

A composite image featuring a woman in profile on the right, looking out over a field. In the foreground, a baby is being held, with a power line tower visible in the background. The image has a warm, golden-hour glow.

**Deloitte.**

## THE RIPPLE EFFECT

Stories of purpose and lasting impact

# Give the people what they want by discovering what they need

When a public referendum called for a new paid family and medical leave program, Deloitte helped the state of Colorado make the voters' vision a reality.

# A PROGRAM VOTED IN **BY THE PEOPLE** NEEDED A SYSTEM DESIGNED **FOR THE PEOPLE.**

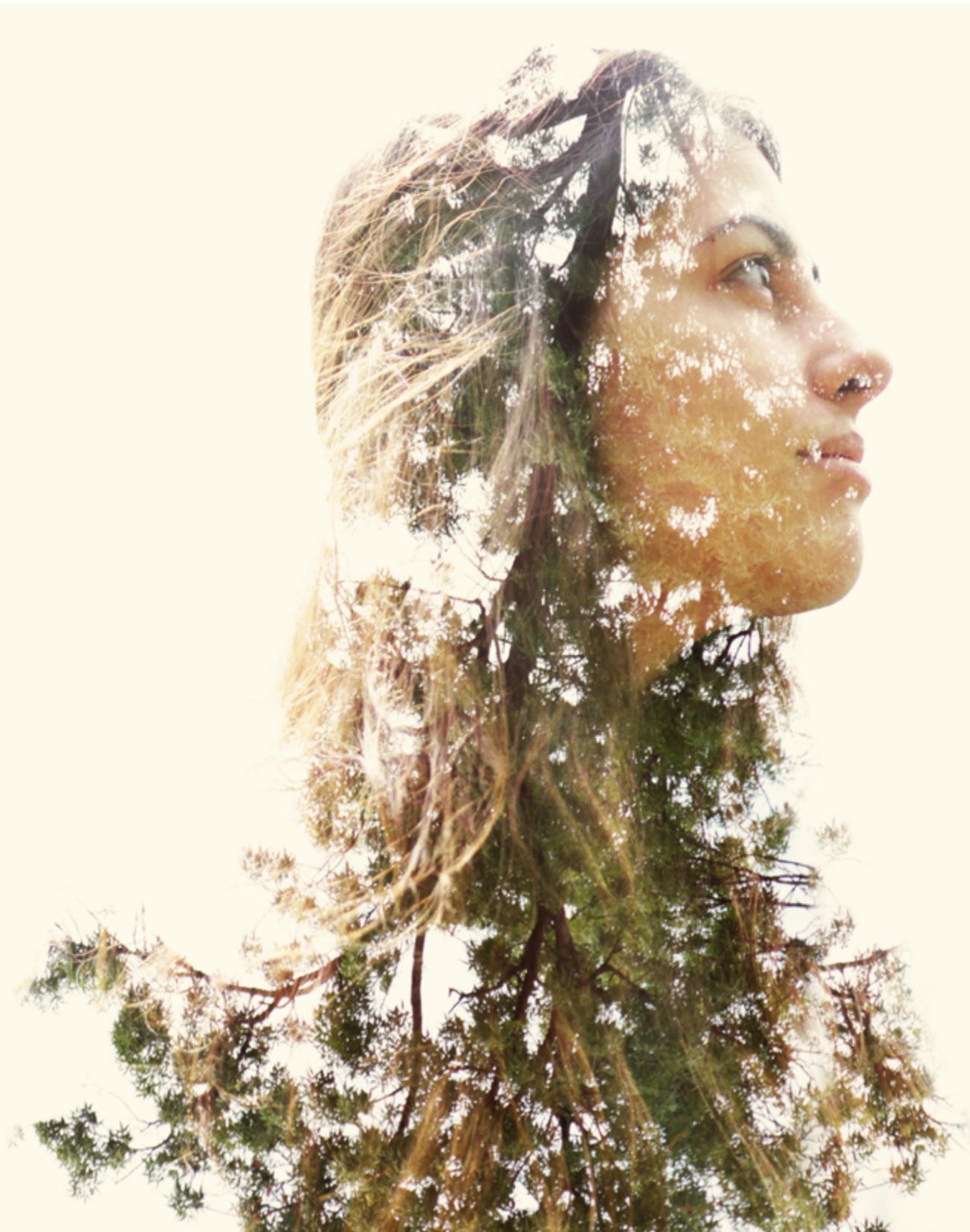
## THE SITUATION

On Election Day 2020, Colorado voters approved Proposition 118, an initiative to create a state-run insurance program that could provide 12 weeks of paid time off for significant life events and family emergencies. Other states had enacted paid family and medical leave programs, but Colorado's was the first to be adopted through a public vote rather than legislative channels.

Most workers at companies with 50 or more employees are guaranteed *unpaid* time off from work at the times they need it most. This has been the case since 1993, when the groundbreaking Federal Medical and Family Leave Act was signed into law. But stressful life events can also create a financial burden. Proposition 118 was intended to help Colorado workers who lack access to paid leave benefits avoid having to choose between earning a paycheck and caring for their family. And it could be transformative.

The new Family and Medical Leave Insurance (FAMI) program was to be administered by the Colorado Department of Labor and Employment (CDLE) and funded through worker and employer contributions. To stand up the new division and serve as its director, Tracy Marshall joined the CDLE from a major insurance provider. She also had more than 25 years of experience as a registered nurse.

Proposition 118 had received 57.7% of the vote—a solid majority—but possible resistance to change was to be expected, and any delays, cost overruns, or gaps could be subject to scrutiny. The CDLE team was committed to focusing not on “claimants,” but on fellow Coloradans—people who were growing families, caring for relatives with serious health conditions, or managing loved ones’ military deployments. Voters had made clear what they wanted in a program; Marshall and the director of innovation and technology for FAMI, Naim Razzak, believed easy access to resources and benefits would be core to its success.



# THE SOLVE

Marshall and Razzak sought an experienced collaborator to help meet voter expectations. In addition to having designed and built effective claims administration systems for other state governments, Deloitte had advanced capabilities for harnessing technology in user-focused solutions. A multidisciplinary Deloitte team was engaged to help create My FAMILI+, a technology system that could align with state statutes and policies and be tailored to Coloradans' needs. The objective was three modern, user-friendly portals to connect claimants, health care providers, and administrative staff to file and administer claims.

On the back end, Deloitte business analysts translated policies and rules into processes, leveraging industry-leading practices to drive efficiency and automation to facilitate timely, accurate claims payment. In tandem, a Deloitte team of designers, researchers, and a user experience writer worked to connect the business logic with a human-centric front-end design.

They went directly to people likely to use the system, gathering insights through surveys, focus groups and one-on-one interviews. They heard from working Coloradans about the support they need, as well as how and where they prefer to receive it. Interviewees advocated for ease of use for relatives who may be older or less tech savvy. The team also met with health care providers to consider how technology could lighten, rather than add to, their workload.

Research drove alignment on a mobile-first approach. With claims typically filed in reaction to a situation or emergency—or proactively, ahead of one—workers needed the ability to access My FAMILI+ wherever they were. The system also had to be digital-first so users could manage the end-to-end

claims process online. Unlike most state paid leave programs, My FAMILI+ enabled digital certification of serious health conditions—eliminating reliance on paper forms.

Overall, the system streamlined processes and fostered clear communication so users could prepare better and complete applications faster. Notifications were built in to meet a common wish from Coloradans to understand "what happens next" during the process and when they could expect a claim to be paid. Registered health care providers would also receive notifications of patient leave requests and then could certify the claims online or delegate tasks to staff members. The people of Colorado continued to provide feedback through multiple rounds of beta testing.

The state's Office of Information Technology team stood alongside Deloitte as the system came together on a cloud-native platform, with a stable and secure architecture that minimizes downtime and boosts operational efficiency. The platform leverages infrastructure-as-code to streamline deployment by cutting configuration time from days to hours, and automated processes reduce maintenance costs and mitigate security risks by eliminating manual errors. While the model is highly customized and scalable, it's nonproprietary, nonlicensed, and modular—so the solution can evolve with the CDLE's priorities and vision.

On launch day, Deloitte team members joined Marshall and her team in a CDLE conference room. As they watched on screen, the first claims were submitted—and processed smoothly. Emotions ran high, not because of what they saw on the dashboard but because of who they knew to be on the other side: Coloradans, accessing the help they needed.

## DIGITAL-FIRST, MOBILE-FIRST AND **ABOVE** **ALL, PEOPLE-FIRST**

## THE IMPACT

Since My FAMLI+ launched, more than \$720 million has been distributed to more than 135,000 hardworking Coloradans.<sup>1</sup> The voter-approved program has exceeded expectations in several key areas, including:

- **96%** of eligible claimants receiving benefit payments within 10 days, with many receiving benefits approximately four days after claims processing.
- **95%** of eligible Colorado workers enrolled into the PFML program.
- **40%** of claims eligible for auto-adjudication, which streamlines the workload for agents.

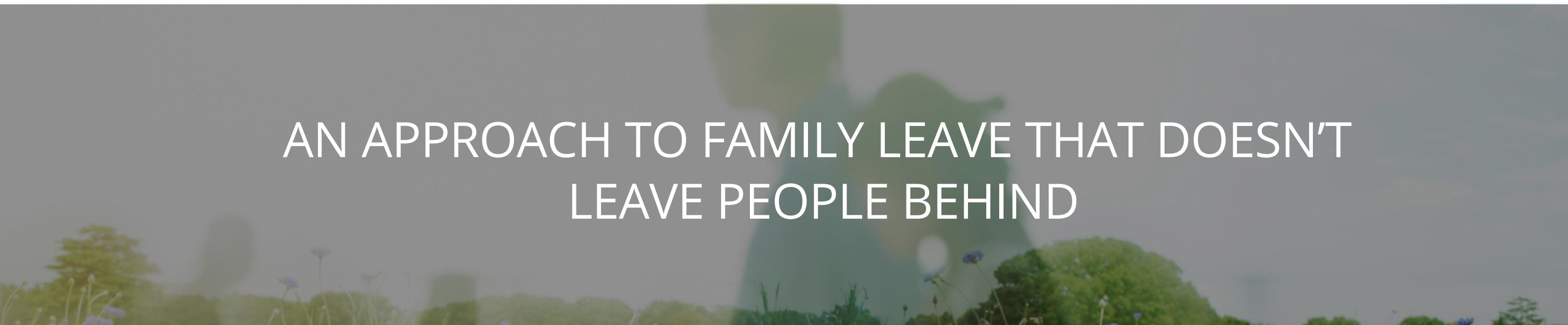
The MyFAMLI+ system's impact has also been recognized beyond Colorado, including receiving the Code for America Changemaker Award for 2025, which "goes to an individual or group that applied a digital solution to a government system that improved their community access."

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CDLE is building on the early success of My FAMLI+ by expanding public awareness and continuing to gather user feedback, which is helping set priorities for enhanced functionalities. Currently, Deloitte operates and maintains the solution and is working closely with the FAMLI Division to make adjustments and improvements, including:

- Integrated data sharing with other Colorado state agencies, including child support and MyColorado, to streamline access across programs and cross-check eligibility.
- Automated provider registration and certification for large health care systems.
- Increased use of intelligent optical character recognition and auto-adjudication to improve efficiency.
- Implemented analytics for oversight and bolstering program integrity.

Did voters get what they voted for? "It was important for us to ensure we delivered what Colorado voters wanted, so we kept the user experience top of mind at every phase of our program implementation," said Tracy Marshall, director of the FAMLI Division. "From day one, our goal was to build a common-sense experience that meets Coloradans where they are with the understanding that applicants are often experiencing a stressful time in their lives. Thanks to Deloitte's human-centered design approach, 97% of our claims are filed using My FAMLI+ online, with 60% of those coming from folks using their cellphones."



AN APPROACH TO FAMILY LEAVE THAT DOESN'T  
LEAVE PEOPLE BEHIND

# LET'S CONNECT.

Do these challenges sound familiar?



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<sup>1</sup> FMLI By The Numbers | Family and Medical Leave Insurance



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