

# Supporting FAMLI(es) and Empowering Lives

Navigating Life with Purpose through Colorado's Comprehensive Paid Family Medical Leave Program



**State:** Colorado

**Agency:** Department of Labor and Employment

**Award Category:** Digital Services: Government to Citizen

**Project Title:** My FAMLI+

**Project Dates:** 9/1/2022 - 1/1/2024

**Project Lead:** Naim Razzak, [naim.razzak@state.co.us](mailto:naim.razzak@state.co.us), Director of Innovation and Technology

**Primary Contact:** Brandi Wildfang ([brandi.wildfang@state.co.us](mailto:brandi.wildfang@state.co.us))



**COLORADO**  
**Family and Medical Leave Insurance Program (FAMLI)**  
Department of Labor and Employment

# Executive Summary

In November 2020, Colorado Proposition 118 - the Paid Medical and Family Leave Initiative - was approved by public vote, making Colorado the first state to enact a paid leave program directly through ballot initiative rather than legislation. Prior to enactment, **80%** of Coloradans lacked access to paid family and medical leave, limiting them from taking necessary time off to care for loved ones or recover from serious illnesses.

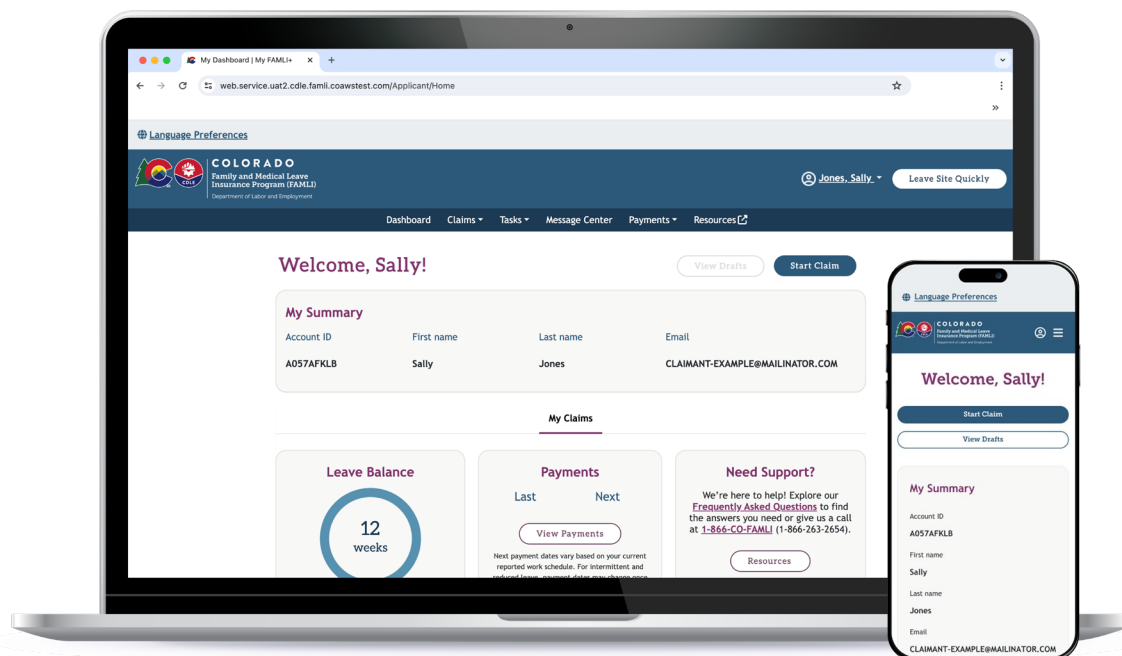
The My FAMILI+ Benefits project aims to deliver paid family and medical leave benefits to over **2.6** million eligible Colorado residents. The project was initiated in September 2022 with program launch legislatively mandated in January 2024. The project focused on developing three modern, user-friendly portals to connect healthcare providers, claimants, and administrative staff to fully administer claims. Critical targets included enabling **40%** of claim reviews to be automated and ensuring **75%** of eligible claimants receive payment within **10 days**.

My FAMILI+ is built on human-centered design principles, with intentional user research driving product design, delivered using a fully Agile product development methodology, and engineered on a robust cloud-native technology stack leveraging best practices like Infrastructure-as-Code, fully automated CI/CD, and a microservices architecture.

This holistic approach to developing a flexible, user-centric, and modern government to citizen digital service, has laid the foundation for Colorado's FAMILI program to deliver sustainable outcomes and exceed its mission goals.

Five months after launch, FAMILI has paid over **\$79** million in benefits. **98%** of users access all services online and **60%** of those via mobile devices. State workers are processing claims in under **10** days, leveraging automation and other intelligent features. Claimants are receiving benefits in approximately **4** days after claim processing. Customer satisfaction is high, and the system has received **positive reviews**.

Key areas of ongoing innovation include further automation to optimize claims processing, advanced analytics, predictive modeling to inform operations, and integration with other state systems to provide a unified user experience. By doubling down on automation, data insights, and interoperability, My FAMILI+ will enable even more streamlined access and a truly frictionless user experience for all Coloradans.



My FAMILI+ Claimant Dashboard

## What problem or opportunity does the project address?

Launching a **new State program** presents a unique set of opportunities and challenges. With **less than 12 months to deliver** the initial product release, coupled with **evolving rules, start-up operations, rapid design, and call center ramp-up**, the ideation, development, and delivery of this service was engineered to put users first, be flexible to change, and to utilize the best in technology platforms.

The FAMLl Divisions priorities were to create a **human centered, equitable, accessible, and digital first portal** to administer services to Coloradans. Driving a seamless and positive experience was critical to delivering timely benefits to residents taking leave to care for themselves or family. In addition, with an entirely new division created to administer the FAMLl program, the staff portal also needed to be intuitive, quick, and automated, so that program performance was at the needed levels from day one.

As a service, My FAMLl+ allows Coloradans to file and manage their claims, including the full range of services such as weekly certifications, claim updates, correspondences, text alerts, and digital communications. Finally, a full set of claims administration and operational features are built into a staff portal, allowing the Division to manage the program, get insights into performance, and administer benefits.

## Why does it matter?

My FAMLl+ digital services are launching a new program that seeks to fulfill an important mandate in support of Coloradans. The quality of the service, and its ability to adapt, are critical to this new program.



### Equitable Access to a New Program

My FAMLl+ offers paid leave coverage for all types of multi-lingual workers, including self-employed individuals such as gig workers, contractors, and freelancers. Ensuring equitable access is critical to adoption of the new program and to make program benefits available to all eligible Coloradans.



### Delivering Benefits Timely

An intuitive, user-centric, and automated system is critical to delivering benefits in a timely manner. Coloradans making use of this benefit are reliant on the quick and timely disbursement of their benefit to take time off work without financial insecurity.



### Digital First Services

Given the scope of the program and the broad spectrum of user demographics, a digital first and multilingual service is vital to driving program adoption. New programs are dependent on early success to establish their brand and reputation.



### Building for the Future

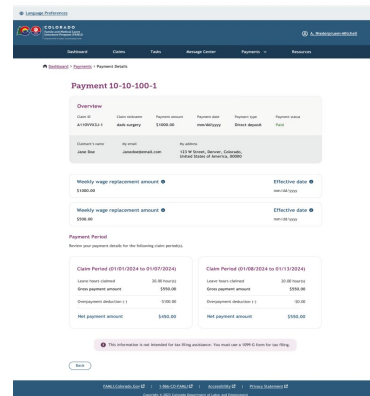
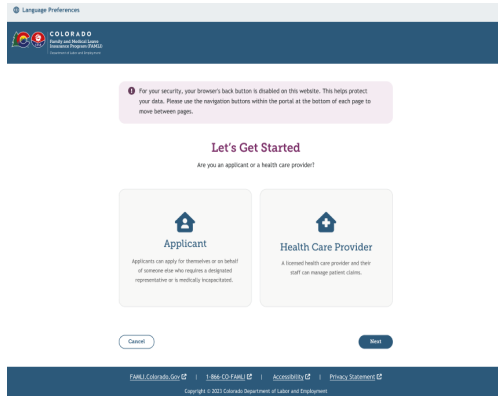
Delivering the My FAMLl+ service on an agile, flexible, and highly configurable technology platform drives sustainable outcomes as the program evolves. For a new Division and service, this ability to rapidly drop new features, and to improve operations is just as important as the day-one product and service.

## What makes it different?



### Digital first

- **Mobile/Online Access:** My FAML+ offers round-the-clock mobile and online access -enabling claimants to seamlessly apply for benefits and manage claims **24/7**.
- **Automated Processes:** Three months after go live, **43%** of medical, pregnancy, and care claim reviews were automatically processed. Ensuring complete transparency, claimants receive real-time text and account notifications at every step of the process - a singular claimant experience that sets a new standard.



- **96%** of benefits are issued through direct deposit and **4%** are issued through debit card
- **97%** of eligible people are receiving payments within **10 days** of filing a claim

- **Equity:** To champion inclusive access, our dedicated team embarked on a comprehensive statewide tour, evaluating the portal's accessibility across diverse regions. Through rigorous testing on a myriad of devices, we proactively identified and addressed potential barriers, ensuring an equitable and seamless user experience for all. Additionally, our claimant portal stands apart by offering multilingual translations, while our call center further transcends language barriers through its multilingual representatives.



### Impactful innovation

- **Healthcare Providers:** My FAML+ debuted the nation's first portal (at launch) that empowers healthcare providers to certify patients' claims entirely through self-service - an offering that **eliminates the need for additional appointments**. By removing traditional bottlenecks, the healthcare provider portal redefines how medical claims validation is achieved. Just three months after go live, over **4,000** providers have registered to avail of these features.
- **Empowering Self-Service:** Human-centered portals for claimants, putting Coloradans in control, fostering transparency and convenience.
- **Configurable Business Rules Management:** Portal enables flexibility and automation in managing complex statutory requirements. The rules-based system allows eligibility calculations, benefit entitlements, and claims adjudication processes to be adapted as regulations evolve.



### New program

- **Implemented a FAML+ Call Center and Support Team:** To ensure the system is adopted effectively by FAML+ staff, the training team developed training content alongside the core activities of each phase and shared this knowledge with the State through continuous knowledge transfer. This approach emphasizes quality and accuracy in Agile projects, as product features and priorities may change with evolving needs. The training content is delivered as software is released, constantly focusing on meticulous attention to detail.
- **Phased Roll-Out:** The phased rollout unfolded gradually, with the healthcare provider portal launching in August '23, the claimant portal following in November '23, and benefit payouts commencing in January '24. This methodical expansion of system capabilities and user access over multiple phases enabled proactive identification and resolution of potential risks and issues before scaling to wider audiences.

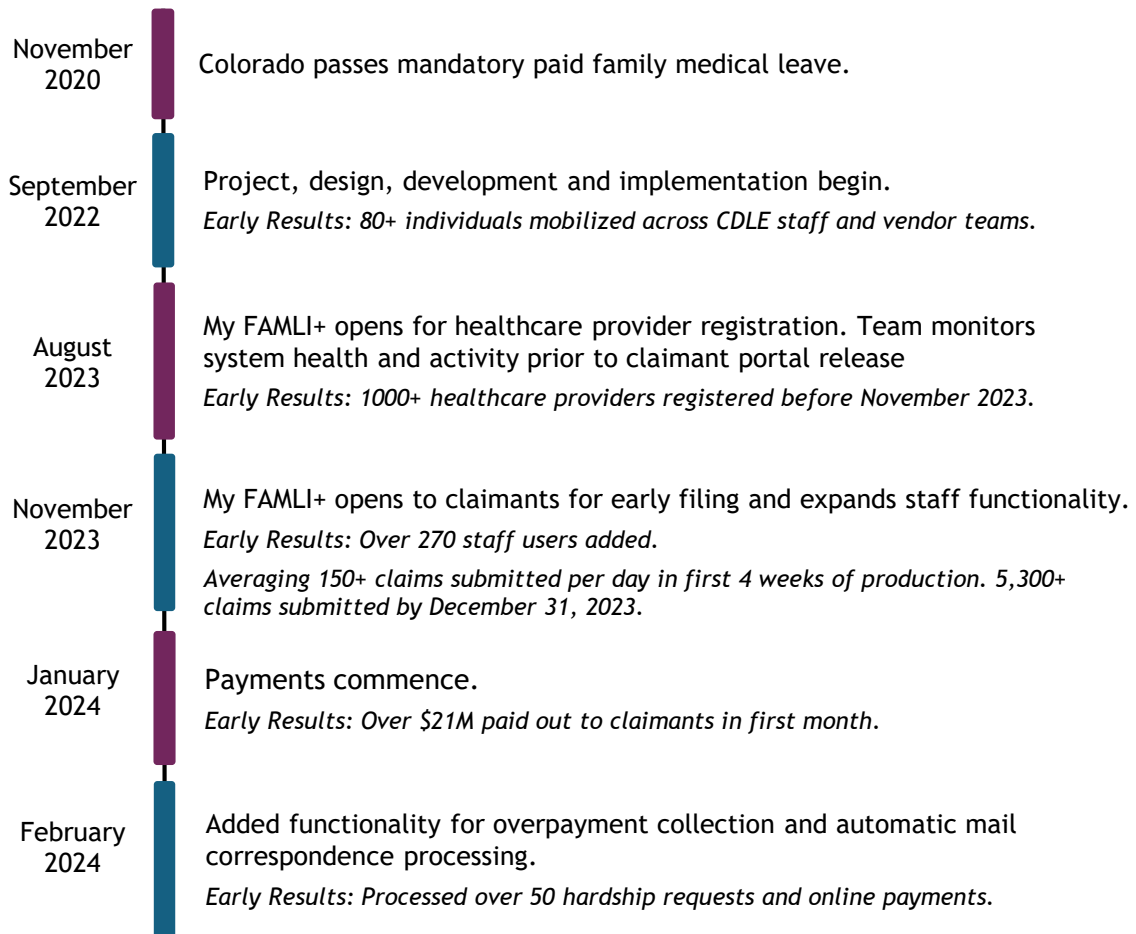
## What makes it universal?

My FAML+ stands as a shining example of the state's commitment to advancing digital government services through its focus on empowering Coloradans, expanding opportunity, and making access to government services easy. The program will raise the bar for digital government services and further the state's vision for secure, customer-centric solutions that empower all residents.

## What was the roadmap?

My FAMLl+ was designed and launched within 12 months to make payments available to claimants by January 1, 2024.

### PROJECT TIMELINE



## Who was involved?

- **FAMLl Program Office:** Led by the Division Director, this group provided overall executive leadership on the project
- **Human-Centered Design (HCD) Team:** Prioritized the needs, preferences, and experiences of users throughout the entire design process by conducting user research and usability testing to validate solutions.
- **Product Team:** Drove vision and delivery of My FAMLl+, across discovery, development, testing, DevOps, training, and implementation.
- **Office of Information Technology(OIT):** State’s IT partner who helped ensure security and policy compliance.
- **Focus Groups (Claimants and Healthcare Providers):** Involved during user research and subsequently for beta testing and user feedback.
- **FAMLl Policy Team:** Ensured My FAMLl+ met regulatory requirements, rules, and procedures
- **CDLE GPPR:** Outreach for internal and external audiences; hosted over 30 webinars for Coloradans. Led government relations and legislative coordination.
- **Advocacy Groups:** Participated in user research and user testing with the HCD team.
- **Governors’ Office:** Participated in usability testing before second go live release to claimants.

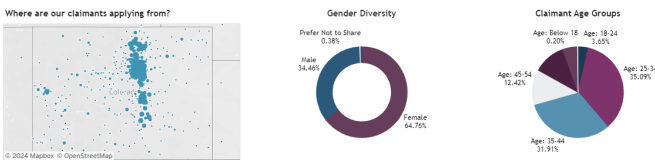


## How did you do it?

### Agile Approach

Sprint teams operated on 2-week sprints, enabling regular delivery of working software starting just 4 weeks after initiation. Six beta releases and three UAT cycles validated capabilities with ongoing user feedback incorporated throughout development. The custom-made service required adapting to evolving requirements, which the sprint teams rapidly prioritized and incorporated during each 2-week iteration.

### Emphasis on Human Centered Design



The My FAMLl+ team embraced a human-centered design approach to ensure a user-friendly interface was created. There were 3 key phases in the HCD process: discovery, design, and validation.

**Discovery Phase** - The team conducted extensive user research, including **18** one-on-one interviews with healthcare providers and potential claimants in Colorado, to gain insights into the users' needs before starting the design process.

**Design Phase** - The team utilized the information collected from user research to make informed design decisions. As a result, they could improve user satisfaction and create an intuitive self-service portal. By understanding the diverse constituents' needs and challenges from the beginning, My FAMLl+ created an experience that resonates with how users think and interact.

**Validation Phase** - Extensive testing was conducted with the Colorado Department of Labor and Employment staff and external end-users through multiple iterative cycles to validate the solution. During these testing sessions, users thoroughly explored every aspect of the system and provided detailed feedback. This user testing process allowed the team to obtain valuable insights into areas needing improvement and identify potential enhancements. The team's human-centered approach ensured that the program's design consistently met the needs of Coloradans accessing paid family and medical leave benefits.

### Technology innovations & framework

My FAMLl+ is powered by a transformative technology platform featuring identity proofing, master data management, and automated processes that help ensure a 100% self-service claim process. The platform is built on modern open architecture standards that allow for enhancements when business and technology need to change.

- **Microservices architecture** enables modular, secure, and independent services. Facilitating quick scaling and minimizing downtime, this design approach enhances user experience.
- **Infrastructure-as-Code** is utilized across all components. Thousands of lines of Terraform scripts quickly configure secure infrastructure, reducing time for changes from days to hours. **As a result, user impact and maintenance costs are reduced by up to 60%.** At the same time, security risks associated with infrastructure changes are reduced by avoiding potential human error through automated deployment. **The infrastructure behind My FAMLl+ is fully automated, ensuring seamless and efficient operations.**
- **CI/CD pipelines** automate the development and deployment process, allowing development to occur rapidly to account for the compressed project timeline. The automation saved hours of manual work, triggering various stages of the deployment process. **With 2K lines of YML code, unit testing takes less than 5 mins.** Pipeline automation also facilitates code quality checks and light testing. If any part of the pipeline fails, it's traceable to an individual item in Azure DevOps, allowing for quick corrections.
- **Blue/green deployments** are a technique for updating systems without any downtime. If a microservice requires an urgent fix to meet business needs, the system can create a new version of the service with the required update and direct users to it while the original one is taken down. This improves application availability by allowing updates to be implemented without interrupting site access.

**My FAMLl+ has averaged almost 10,000 daily active users since January 1st.**

## What did the project make better? How do we know?

My FAMLl+ pioneered a truly user-focused paid leave experience designed around simplicity, speed, and service. The human-centered approach streamlined claim filing down to an average of 12 minutes. By rethinking paid leave processes around user needs instead of governmental requirements, My FAMLl+ has set a new standard for customer-centricity in public services. Its emphasis on human-centric design and technical innovations set the benchmark for national standards. In the first six weeks following the January 2024 launch, over 18,000 Coloradans have collected benefits resulting in over \$26.6 million being issued. The program to date (05/24) has issued over \$79 million. Beyond the numbers, My FAMLl+ has also yielded the following benefits:



**Tailor-made solution:** Developed from conception to launch in just 12 months, extensive user research informed a customized design that fits Colorado's needs and enabled streamlined claims filing. With robust business rules, 43% of claim reviews are automated as of 03/24. Feature enhancements based on end user and stakeholders feedback were released on a bi-weekly basis. Frequent programmatic changes were woven into the agile development process as requirements evolved.

67K

**User Focus:** With over 67,000 registered claimants across Colorado as of 05/24, My FAMLl+ has successfully provided inclusive access statewide. The simple, user-friendly portal has enabled participation from diverse workers like part-time, gig, and contractors lacking typical benefits. Multilingual support overcomes language barriers. Accommodating all users, My FAMLl+ offers mobile-friendly online filing and call center assistance. Ongoing correspondences and text message updates provide transparency as claims progress. By emphasizing accessibility, clear communication, and process transparency, My FAMLl+ delivers paid family and medical leave equitably across Colorado's workforce.

43%

**Staff focus:** My FAMLl+ has greatly benefited staff operations through increased automation and improved analytics. So far, 43% of claim reviews have been auto-adjudicated, significantly reducing staff workload and preventing a backlog. Work items are closed by staff in 4 days or less on average. Eight tailored Tableau dashboards allow easy tracking and reporting of program performance, payments, and user metrics across the organization. By leveraging automation and data insights, My FAMLl+ has optimized administrative workload, accelerated claim processing, and enhanced data-driven oversight.

## What are people saying?

*“Overall, incredibly impressed with how smooth the technique was, especially for filing a claim in the first month that it was live!”*

~ Claimant

*“Thank you for this program! I was off work for almost a month and knowing that I would receive a payment each week to keep up with bills really helped in my healing.”*

~ Claimant

*“PFML is a lifeline during challenging times and I’m glad we can educate the public on how this program could aid in time of need.”*

~ Tracy Marshall,  
FAMLl’s Division  
Director

*“So much easier than our STD [short-term disability] company. We have 3 people out on leave and the FAMLl part has been the easiest so far. They’re getting paid on time and are happy.”*

~ Employer

## What now?

Moving forward, My FAMLl+ will build on its success by expanding public awareness, gathering user feedback, and enhancing functionalities. Planned improvements include data sharing integrations with Unemployment Insurance, Workers Compensation, and myColorado to streamline access across programs and crosscheck eligibility. Additional priorities are automating provider registration and certification for large healthcare systems, increasing use of iOCR and auto-adjudication to improve efficiency, implementing analytics for oversight, and bolstering program integrity.