

# Massachusetts Health Care Training Forum (MTF): Paid Family and Medical Leave Program (PFML) Fall 2025 Questions and Answers

This document supplements the presentations made during the Massachusetts Health Care Training Forum (MTF) meetings by offering Questions & Answers, and additional presenter comments if applicable.

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## Question 1:

**Did you say that self-employed individuals must be enrolled for 3 years prior to applying for PFML? Is there a scenario where they would be eligible if they hadn't been enrolled?**

**Answer:**

No, I was referring to the amount of time that you need to participate in the program after you opt-in as a self-employed individual.

There is not a scenario where you are eligible if you are not enrolled, unless you are a 1099-MISC employee for a business that covers contractors for PFML because 1099-MISC employees make up 50% or more of the business's workforce, and they contribute to the Commonwealth for you to be eligible for PFML benefits.

If you decide to opt-in to the program and you have elected coverage, you won't be eligible for benefits until you've made the required contributions for at least 2 of your last 4 completed calendar quarters.

When I referenced three years, I was talking about the amount of time that you have to contribute to quarterly payment once you have opted in. Once enrolled in the program, you'll be required to remain enrolled for at least 3 years. During this time, you'll be required to file quarterly earnings reports and submit the full quarterly contribution payments for both family and medical leave based on your earnings.

These are the links to our web content about self-employed individuals.

[Paid Family and Medical Leave coverage for self-employed individuals](#)

[Opt in and contribute to PFML as a self-employed individual](#)

Question 2:

**If it is taxable, will we get a tax form? Then we will not have to worry about it unless we receive it?**

Answer:

The IRS recently issued a ruling on the taxability of benefits issued after January 1, 2026. For benefits distributed prior to that date, DFML will be issuing 1099s and suggests consulting a tax consultant as to whether they need to pay taxes on those benefits. DFML cannot provide guidance as to the taxability of benefits issued prior to January 1, 2026.

[Taxes on Paid Family and Medical Leave \(PFML\) benefits](#)

Question 3:

**Any immigration status requirements?**

Answer:

DFML has proof of identity requirements. While the most frequently used form of identification is a Massachusetts issued driver's license, there are many other forms of identification that are acceptable. Some of these include: a U.S. Passport or Passport Card (include both the page with identifying information AND the signature page), a Permanent Resident Card (Form I-551) issued by the U.S. Department of Homeland Security (DHS), the U.S. Immigration and Naturalization Service or an Employment Authorization Document (EAD) issued by DHS, Form I-766, or Form I-688B or a Foreign Passport (include both the page with identifying information AND the signature page). More detailed information is available on this handout or the DFML website.

[Get ready to apply for Paid Family and Medical Leave \(PFML\) benefits flyer](#)

Question 4:

**Are US postal service workers eligible?**

Answer:

Federal workers, including postal workers, are ineligible for PFML benefits.

Question 5:

**Is it true that self-employed people can qualify for benefits immediately upon paying required contributions?**

Answer:

If a self-employed individual decides to opt-in to the program and has elected coverage, they won't be eligible for benefits until they've made the required contributions for at least 2 of your last 4 completed calendar quarters. After they have completed their contributions, they can be eligible for benefits.