



# Disability Rights Oregon

TO: Senate Committee on Human Services  
FROM: Disability Rights Oregon  
DATE: February 6, 2023  
RE: SB 576 and Health Insurance for People with Disabilities

Chair Gelser Blouin, Vice Chairs Robinson, and members of the Committee,

Thank you for the opportunity to address the Committee on the importance of ensuring the availability of health care to people with disabilities who are employed. At Disability Rights Oregon, we have worked for decades to ensure that people with disabilities have the independence, dignity, and opportunity they deserve, including the right to work and the right to access health care.

In my work, I routinely meet with people with disabilities who want to work but who are not employed. When we talk about the barriers to finding employment, I hear several explanations. Many people can't find employers who will give them a chance. Many find their employment options are very limited or nonexistent. One of the most common explanations I hear, however, is that people with disabilities are terrified of losing their health insurance and other supports that they depend on.

Some of us may know young people in their 20s and 30s who are relatively healthy who have tried to live without health insurance. They may have limited health care needs and may not see the doctor regularly. To them, sometimes the cost of health care makes running the risk of being uninsured a possibility, or sometimes the cost of health care makes living without health insurance the only option.

Most people with disabilities cannot afford to take a chance of being uninsured. Many people with disabilities take an array of expensive medications, without which they would die. Many use wheelchairs or other medical equipment that costs thousands of dollars and requires routine expensive maintenance or replacement parts. Some people who receive tube feedings depend on medical insurance for the food they eat everyday; without medical insurance, they would quickly starve. For other people with disabilities, Medicaid covers in-home supports, where providers come to their house and help them with the most basic functions of living. People with disabilities cannot afford to lose medical insurance coverage.

The rules of Medicaid eligibility often appear complex, arbitrary, and arcane to people who rely on Medicaid coverage. Many people on income-dependent benefits know the

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Disability Rights Oregon is the Protection and Advocacy System for Oregon

shock of hearing that they've filled out a form wrong and now owe thousands of dollars or have been disqualified from the supports they need to live. While Disability Rights Oregon and other disability advocacy organizations around Oregon offer counseling around income-based benefits and employment, many people with disabilities have heard horror stories of their friends losing their medical coverage or other benefits when they start working. When bureaucracy can deprive you of your basic life-support system, the fear of losing that coverage is very keen.

The more we can do to reduce that fear of losing life-saving medical care, the more people with disabilities will feel free to explore the world of employment. I love to meet people with disabilities who have just found the first job of their lives and hear about their new feelings of independence and self-confidence. People who had once been locked out of the working world find a new social network, a new community, and a new sense of purpose.

For this reason, SB 576 will help more people with disabilities find work and have confidence that they will not lose their medical coverage if they work an hour longer or earn a dollar more than some spreadsheet or computer algorithm thinks they should. This bill will promote employment and independence among people ready and willing to work. Employees with disabilities, their employers, their coworkers, consumers and customers at their places of work, and society as a whole will benefit from that guarantee.

### **About Disability Rights Oregon**

Since 1977 Disability Rights Oregon has been the State's Protection and Advocacy System.<sup>1</sup> We are authorized by Congress to protect, advocate, and enforce the rights of people with disabilities under the U.S. Constitution and Federal and State laws, investigate abuse and neglect of people with disabilities, and "pursue administrative, legal, and other appropriate remedies".<sup>2</sup> We are also mandated to "educate policymakers" on matters related to people with disabilities.<sup>3</sup>

**If you have any questions regarding DRO's position on this legislation, please call Meghan Moyer at 503-432-5777 or email her at [mmoyer@droregon.org](mailto:mmoyer@droregon.org).**

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<sup>1</sup> See ORS 192.517.

<sup>2</sup> See 42 U.S.C. § 15041 et seq; 42 U.S.C. § 10801 et seq.

<sup>3</sup> See 42 U.S. Code § 15043(a)(2)(L).