

# MD FAMILI: What to Do Now

Action checklist for Maryland employers, current as of September 1, 2026. Rate, wage cap, and dates are subject to change. Confirm current details at [paidleave.maryland.gov](https://paidleave.maryland.gov).



**ALL EMPLOYERS with at least one employee working in Maryland will be required to provide paid family and medical leave under MD FAMILI. There are no exceptions under state law.**

**Small-employer note:** Employers with fewer than 15 total employees (counting also those not in Maryland) remit only the employee's 0.45% share, no employer contribution. Size is measured quarterly in year one, then annually.

## DECISIONS: TIME-SENSITIVE

- ☐ **Choose State Plan vs. private plan.** If private, file the Declaration of Intent between Sep 1 and Nov 15, 2026. This requires a Proof of Private Plan Consultation signed by a licensed Maryland insurance agent and uploaded through your FAMILI account. Staying with the State Plan needs no action on the Declaration (auto-enrolled).
- ☐ **Decide who pays the employee share.** Pass the employee's 0.45% through payroll or absorb part or all of it as a benefit.

## REGISTER

- ☐ **Register with FAMILI using your EIN** at [paidleave.maryland.gov/register/](https://paidleave.maryland.gov/register/). Early "soft launch" is open now; full registration opens Sep 1, 2026. One registration per EIN. All must register regardless of the State Plan or private plan. A payroll company, CPA, or benefits administrator cannot register on your behalf, but we can review the registration process with you.  
*Understand employer registration:*  
<https://paidleave.maryland.gov/employers/understand-employer-registration/>
- ☐ **Gather your registration details.** You'll need your legal name and "doing business as" (d/b/a) name, NAICS code, physical and mailing addresses, and a business email that is distinct from the Authorized Officer's email. All sub-agencies and divisions under the same EIN register together.
- ☐ **Designate an Authorized Officer** (owner, partner, executive director, C-Suite, president, secretary, or another individual with equivalent legal authority) to create the account and enter employer info. The Authorized Officer completes Login.gov identity verification using their Social Security Number and driver's license or state ID - have these ready. Set up or locate the Authorized Officer's Login.gov username and password before starting the FAMILI account, since the account is created using Login.gov credentials. This was a common point of confusion during the soft launch.
- ☐ **Gather your Maryland Resident Agent details.** FAMILI requires your resident (registered) agent's name, physical Maryland address, email, and phone to complete registration. For most entities this is already on file with Maryland SDAT. Confirm it's current before you start.
- ☐ **Plan the Third-Party Agent (TPA) setup, if you use one.** You and the TPA register separately; the TPA sends a Power of Attorney invitation, and only your Authorized Officer can sign it. Once connected, the TPA can file quarterly reports, remit contributions, and respond to claims.  
*State resource: [manage FAMILI for clients \(TPAs\)](#)*
- ☐ **Sign up for FAMILI email updates** to catch the portal opening, guidance, and model employee notices. <https://public.govdelivery.com/accounts/MDDLLR/signup/39552>

## BUDGET & PAYROLL

- ☐ **Budget the 2027 contribution:** 0.9% of covered wages (0.45%/0.45% at 15+ employees; under 15 = employee share only). The wage cap that it applies to publishes in Oct 2026.

[State resource: make contributions](#)

- ☐ **Confirm your payroll provider** will support FAMILI withholding and remittance before Jan 1, 2027.
- ☐ **Prepare for quarterly wage-and-hour reporting** starting April 2027, required even on a private plan. First payment is due Apr 30, 2027.

[State resource: submit quarterly reports](#)

## POLICIES & PEOPLE

- ☐ **Map how FAMILI interacts with existing leave policies.** It runs concurrently with FMLA, if applicable, and overlaps with PTO, short-term disability, and parental leave. You cannot require workers to use PTO before or during FAMILI, but you and the worker may agree to use it to “top off” the benefit. If you offer Alternative FAMILI Purpose Leave (AFPL), leave designed to cover a FAMILI event, such as parental leave, you can require it to run concurrently with FAMILI.
- ☐ **Confirm job protection.** Employers must provide job protection to workers on FAMILI leave. This is required under both the State Plan and a private plan. Build it into your leave process.
- ☐ **Update the employee handbook** with FAMILI policy language.
- ☐ **Notify employees before withholding begins** (around Dec 2026, a pay period ahead) and plan the recurring rights notice using the state’s model notices when released. That notice formally starts July 2027 (six months before benefits) and must also go out at hire, once a year, and when a worker requests or takes leave for a qualifying reason.

## KEY DATES

|                              |                                                                           |
|------------------------------|---------------------------------------------------------------------------|
| <b>Through Aug 31, 2026</b>  | Early registration open (soft launch)                                     |
| <b>Sep 1 to Nov 15, 2026</b> | Private-plan Declaration of Intent window; full registration opens Sep 1  |
| <b>October 2026</b>          | Contribution wage cap published                                           |
| <b>December 2026</b>         | Notify employees before first withholding; confirm completed registration |
| <b>January 1, 2027</b>       | Payroll contributions begin                                               |
| <b>April 30, 2027</b>        | First payment and first quarterly report due                              |
| <b>July 2027</b>             | Recurring employee rights notice begins (six months before benefits)      |
| <b>January 2028</b>          | Benefits become available                                                 |

### Where SC&H can help

As your HR and payroll partner, SC&H can advise on or fully run these steps:

- > **Plan strategy:** State Plan vs. private-plan analysis and filing the Declaration of Intent.
- > **Registration:** A payroll company, CPA, or benefits administrator cannot register on your behalf. However, we can help walk you through the registration process.
- > **Contributions & payroll:** budgeting the 0.9% cost, coordinating withholding, and, as your Third-Party Agent, filing quarterly reports, remitting contributions, and responding to claims.
- > **Policies & notices:** handbook language, mapping FAMILI against your existing leave, confirming job protection, and preparing the required employee notices.

**Whether you need a quick review or full support, we can help.**

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