Building on belief

Paid Family and Medical Leave

A TCS solution helping states support workers through life’s critical moments

US Public Services
The COVID-19 pandemic has elevated the discussion around Paid Family and Medical Leave (PFML) and how states address the economic realities of workers dealing with long term family illness and the need to provide care to their loved ones. As of 2016, only four states had laws on the books providing for PFML programs. Today, there are ten states that either have a PFML program in place or have passed legislation allowing for its creation, with an additional twenty-eight states contemplating similar legislation.

State agencies are facing critical challenges implementing timely, secure, and reliable PFML programs that ensure long term solvency and timely benefit payments to their constituents. Using advanced PFML expertise, TCS has designed a unique and holistic solution to ensure state agencies meet their goals. The TCS PFML solution guarantees fast end-to-end program implementation; expert staff ready to assist states with program administration; systems that are secure and resilient ensuring payment accuracy and program solvency; maximum configurability and intuitive design for a superior user experience; and automated workflows with built-in robotics and artificial intelligence to ensure agency efficiency.

TCS' PFML solution provides states with tax collections and management, benefits eligibility determination, case management, benefit payment determination, comprehensive financial management and reporting capabilities. Our extensive focus on self-service and superior customer experience provides states with the tools and services required to implement and maintain a modern PFML program. TCS also offers program administration services using trained staff ready to perform: premiums collection activities, claims intake and adjudication, focused efforts to reduce improper payments while tracking and ensuring recoupment, and a contact center ready to resolve all program user’s questions or concerns. With this holistic approach, TCS provides comprehensive technology and program administration services that will support a strong and successful PFML program.

Overview

More states in recent years have passed PFML legislation, resulting in a need for affordable and reliable technology as a foundation to enable and achieve user and customer-centric administration of programs and services. State agencies will require next-generation technology and end-to-end program administration services to be able to quickly, and efficiently implement a solution. In response to more states adopting PFML programs, TCS created a specialized team in 2020 to develop an innovative technology and a value-based approach to assist states in implementing and administering a PFML program. Our comprehensive solution and PFML deployment team is available for an expedited and seamless deployment in support of legislative, regulatory, and business rule needs that are unique to each state.
Industry Knowledge and Domain Expertise

TCS’ PFML technology solution is a fully integrated, cloud solution capable of handling all facets of the program. Taxation, benefits, appeals, reporting, and accounting are native capabilities architected and developed into our solution. Rather than repurpose technology, TCS invested in creating a new platform to meet and accommodate the specific and unique PFML needs and compliance requirements. Our specialized teams researched the various laws and regulations governing PFML programs across the country and utilized this information to build a solution from the ground up—encompassing purpose-built features and functionality from the latest technology and incorporating modules to assist our partner agencies in maintaining regulatory compliance.

In addition to tailored solution technology, we offer an innovative approach for program administration using trained TCS staff to determine an individual's program eligibility and coverage, including premium collections, benefits adjudication, improper payment collections, auditing, and an internal escalation procedure to ensure timely appeals. Furthermore, we offer a contact center to assist program users during the life of a claim. TCS provides peace of mind with its end-to-end program administration services that allow government agencies to stand up programs faster to meet the needs of constituents while ensuring program integrity, fund solvency, and reliability.

Our Solution

TCS PFML is a fully integrated solution inclusive of all functionality required to administer a robust PFML program. Solution functionality includes:

- **Tax account management**: Taxpayer registration and account maintenance including tax rate processes and tax collection and wage reports
- **Benefit account management**: Claims filing, determination, adjudication, and payment through automated workflows and automated processes
- **Appeals management**: Integrated appeals functionality for tax and benefits issues
- **Reporting tools**: Full suite of reports and configurable dashboards for multiple levels of staff to accomplish better program and workload management, including tools to deliver high levels of transparency
- **Financial accounting**: Full financial and accounting transparency
- **Modern flexible infrastructure**: Scalable architecture to accommodate immediate swings in volume of service demand
- **Self-service capabilities**: Comprehensive self-service features for taxpayer, claimants, and third-party administrators
- **Training**: In addition to extensive self-service features, the solution also offers self-guided training using integrated system training guides
TCS PFML offering provides the following benefits:

- **Extensive self-service** features enable taxpayers and claimants to manage demographic and account data, view account history and account information, submit documentation, and file appeals.

- **Automated work queues and processes** allow for expedited implementation, testing, configuration, and customization, thereby saving time and manual effort.

- **End-to-end compliance** modules are configurable with ability to customize as appropriate to comply with unique administration laws, policies, and regulations.

- **Fraud prevention and detection** using self-learning technology with continual improvement over time, enabling states to identify and prevent fraud and detect criminal activity that sieves through traditional fraud prevention safety nets.

- **Program administration and contact center**: Trained staff ready to deploy quickly to administer premiums and collection related activities with a focus on accuracy, efficiency, excellent customer service, scalability, and timely benefit payment. As a third-party administrator, TCS will provide the following program administration services to allow states to successfully administer their individualized programs:

  - Premiums and wage report collection and compliance tracking with delinquency notices and payment collection via common methods such as, repayment plan, liens, and garnishments.
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   Premiums and wage report collection and compliance tracking with delinquency notices and payment collection via common methods such as, repayment plan, liens, and garnishments.

   Claim intake and claim adjudication determining employee eligibility and entitlement to benefits.

   Improper benefit payment investigations and recoupment via offsets, tax refund intercepts, and repayment plans.

   Accurate and timely appeals escalation to the designated state authority.

   A contact center ready to assist program participants with any questions and resolve any outstanding issues on a claim or user account.

   A next-generation telephony system that integrates into the TCS technology offering, is able to monitor and capture all communication and contact with program users and contains self-auditing features that enhance the customer service experience.

   Internal processes and capabilities, such as a mail center, to allow for data collection and disbursement for program users unable to use electronic processes.

   Dedicated supervisory and training teams monitoring, training, and ensuring program compliance utilizing up-to-date change management strategies to ensure program success.

TCS Advantage

A customer-first philosophy combined with over 50 years of technical experience has given TCS the expertise and ability to consistently design and deliver industry-leading solutions for government and enterprise partners around the globe. We provide our partners with the most advanced technology available today, and by partnering with TCS, PFML administrators will leverage:

 **Recognized industry expertise.** We bring decades of experience designing innovative solutions with an unparalleled global reputation. Recognized and praised for our out-of-the-box solutions, trusted client partner status, strategic consulting, delivering on program commitments, and executing solution support.

 **Contextual knowledge and expertise across core domains.** Our extensive experience and deep knowledge in operational technologies and IT infrastructure services, combined with our ability to learn and understand our clients’ business and operational needs due to our team’s handling of diverse business scenarios, TCS enables government and enterprise clients to sustain a competitive edge in today’s rapidly changing technology and business environments.

 **Strategic partnerships and alliances.** TCS has forged strong partnerships with industry leading technology providers to deliver best-in-class solutions for our partners. Strategic collaborations help deliver best-of-breed solutions and outcomes for clients in need of reliable data analytics and PFML solutions.
TCS' Core Principles

Build long-term, sustainable business relationships with state and local government clients. This is founded in three core principles of:

• **Delivery Certainty:** Deliver on commitments with quality and integrity. Create value-based partnerships which deliver predictable outcomes, with a focus on government’s success and constituent needs.

• **Government 4.0:** Commit to improving the way government business gets done. Leverage investments in technology, intellectual capital, and digital assets. Invest in practical innovation to help drive improved citizen experiences and transform the operating landscape through process and technology optimization.

• **Business with Purpose:** Pursue business opportunities and continuously invest in the communities we serve with focus on education, healthcare, and the environment. TCS is a leader in Corporate Social Responsibility, contributing 50% of annual profits to charitable causes, with the goal of enriching the communities we serve and operate within by creating new, sustainable, opportunities that attract the very best businesses, jobs, and employees.
About Tata Consultancy Services Ltd (TCS)

Tata Consultancy Services is a purpose-led transformation partner to many of the world’s largest businesses. For more than 50 years, it has been collaborating with clients and communities to build a greater future through innovation and collective knowledge.

TCS offers an integrated portfolio of cognitive powered business, technology, and engineering services and solutions. The company’s 469,000 consultants in 46 countries help empower individuals, enterprises, and societies to build on belief.

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