As Introduced

136th General Assembly Regular Session 2025-2026

H. B. No. 593

Representative Deeter Cosponsor: Representative Craig

То	amend section 3902.02 and to enact sections	1
	3966.01, 3966.02, 3966.03, 3966.04, 3966.05,	2
	3966.06, 3966.07, 3966.08, 3966.09, 3966.10, and	3
	3966.11 of the Revised Code regarding paid	4
	family leave insurance.	5

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF OHIO:

Section 1. That section 3902.02 be amended and sections	6
3966.01, 3966.02, 3966.03, 3966.04, 3966.05, 3966.06, 3966.07,	7
3966.08, 3966.09, 3966.10, and 3966.11 of the Revised Code be	8
enacted to read as follows:	9
Sec. 3902.02. As used in sections 3902.01 to 3902.08 of	10
the Revised Code:	11
(A) "Policy" or "policy form" means any policy, contract,	12
plan or agreement of life insurance and annuities, credit life	13
insurance and credit disability insurance, paid family leave	14
insurance, and sickness and accident insurance, and subscriber	15
policies, contracts, certificates, and agreements of health	16
insuring corporations, delivered or issued for delivery in this	17
state by any company subject to sections 3902.01 to 3902.08 of	18
the Revised Code; any certificate, contract or policy issued by	19

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active duty.	74
(H) "Parent" means a biological, foster, or adoptive	75
parent, a stepparent, a legal guardian, or other person who	76
stands in loco parentis to a child.	77
(I) "Serious health condition" means an illness, injury,	78
impairment, or physical or mental condition, including	79
transplantation preparation and recovery from surgery related to	80
organ or tissue donation, that involves inpatient care in a	81
hospital, hospice, or residential health care facility,	82
continuing treatment, or continuing supervision by a health care	83
provider, as defined in a policy of paid family leave insurance.	84
Sec. 3966.02. Paid family leave insurance coverage may	85
<pre>include any of the following:</pre>	86
(A) Participation in providing care, including physical or	87
psychological care, for a family member of the employee made	88
necessary by a serious health condition of the family member;	89
(B) Bonding with the employee's child during the first	90
twelve months after the child's birth, or the first twelve	91
months after the placement of the child for adoption or foster	92
<pre>care with the employee;</pre>	93
(C) Addressing a qualifying exigency as interpreted under	94
the "Family and Medical Leave Act," 29 U.S.C. 2612(a)(1)(e), and	95
related regulations, arising out of the fact that the spouse,	96
child, or parent of the employee is on active duty, or has been	97
notified of an impending call or order to active duty, in the	98
<pre>armed forces of the United States;</pre>	99
(D) Caring for a family service member injured in the line	100
of duty;	101

(E) Taking other leave to provide care for a family member	102
or other family leave as specified in the policy of paid family	103
leave insurance.	104
Sec. 3966.03. A policy of paid family leave insurance	105
shall set forth all details and requirements with regard to	106
coverage for each form of family leave covered under the policy.	107
Sec. 3966.04. (A) A policy of paid family leave insurance	108
shall set forth the length of family leave benefits available	109
for each form of family leave covered under the policy.	110
(B) The length of family leave benefits provided in a	111
policy of paid family leave insurance shall not be less than two	112
weeks during a period of fifty-two consecutive calendar weeks.	113
(C) Fifty-two consecutive calendar weeks may be calculated	114
<pre>by any of the following methods:</pre>	115
(1) A calendar year;	116
(2) Any fixed period starting on a particular date such as	117
the effective or anniversary date of a policy of paid family	118
<pre>leave insurance;</pre>	119
(3) The period measured forward from the employee's first	120
<pre>day of family leave;</pre>	121
(4) A rolling period measured by looking back from the	122
<pre>employee's first day of family leave;</pre>	123
(5) Any other method that is specified in the policy of	124
<pre>paid family leave insurance.</pre>	125
Sec. 3966.05. (A) If a policy of paid family leave	126
insurance imposes a waiting period before benefits will be paid,	127
the policy must set forth the terms and conditions of the	128

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waiting period.	129
(B) The terms and conditions of the waiting period may	130
<pre>include all of the following:</pre>	131
(1) Whether the waiting period runs over a consecutive	132
<pre>calendar day period;</pre>	133
(2) Whether the waiting period is included when	134
determining the availability of the annual allotment of family	135
leave benefits or if it is excluded when determining the	136
availability of the annual allotment of family leave benefits;	137
(3) Whether the waiting period must be met only once per	138
benefit year or must be met for each separate claim for	139
<pre>benefits;</pre>	140
(4) Whether the employee may work or receive paid time off	141
or other compensation by the employer during the waiting period.	142
Sec. 3966.06. (A) A policy of paid family leave insurance	143
<pre>must set forth all of the following:</pre>	144
(1) The amount of benefits that will be paid for covered	145
<pre>family leave reasons;</pre>	146
(2) The wages or other income upon which the amount of	147
<pre>family leave benefits will be based;</pre>	148
(3) How benefits based on the wages or other income will	149
<pre>be calculated.</pre>	150
(B) If paid family leave benefits are subject to offsets	151
for wages or other income received or for which the insured may	152
be eligible, the policy shall set forth both of the following:	153
(1) All the wages or other income that may be offset;	154
(2) The circumstances under which the wages or other	155

<pre>income may be offset.</pre>	156
Sec. 3966.07. (A) Eligibility for benefits under a policy	157
of paid family leave insurance may be limited, excluded, or	158
reduced, but any limitations, exclusions, or reductions shall be	159
set forth in the policy.	160
(B) Permissible limitations, exclusions, or reductions may	161
<pre>include any of the following:</pre>	162
(1) Any period of family leave wherein any required notice	163
or medical certification required under the policy has not been	164
<pre>provided;</pre>	165
(2) Any family leave related to a serious health condition	166
or other harm to a family member brought about by the willful	167
<pre>intention of the employee;</pre>	168
(3) Any period of family leave during which the employee	169
<pre>performed work for remuneration or profit;</pre>	170
(4) Any period of family leave for which the employee is	171
eligible to receive from the employee's employer, or from a fund	172
to which the employer has contributed, remuneration or	173
<pre>maintenance;</pre>	174
(5) Any period of family leave in which the employee is	175
eligible to receive benefits under any other statutory or	176
employer-sponsored program, including unemployment insurance	177
benefits, worker's compensation benefits, statutory disability	178
benefits, statutory paid leave benefits, or any paid time off	179
under an employer's paid leave policy;	180
(6) Any period of family leave commencing before the	181
employee becomes eligible for family leave benefits under the	182
policy;	183

(7) Any period of family leave where more than one person	184
seeks family leave for the same family member.	185
Sec. 3966.08. (A) Except as provided in division (B) of	186
this section, benefits provided under a policy of paid family	187
leave insurance shall be paid periodically and promptly.	188
(B) An insurer is not required to comply with division (A)	189
of this section with regard to a period of family leave	190
contested for any of the reasons prescribed in section 3966.07	191
while the matter is being resolved.	192
(C) If a contested period of family leave is determined to	193
be eligible for benefits under a policy of paid family leave	194
insurance, the insurer shall comply with division (A) of this	195
section as soon as is practicable after the matter has been	196
resolved.	197
Sec. 3966.09. (A) Policies of paid family leave insurance	198
may provide coverage for paid family leave benefits or may	199
provide paid family leave benefits as an amendment or rider to a	200
policy of disability income or life insurance in accordance with	201
the requirements of this chapter and any applicable chapter of	202
the Revised Code.	203
(B) Premiums for policies or riders providing paid family	204
leave benefits in accordance with the residential state	205
supplement program for disabled individuals provided for under	206
section 5119.41 of the Revised Code or with life insurance	207
policies issued under Chapter 3915. of the Revised Code shall be	208
calculated in accordance with this chapter and all applicable	209
sections governing insurance in the Revised Code.	210
Sec. 3966.10. Purchase of paid family leave insurance for	211
employees is voluntary. Nothing in this chapter shall be	212

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construed as requiring employers to purchase paid family leave	213	
insurance for their workers.	214	
Sec. 3966.11. The superintendent of insurance may adopt	215	
rules as necessary in accordance with Chapter 119. of the	216	
Revised Code to carry out the requirements of this chapter.	217	
Section 2. That existing section 3902.02 of the Revised	218	
Code is hereby repealed.	219	