serious health condition
   - To make arrangements for a family member's deployment

6. **Will all employers be required to provide paid family and medical leave?**

   Yes, all employers with at least one employee in Maryland will be required to provide paid family and medical leave. There are no exemptions under state law.

   Employers can choose between the State Plan, a commercial plan, or a self-insured option.

7. **How is FAMLI funded?**

   FAMLI is funded through contributions that employers will remit to the State on a quarterly basis. The contribution amount is based on payroll. Employers may withhold up to 50% of the total contribution rate from employees' paychecks.

8. **When will contributions begin?**

   The contribution period will begin on January 1, 2027. This means payroll deductions will begin on January 1, 2027 and employers will remit the first payment to the State in April 2027.

9. **What reporting requirements will there be?**

   Employers will be responsible for filing quarterly wage and hour reports with the FAMLI Division. These reports will be the basis for calculating the amount due each quarter and to determine employee eligibility. Employers will be required to electronically file these reports, even if they participate in a private plan.

10. **When can employees begin receiving benefits?**

    Benefits will begin in January 2028.

11. **Why will contributions begin before benefits?**

    The contributions employers remit to the State will create a trust fund. The fund will grow over time and be ready to pay out benefits to employees in Maryland starting January 2028.

12. **Were FAMLI's implementation timelines changed?**

    Yes. The Maryland General Assembly passed a bill in 2025 to extend FAMLI's implementation timeline. The dates are:

    January 1, 2027: Contributions begin
    January 2028: Benefits become available

13. **How will an employee apply for paid family and medical leave? How will employers remit payments?**

    A website that employees and employers can access is under development. This website will allow employees to file claims for benefits and employers to remit payments, among other things.

14. **How is Maryland's family and medical leave insurance (FAMLI) program different from the federal Family and Medical Leave Act (FMLA)?**

    FAMLI and FMLA are similar in many ways. The biggest difference is that FAMLI offers paid time off, while FMLA ensures employees have access to unpaid time off. Also, FAMLI's eligibility rules include more employees and the self-employed.

    When an event qualifies for leave through both FMLA and FAMLI, the leaves should run at the same time. There will be limited cases when an event only qualifies for FAMLI. In those cases, an individual does not use any FMLA time while taking FAMLI.

15. **Maryland's Healthy Working Families Act already gives employees access to paid sick days. How is FAMLI different?**

    Paid sick days through Maryland's Healthy Working Families Act and FAMLI serve different purposes. It's not a perfect comparison, but one way to think about it is that paid sick days are for everyday colds. FAMLI is for battling a serious illness.

16. When will employers be required to notify employees about paid family and medical leave?

Employers will be required to notify employees about paid family and medical leave:

- one pay period before payroll deductions begin,
- starting July 2027 (six months before benefits begin),
- when the employee is hired,
- once a year,
- when the employee requests leave using related terms such as "paid family and medical leave," "parental leave," "family leave," or otherwise indicates they want to take leave under FAMLI, and
- when the employer knows the employee is taking leave for a qualifying reason

17. Will the FAMLI Division create sample notices about FAMLI for employers to use for their employees?

Yes, the FAMLI Division will create sample notices for employers to use. To ensure you are notified when sample forms are posted, please sign up for our email list.

18. What should employers do now to prepare?

- Sign up to receive emails from the FAMLI Division at paidleave.maryland.gov
- Keep an eye out for information about how to register for an account. After registration, all employers will automatically be enrolled in the State Plan. Employers can alternatively explore private plans.
- Include contributions in future budget planning and consider whether to cover a portion or all employees' contributions.
- Start thinking about how existing benefits may interact with FAMLI.
- Begin discussing any payroll/administrative adjustments that may be needed.
- Identify an Authorized Officer to create the employer profile.
- Evaluate whether policy and handbook changes may be needed.
- Begin talking with employees, so they understand their future FAMLI contributions and benefits.

19. When can I register as an employer?

Employers will be able to register online at paidleave.maryland.gov in Fall 2026. All employers with at least one employee in Maryland will be required to register.

20. If an employer has sub-agencies or divisions, will all of those sub-agencies and divisions need to register separately?

When an employer registers with FAMLI, they will enter their federal Employer Identification Number (EIN). All sub-agencies and divisions with that same EIN will therefore be registered. FAMLI will only allow one registration per EIN.