

May 29, 2025

Chair Hartman, Vice-Chairs Nguyen and Scharf, and Members of the House Committee on Early Childhood and Human Services:

Greetings! My name is David Nichols. I am grateful to join the ***Disability Health and Employment Equity Coalition*** in support of SB 20. Some may remember that I appeared before this committee in 2023 as an advocate for SB 420 which passed and has created a new Brain Injury Program in the Oregon Department of Human Services.

You may remember my story. In 2017 I fell rock climbing and suffered a very severe traumatic brain injury. I'm an OSU-trained Mechanical Engineer and at the time I was working for The Boeing Company on the design of the new 777x plane. When I came before you in 2023, I was still living with my parents and continuing therapy to regain my abilities and independence. In the last year, I am happy to report that I have started working part-time as a sales associate for the new REI store in Cedar Hills. I am now living on my own. And as you can see, I have been walking independently and shed my walker. Until this spring, I was able to stay on my father's health insurance plan. But in March I lost that insurance and learned that I could qualify for Medicaid through the EPD program. This is a major benefit for me because I receive very good insurance at relatively low cost and I am not dependent on my employer for this coverage. The problem is that the program requires that I jump through some pretty significant hoops—which make it very stressful and difficult to manage my expenses and save for emergencies and for the future. As you know I can only earn about \$3000 per month and must keep my savings below \$5000. As a part-time worker I have to manage my work hours at REI very carefully.

My long-term goal is to work full-time in engineering. But I recognize that this may be some time away. With my TBI, I am still transitioning back to doing the work I was able to do before my injury. With its current income and asset caps, the EPD program makes it very hard for those with brain injuries to save for the future and transition to full-time and more highly paid work.

I hope that SB 20 will be funded by the Ways and Means Committee and that you will support its passage when the time comes. I have met many in the disability community who really want to contribute to Oregon's economy, to pay taxes and be productive members of society. There are many barriers that lie before us and we should not have to choose between health insurance and economic wellbeing. EPD is a great resource but it also feels to me like a "poverty trap". Eliminating the income and asset caps would make the program a much stronger incentive to let us contribute and become more financially independent.

Thank you for your time and attention.

Dave Nichols

1825 SW 96th Avenue Portland, OR 97225