



COLORADO
Department of
Regulatory Agencies
Division of Insurance

Bulletin No. B-4.147

Concerning Annual Certification Requirements for the Private Plan Insurance Carriers of the Paid Family and Medical Leave Insurance (FAMLI) Program

I. Background and Purpose

The purpose of this bulletin is to provide information to insurance carriers regarding the form filing and Annual certification requirements for short-term disability insurance products that Colorado employers can purchase to provide benefits in accordance with section 8-13.3-521(2)(c), C.R.S. as part of the Paid Family and Medical Leave Insurance (FAMLI) program.

Bulletins are the Division's interpretations of existing insurance law or a general statement of Division policy. Bulletins themselves establish neither binding norms nor do they finally determine issues or rights.

II. Applicability and Scope

This bulletin is intended to provide guidance to insurance carriers who offer fully-insured private plans with paid family and medical leave benefits (PFML) coverage to Colorado employers. All carriers writing short-term disability insurance meant to satisfy the PFML benefits obligation must meet the form filing and annual certification requirements set forth in Colorado Amended Regulation 4-2-40.

III. Division Position

Form filing requirements:

Insurance carriers who offer fully-insured private plans with PFML coverage to Colorado employers must submit updated forms to the Division consistent with FAMLI program rules adopted by the Colorado Department of Labor and Employment, which became effective on January 1, 2025.

For plan year 2025, all carriers who wish to continue to provide Paid Family and Medical Leave (PFML) coverage in Colorado must submit these updated forms to the Division no later than March 31, 2025.

Carriers MUST attach all the updated forms to the Form Schedule Tab in SERFF and must file a fully executed "Appendix A - FORM PAID FAMILY MEDICAL LEAVE", described in Bulletin B-4.126. An officer of the carrier must sign and date the Certification Form provided in Appendix A. Redlined versions of any revised forms must be attached to the Supporting Documentation Tab in SERFF.

If a carrier determines that no updates are needed, they must submit their current forms along with an officer certification confirming compliance with all current Colorado PFML regulations.

Annual certification requirements:

For plan year 2025 and each year thereafter, all carriers who wish to continue offering short-term disability products to provide PFML coverage in Colorado must submit an annual certification to the Division found in Insurance Regulation 4-2-40, no later than December 31 of each year. Paid Family and Medical Leave Insurance annual certifications must be submitted separately and cannot be combined with other annual certifications.

IV. Additional Division Resources

A. For More Information

Colorado Division of Insurance

Consumer Services, Life and Health Section

1560 Broadway, Suite 850 Denver, CO 80202

Tel. 303-894-7490 Toll-free (in state): 800-930-3745

Internet: <http://www.dora.colorado.gov/insurance>

B. Related Regulations and Guidance

- [Colorado Insurance Regulation 4-2-40](#)

V. History

Issued February 6, 2025.