



# TDI Annual Update

January - December 2015

## Temporary Disability Insurance

**Initial Claims** – A total of 48,387 initial applications for Temporary Insurance Benefits (TDI) were filed in 2015. Approximately 81 percent of the applications were approved and 19 percent were denied.

**Payments** – During the period 358,232 payments totaling \$164.2 million were issued. TDI payments averaged \$458 per week.

## Temporary Caregiver Insurance

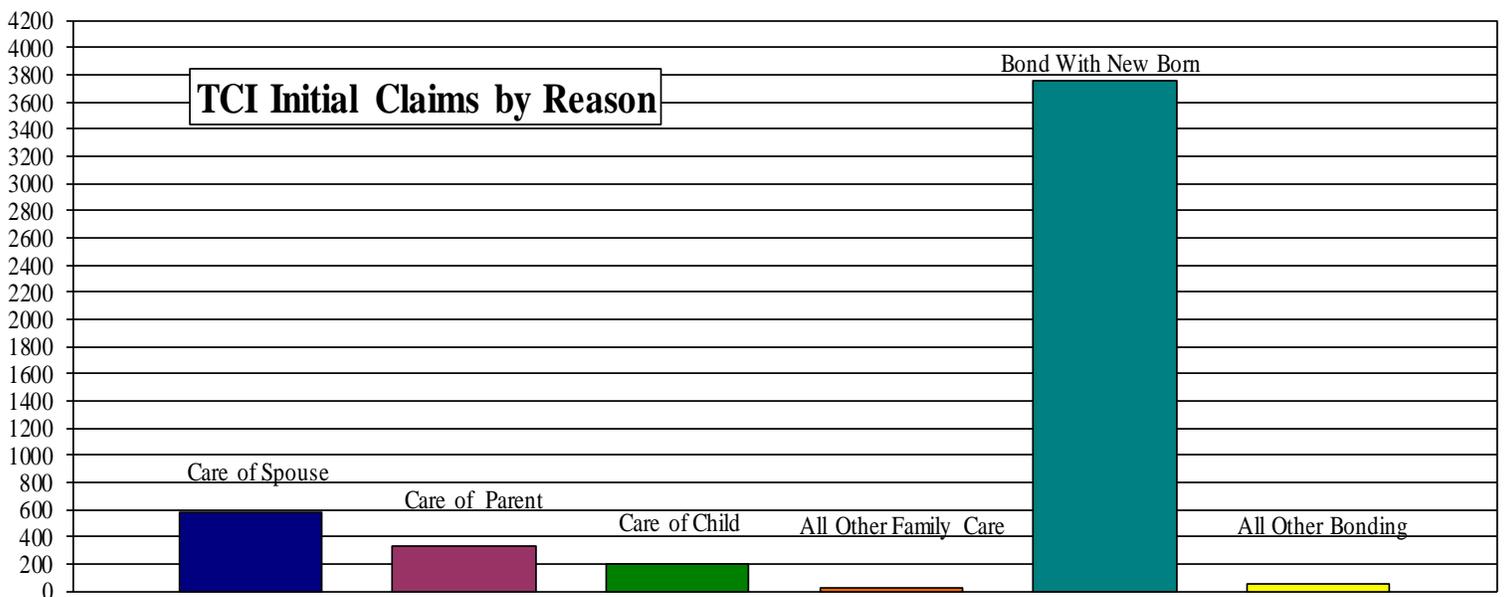
**TCI claims** – Of the 48,387 initial TDI applications filed in 2015, 7,709 (15.9%) were Temporary Caregiver Insurance benefits (TCI). A total of 4,941 (64.1%) were approved and 2,768 (35.9%) were denied.

**Type of Claim**– Less than one-quarter (23.0%) of the TCI claims approved were for care of a family member and more than three-quarters (77.0%) were for bonding with a child.

**Reason for Claim** – The majority (75.9%) of TCI Claims approved were for bonding with a new born, followed by care of a spouse (11.7%) and care of a parent at (6.8%).

**TCI Payments** – During the year 2015, 17,797 TCI payments totaling nearly \$9.2 million were issued. TCI payments averaged \$519 per week.

**Year to Date 2014** – 7,709 TCI initial claims have been filed accounting for 16.4 percent of the 46,885 TDI applications filed in 2015. There have been 17,797 TCI payments issued to date totaling \$9,243,771.



*Rhode Island Department of Labor and Training*

*Temporary Disability Insurance Program*

*January - December 2015*

*Temporary Disability Insurance Claims Including Caregiver Claims*

	<b>Total</b>	<b>Female</b>	<b>Male</b>
Total Filed	48,387	31,831	16,556
<b>Approved</b>	<b>38,956</b>	<b>25,942</b>	<b>13,014</b>
Denied	9,431	5,889	3,542
Number of Payments	358,232	n/a	n/a
Amount of Payments	\$ 164,172,375	n/a	n/a
Average Payment	\$ 458	n/a	n/a

*Temporary Disability Insurance Caregiver Claims*

	<b>Total</b>	<b>Female</b>	<b>Male</b>
Total Filed	7,709	4,693	3,016
<b>Approved</b>	<b>4,941</b>	<b>3,278</b>	<b>1,663</b>
Denied	2,768	1,415	1,353
<i>as a percent of</i>			
Total Filed	15.9%	14.7%	18.2%
<b>Approved</b>	<b>12.7%</b>	<b>12.6%</b>	<b>12.8%</b>
Denied	29.4%	24.0%	38.2%
<b>Care of Family Member</b>	<b>1,138</b>	<b>778</b>	<b>360</b>
Spouse	577	329	248
Domestic Partner	9	7	2
Parent	335	262	73
Parent-in-law	12	7	5
Grandparent	5	5	-
Child	200	168	32
Other	-	-	-
<b>Bond with Child</b>	<b>3,803</b>	<b>2,500</b>	<b>1,303</b>
New Born	3,748	2,464	1,284
Adopted Child	20	12	8
Foster Child	31	23	8
Other	4	1	3
Number of Payments	17,797	12,235	5,562
Amount of Payments	\$ 9,243,771	\$ 6,244,190	\$ 2,999,581
Average Payment	\$ 519	\$ 510	\$ 539