

MINNESOTA

Minnesota Publishes Guidance for Equivalent Private PFML Plans

The Minnesota Department of Employment and Economic Development (DEED) has issued [guidance](#) for employers on the use of equivalent plans for the state paid family and medical leave (PFML) program that begins Jan. 1, 2026.

Minnesota PFML

Minnesota PFML, which DEED has termed “Paid Leave Minnesota,” will provide workers with up to 12 weeks of paid, job-protected family or medical leave within a year, or a combined total of up to 20 weeks if they qualify for both types of leave within one year. All Minnesota employers and employees are covered.

Employer and employee contributions to fund the program begin Jan. 1, 2026, the same date benefits become available. Employers were required to begin submitting quarterly wage reports to the state for PFML purposes in October.

Equivalent Private Plans

The PFML law allows employers to satisfy their obligations with an approved private plan, which excuses the employer from paying premiums to the state but not from complying with the program’s wage reporting and employee notification requirements.

Employers may use private plans for the paid family, paid medical, or paid family and medical benefits that must be provided under the law. They must participate in the state plan for any leave type not covered by their private plan.

Minimum Requirements

Equivalent private plans must meet or exceed the coverage offered by the state PFML plan with respect to:

- Leave time available to current and recently separated employees;
- Payment rates to employees on leave; and
- Job protections.

The guidance states that all of an employer’s employees must be covered under the employer’s equivalent plan, and it provides a list of the statutory features of PFML, which must all be matched by equivalent private plans. Notably, this

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Important Dates

October 2024

First deadline for employers to submit quarterly wage reports to the state.

Spring 2025

Applications for equivalent private plans will be accepted by DEED.

Jan. 1, 2026

PFML contributions and benefits begin.

Employers may substitute equivalent private plans for paid family leave, paid medical leave or both.

includes PFML coverage for 26 weeks after an employee's separation from employment (or until the individual is hired by a new employer), and it prohibits cutting off eligibility for a former employee during an approved leave.

Applications

The guidance states that employers will be able to begin applying for approval of their equivalent plan in the spring of 2025, with additional information forthcoming. Employers may purchase an equivalent plan from an insurance carrier or self-insure and provide the coverage themselves. Self-insured plans must be backed by a surety bond, and plans offered by insurance carriers must be certified by the Minnesota Department of Commerce.

There is no application deadline for equivalent private plans; applications will be accepted on an ongoing basis.

More Information

DEED's Paid Leave Division maintains a dedicated PFML [website](#), where it has posted resources such as an employer toolkit and answers to frequently asked questions.