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4/8/23

Oregon State Legislature,  
Joint Committee On Ways and Means  
900 Court St. NE,  
Salem Oregon 97301

Subject: Testimony on SB5506

Dear Oregon State Legislature,  
Joint Committee On Ways and Means:

I am a gig-worker. Since 2015, I have worked numerous gigs, including construction site cleanup, hazardous materials recycler, janitor, rideshare driver, and delivery driver. While some platforms are better than others, the worst are the most popular. Between 2016 and 2020, I completed 2,736 trips for Uber and 1,773 trips for Lyft. Since March 2021, I have driven over 21,000 miles for GrubHub and DoorDash. Unfortunately, while I have worked hard for these platforms and the customers they serve, I am not making ends meet.

Also, since 2015, I've struggled with several physical and mental health issues. After my mother died from uterine cancer in 2014, I struggled with psychosis for nearly two years. When I began

my recovery process, my OHP coverage was instrumental in allowing me to afford the treatment I needed. OHP also covered a steroid shot to my right foot, relieving severe arthritic pain caused by an early childhood right foot breaking. Today, OHP covers my continued mental healthcare, treating my ADHD with critically needed therapy and medication.

I would love to buy private health insurance. However, I cannot afford the cost because I am a gig-worker, classified as an independent contractor, and not an employee. Most independent contractors raise their rates to cover health insurance costs.<sup>1</sup> Unfortunately, I do not have control over pricing on the Uber, Lyft, GrubHub, and DoorDash platforms. Oregon independent contract law requires that I have freedom from oversight to cover business expenses, such as a business location, advertising, marketing, and investments, including a new car – none of which I can afford with my meager pay.<sup>2, 3</sup> In fact, I can barely cover my student loans and prescriptions with what I earn off these platforms. Yes, I am actively searching for a job that would put me in a better position to pay for health insurance; I know how valuable it is.

As I search for a job, I rely on OHP coverage to afford treatment for my ongoing health challenges. If I lost my OHP eligibility, I would have to go entirely without health insurance and, therefore, without the necessary mental and physical health treatment. The upcoming (and ongoing) redetermination process for OHP worries me. Can I keep my coverage on OHP? Or, will I get coverage through the Basic Health Plan? I urge this committee to prioritize funding for the redetermination process and the Basic Health Plan so gig-workers like myself don't fall

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<sup>1</sup> Rede, George. "Employee or contractor? Dispute over Uber drivers raises familiar Oregon issue." Oregon Live, 23 October 2015, [https://www.oregonlive.com/business/2015/10/employee\\_or\\_contractor\\_dispute.html](https://www.oregonlive.com/business/2015/10/employee_or_contractor_dispute.html). Accessed 6 April 2023.

<sup>2</sup> Wood, Robert W. "Do's and Don'ts When Using Independent Contractors." American Bar Association, 30 June 2011, [https://www.americanbar.org/groups/business\\_law/publications/blt/2011/06/03\\_wood/](https://www.americanbar.org/groups/business_law/publications/blt/2011/06/03_wood/). Accessed 6 April 2023.

<sup>3</sup> "ORS 670.600 - Independent contractor defined." OregonLaws, [https://oregon.public.law/statutes/ors\\_670.600](https://oregon.public.law/statutes/ors_670.600). Accessed 6 April 2023.

through the cracks and potentially lose our coverage and access to care, especially when we do have control over our “independent businesses.”

Thank you,

Collin S. Ferguson