

Date: February 18, 2025
To: Chair Taylor and Members of the Senate Labor and Business Committee
From: Ivo Trummer, Government Relations Director, ivotru@saif.com
Elaine Schooler, Assistant General Counsel, elasch@saif.com
Re: **SAIF is neutral on SB 606, and respectfully urges the Chair and Committee to engage the Management Labor Advisory Committee on the proposal**

SAIF is Oregon's not-for-profit workers' compensation insurance company and the leading workers' compensation insurance carrier in Oregon. Since 1914, we've been taking care of injured workers and helping them get back to work. Through our partnership with Oregon employers, we've worked to advance workplace safety in Oregon, reducing the total number of injuries and keeping premium costs low. We're proud to be the workers' compensation provider of choice for the majority of Oregon employers, from thousands of small businesses to some of the state's economic leaders; as well as insuring over 1,200 public entities: state agencies, public universities, cities, counties, special districts, and school districts throughout the entire state. Covering more than half a million local workers each day, SAIF is committed to helping Oregon work better, smarter, and safer.

First, SAIF acknowledges the critical work that the workers at The Oregon State Hospital and at the Stabilization and Crisis Unit perform on behalf of Oregonians and their families everywhere. These workers perform meaningful work that at times is also very stressful and hard. SAIF appreciates these employees for their dedication to the critical service they provide to Oregonians!

As proposed, SB 606 would add full-time paid employees of the Oregon State Hospital with "direct contact with patients", and full-time paid employees of the Department of Human Services who work at the Stabilization and Crisis Unit (SACU) to the list of certain workers whose posttraumatic stress disorder (PTSD) and acute stress disorder is presumed to be a compensable occupational disease claim. To use the presumption, the worker must have been employed at least five years or experience a single traumatic event for PTSD. The presumption is no longer available seven years after a worker is no longer employed. Employers can refute this presumption with clear and convincing medical evidence that duties as a covered employee were not of real importance or great consequence in causing the diagnosed conditions. The current list of workers who are covered under this presumption are first responders and workers at correctional facilities.

In SAIF's experience, timely access to qualified mental health treatment for workers with an accepted PTSD claim remains one of the core challenges to delivering care to these injured workers – irrespective of whether they fall under the presumption created by 656.802 or not. In the case of state employees, the costs of these claims are passed on to the state and includes medical services, time loss for periods that the worker cannot return to work, and in some cases permanent disability awards. Generally speaking, the time loss benefits are the most significant cost of PTSD claims.

SAIF is committed to working towards a balanced and fair workers' compensation system in Oregon that continues to be widely accessible, helps injured workers recover and get back to work, and remains affordable for policyholders. We respectfully urge the Chair and the Members of the Senate Labor and Business Committee to engage the MLAC as you consider SB 606.