



Disability
Rights
Oregon

TO: Senate Committee on Human Services
FROM: Disability Rights Oregon
DATE: February 13, 2025
RE: SB 576 and Health Insurance for People with Disabilities

Chair Gelsner Blouin, Vice Chair Linthicum, and members of the Committee,

My name is Emily Ross, Work Incentive Planning and Assistance (WIPA) program manager at Disability Rights Oregon. 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.

In my role, I spend much of my time assisting individuals in applying for the Employed Persons with Disabilities (EPD) program. In many cases, the services that people with disabilities receive like personal support workers and job coaching are intrinsically attached to their continued Oregon Health Plan eligibility. Individuals are often forced to choose between pursuing their employment goals and receiving essential medical services. These fears of losing access to essential services can cause these individuals to consider reducing their current work or stop working entirely.

What are EPD Benefits?

The Employed Persons with Disabilities (EPD) program allows individuals the ability to work without fear of losing their medical coverage and access to the services they receive that help them to live and work in their community. However, individuals are limited in how much they can save – an individual is limited to a \$5,000.00 resource limit when they don't qualify for an Achieving a Better Life Experience (ABLE) or Individual Development (IDA) account.

The existing EPD rules place discriminatory barriers on people with disabilities

This resource limit inequitably hampers someone's ability to save in pursuit of the same goals that people as their non-disabled counterparts. They face barriers when they want to save some of their increased income to save for future goals—moving to new apartment or safer neighborhood, buying a more reliable car that will get them to work, or continuing education towards their ultimate employment goals. And most egregiously, Individuals with disabilities are given the message that you can achieve a certain level success, but no more, because they are limited by an income cap (\$6,361.00/month in 2024).

The alternative, employer-based health insurance can prove to be difficult and punitive. Due to the complex needs of individuals with disabilities, they often need to enroll in the highest tier of their employer sponsored options. This could result in paying a high monthly premium and large out-of-pocket expenses. And due to the constraint of the plan the employer has chosen, they may lose access to their current health providers, which could disrupt established relationships and continuity of care.

Many people with disabilities face enumerable surgeries throughout their lifetime and/or take an array of expensive, life-sustaining medications. Many use wheelchairs or other medical equipment that costs thousands of dollars and requires routine expensive maintenance or replacement parts. Some people receive tube feeding and depend on medical insurance for the food they eat every day. For other people with disabilities, Medicaid covers in-home care 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 due to achieving a level of success or saving towards a goal to better their life. The more we can do to reduce that fear of losing access to medical benefits and the attached services, the more people with disabilities will feel free to explore the world of employment.

For this reason, SB 20 will help more people with disabilities pursue their employment goals and have confidence that they will not lose their medical coverage if they work or save more than some spreadsheet or computer algorithm thinks they should. This bill will promote employment and independence among people who want to work and achieve without limitations or fear of what they may lose. 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.¹ 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".² We are also mandated to "educate policymakers" on matters related to people with disabilities.³

Thank you for your time. If you have any questions for me about my testimony, please feel free to reach out to me at eross@droregon.org or call me at (503) 312-8175.

**Emily Ross
WIPA Program Manager
Disability Rights Oregon**

¹ See ORS 192.517.

² See 42 U.S.C. § 15041 et seq; 42 U.S.C. § 10801 et seq.

³ See 42 U.S. Code § 15043(a)(2)(L).

