



February 4, 2025

Senator Wlnsvey Campos, Co-Chair
Representative Andrea Valderrama, Co-Chair
Joint Ways and Means Subcommittee on Human Services
Oregon State Capitol
900 Court Street NE
Salem, OR 97301

Re: Testimony On HB 5025 – Addressing the Funding Shortfall for The Essential Worker Healthcare Trust (EWHT) in OHA’s 2025-27 Budget

Dear Co-Chairs and Committee Members,

My name is Bess Jayme and I’m writing to urge the committee to increase funding for the Essential Worker Healthcare Trust (EWHT) beyond the \$5 million currently allocated in the Governor’s Recommended Budget. As Director of the Trust, I want to highlight the critical role this funding plays in ensuring affordable, high-quality healthcare coverage for Oregon’s vital long-term care (LTC) workforce.

In 2021, during the height of the COVID-19 pandemic, the Legislature supported the creation of the EWHT through SB 800 — investing \$30M into an innovative, collaborative healthcare model that has since improved the lives of thousands of long-term care workers across the state and helped stabilize an industry facing a critical workforce shortage.

EWHT is a private labor-management trust that provides high-quality, low-cost healthcare benefits to LTC workers and fills the eligibility and affordability gap between the Oregon Health Plan (OHP), employer-sponsored insurance (ESI), and the Affordable Care Act individual market and is one of Oregon’s primary efforts to address the state’s health coverage and equity goals.

Prior to the creation of EWHT, only 33% of care providers participated in their ESI because the plans were low quality and unaffordable. As a result, LTC workers were more than twice as likely to be uninsured than other Oregonians. Now over 65% of the workforce of EWHT-participating employers is enrolled in EWHT with more growth expected in 2025, largely in rural communities across the state.

EWHT’s unique, tripartite funding partnership between the State of Oregon, federal Centers for

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Person-centered healthcare coverage for long-term care workers, by long-term care workers.

Delivered by RISE Partnership, a nonprofit supporting Oregon’s care providers and public sector workers with outstanding training, education, and benefit navigation

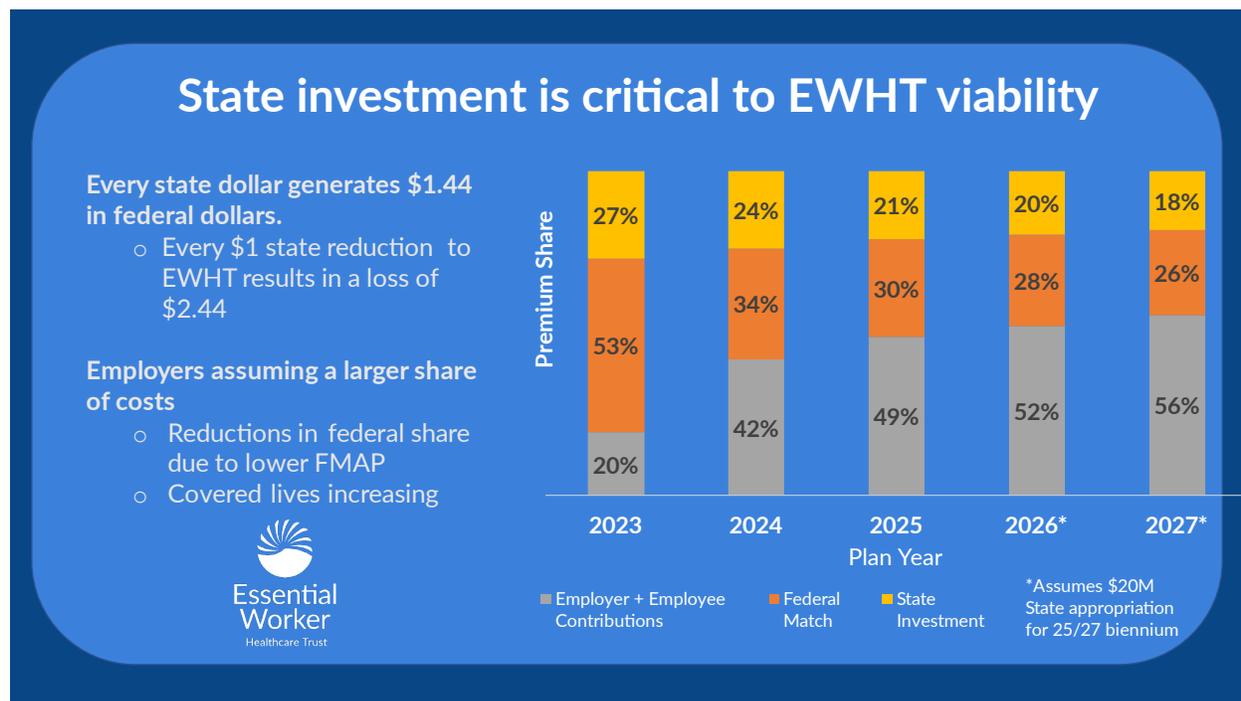


Medicare and Medicaid Services (CMS), and LTC employers is a critical component of offering significantly improved benefits at a lower cost for caregivers, including:

- 90% of member costs are covered, compared to 60% previously.
- 85% average reduction in monthly premiums, starting at \$35 for the lowest-income workers.
- 67% average reduction in deductibles and out-of-pocket maximums.

The past two years have also demonstrated EWHT’s effectiveness in retaining long-term care providers. In Oregon, skilled nursing facilities have an annual retention rate of 45.4% for nursing staff, according to 2023 CMS data. In contrast, 71% of employees enrolled in EWHT remained with their employer after one year, with 62% of employees enrolled in EWHT were still with their employer after two years. This was a consistent trend observed in both 2023 and 2024, indicating employees are more likely to stay with their employers when they have access to EWHT benefits.

While we deeply appreciate the legislature’s ongoing commitment to this vital workforce, additional state investment beyond the proposed \$5 million in the Governor’s Recommended Budget is critical to EWHT’s viability. State dollars are necessary to draw down federal dollars, with every state dollar currently generating \$1.44 of federal funding. Therefore, if EWHT receives only \$5 million in state funding instead of the requested \$20 million, for example, EWHT will forgo an additional \$21.6 million in federal funding.



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Without adequate State funding, the Trust would face some difficult and harmful trade-off decisions, including capping enrollment at the current level of approximately 5,100 covered lives, preventing us from reaching our goal of covering 7,000 essential workers, reducing benefits, and/or increasing out of pocket costs and contribution rates dramatically, i.e., employers and employees would see a 30% increase in 2026 and again in 2027, effectively bringing benefits and costs back to pre-EWHT levels.

EWHT is delivering on the intended outcomes of the 2021 legislation by improving access to affordable, high-quality health care for employees in the long-term care sector, enhancing workforce retention and recruitment, and ultimately stabilizing the long-term care industry in Oregon. I urge this committee to increase EWHT's funding to ensure long-term care workers can continue receiving the healthcare they need and deserve. For more information, please refer to the EWHT 2024 Annual Report submitted with this letter or by visiting the [EWHT website](#).

Sincerely,

Bess Jayme, MBA
Essential Worker Healthcare Trust Director

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