

# PUBLICATION

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## Maryland Paid FAML I Program – Current Status and Key Updates

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March 13, 2026

Maryland's Time to Care Act of 2022 (TTCA) created a statewide Paid Family and Medical Leave Insurance (FAML I) program, intended to provide employees with paid, job-protected leave for qualifying family and medical events. Since its enactment, the law has undergone multiple legislative delays and amendments, significantly shifting employer obligations and the anticipated timeline for contributions and benefit availability. This alert summarizes the law's background, the latest implementation changes, and what employers need to know now.

### Background

The TTCA established a paid family and medical leave insurance fund covering nearly all employers and employees in Maryland. The program was originally slated for phased implementation in 2024 and 2025, but subsequent legislation has repeatedly postponed key deadlines.

#### *Latest Legislative Changes*

House Bill 102, signed by Governor Wes Moore on May 6, 2025, imposed the most recent and significant delays:

- Employer and employee contributions were delayed from July 1, 2025, to January 1, 2027.
- Benefits availability was delayed from July 1, 2026, to between January 1, 2027, and January 3, 2028, with January 3, 2028, now the latest possible start date.

#### *Regulatory Status*

The Maryland Department of Labor released proposed FAML I regulations in October 2025 to clarify:

- General program provisions
- Contribution rules
- Equivalent private plan requirements
- Claims procedures
- Dispute resolution processes

These proposed regulations are published under the Code of Maryland Regulations (COMAR) Title 42, 09.42.01 – 09.42.05. Employers should work with their employment counsel to understand the regulations and consider how the FAML I requirements related to employer-provided leave and paid time off may permissibly integrate (or not integrate) with FAML I.

## Current Implementation Timeline (as of January 1, 2026)

Requirement	Current Effective Date
Start of payroll contributions	January 1, 2027
Latest possible benefits availability (now expected)	January 3, 2028
Paid leave entitlement	Up to 12 weeks (plus an additional 12 weeks in an application year for certain conditions)
Current benefit amount	Up to 90% wage replacement, capped at \$1,000/week

## Employer Obligations

Once implemented, the TTCA will require:

- Registration on the State's website in fall 2026.
- Mandatory contributions from employers with 15 or more employees (employees contribute regardless of employer size).
- Understanding the rules governing "qualified employment" and localization rules for purposes of determining covered employees for which contributions must be made. For example, an employee who works remotely from another state for a Maryland employer is not covered under FAMLII; however, an employee who works remotely in Maryland for an employer based in another state is covered by FAMLII.
- Participation in either the state plan or an approved private plan. Employers will be required to apply to the State sometime in summer 2027 if they intend to have a private plan that must offer the same benefits as FAMLII.
- Compliance with new notices, application procedures, benefit integration rules, and record-keeping requirements to be finalized in forthcoming regulations.

## Takeaways for Employers

- The TTCA is still moving forward, but no contributions or payroll deductions are required until January 1, 2027.
- No employee benefits will be available until January 2028.
- Employers should monitor forthcoming final COMAR regulations, which will clarify private plan standards, contribution mechanics, claims handling, and employer responsibilities.
- Early preparation, especially around systems, payroll, benefits integration, determining covered employees for contribution purposes, and employee communications, will make the transition smoother.

For more information about FAMLII, find our February 2026 Coffee Chat webinar link about FAMLII (Part I) [here](#), and plan to join us for the [Part II FAMLII Coffee Chat webinar](#) on April 16, 2026 Coffee Chat.

