

saif

Work. Life. Oregon.

2026

Workers' Compensation
Insurance Seminar

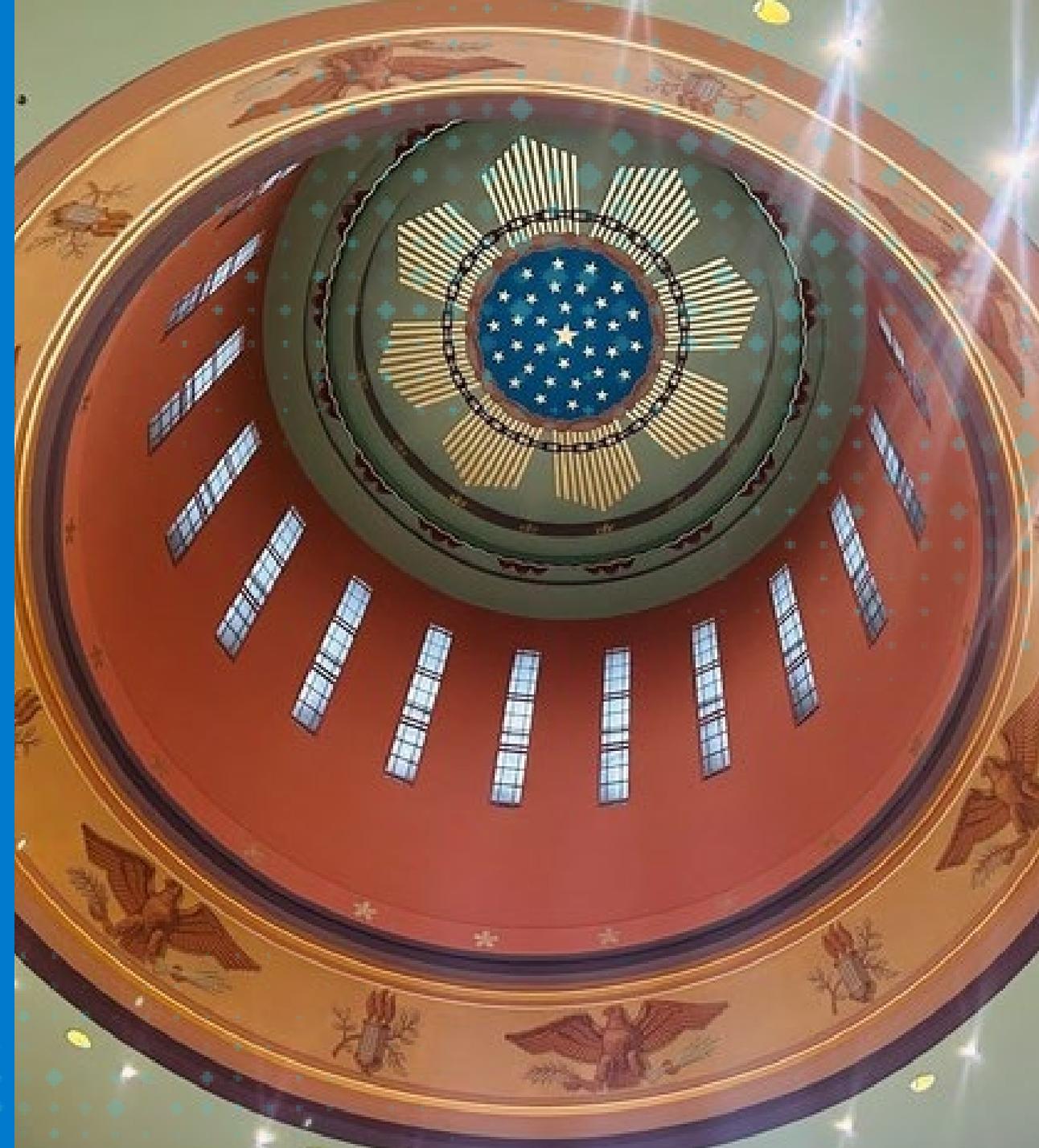
Legislative update

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Goals today



**LEARN ABOUT THE
LEGISLATIVE PROCESS**



**REVIEW IMPORTANT
CHANGES HEADED YOUR WAY**

Legislative process for WC issues

Legislature

- Senate – 30 members
- House – 60 members

Workers' compensation bills assigned to

- Senate Labor and Business Committee
- House Labor and Workforce Development Committee
- Senate and House Judiciary Committees
- House Commerce and Consumer Protection Committee
- House Healthcare Committee

Appointments to boards and commissions (i.e. MLAC)

- Senate Rules Committee, Senate confirmation vote

Legislative process for WC issues

Every bill needs to have the following:

- Public hearing(s)
 - Testimony from stakeholders, written or oral, in-person, or virtual
 - Recorded and posted online
- Work session(s)
 - Testimony limited to invited speakers
 - Committee vote, majority rules
 - Recorded and posted online
- Floor vote
- Repeat in other chamber

Management Labor Advisory Committee (MLAC)

Comprised of 10 members serving a three-year term

- 5 labor members
- 5 management members
- Appointed by Governor and confirmed by Senate

Monthly meetings, weekly during session

Purpose

- Advise the legislature on adequacy of benefits, medical and legal system costs, review legislative proposals
- Provide forum for stakeholder feedback
- Maintain a workplan

“Never doubt that a small group of thoughtful, committed, citizens can change the world. Indeed, it is the only thing that ever has.”

— Margaret Mead

Land Use Legislation

1973

How does this affect you?

It protects farms and forest land by controlling urban growth.

[Learn more](#)



Forest Practices Act

1973

How does this affect you?

It protects the quality of your drinking water and preserves wildlife, fish, and other natural resources.

[Learn more](#)

Watershed Enhancement Board

1987

How does this affect you?

It helps protect the quality of your drinking water, provides recreational opportunities, and enhances local scenery.

[Learn more](#)



Workers' Compensation Reform

1990

How does this affect you?

Workers now have more protection if injured on the job.

[Learn more](#)

Vote By Mail

1998

How does this affect you?

First for primaries, and then in 2020 for all elections, this law makes it easier for you to vote.

[Learn more](#)



Oregon Cultural Trust

2001

How does this affect you?

You can now get tax credits for donating to cultural institutions, which helps preserve and support Oregon's cultural heritage.

[Learn more](#)

Motor Voter Bill

2020

How does this affect you?

It is easier for you to register to vote because it happens when you get your driver's license.

[Learn more](#)





2026 Session

Timelines

Session started February 2nd

- ~300 bills introduced
- Limited to 35 days

Key dates

- February 4 – Revenue forecast
- February 16 – First chamber deadline
- February 26 – Second chamber deadline
- March 6 – Target sine die
- March 8 – Constitutional sine die

MLAC – met every week

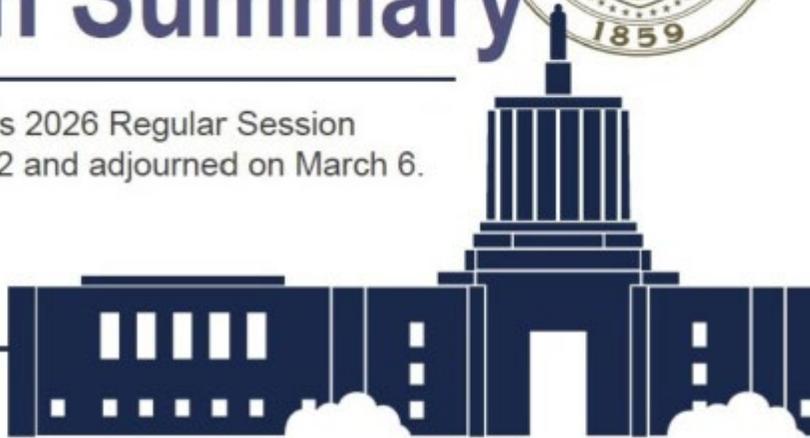
2026 Legislative Session Summary



The Oregon legislature's 2026 Regular Session convened on February 2 and adjourned on March 6.

Measures

Measures introduced during the 2026 session include bills, resolutions, and memorials. They may be revised if legislators adopt proposed amendments.



Committees

Each measure is sent to one or more committees, where lawmakers hold public hearings to gather testimony from community members and conduct work sessions to decide whether to amend a measure before sending it to the Senate or House of Representatives for a vote.



279

Committee Meetings

399

Public Hearings

414

Work Sessions

Public Engagement

Oregonians participate in the legislative process by submitting written testimony or delivering verbal testimony virtually or in person during public hearings.



33,223

Pieces of Written Testimony Submitted

4,234

Sign-Ups to Testify in Public Hearings

Time loss rate

MLAC workplan

- Adequacy of 66 2/3 time loss rate
- Discussing since 2022

SB 705 (2025)

- For AWW below state AWW, rate is 100% of “net of payroll deductions”

MLAC-Subcommittee on Average Weekly Wage

- 8 meetings, May-October
- Review proposals
- Tax analysis
- System impact



Definitions

- **State Average Weekly Wage (SAWW):**
 - Oregon's state average weekly wage as determined by the Oregon Employment Department (see ORS.545.211).
 - \$1417.06 / week as of July 1, 2025.
- **Temporary total disability proposal option 1:**
 - Proposed by AGC and OBI
 - 70% of worker's average weekly wage if they earn equal or less than the Portland, OR minimum wage (\$16.30/hour in 2025). Worker's earning greater than this amount retain the current 66 2/3% calculation.
- **Temporary total disability proposal option 1a:**
 - Alternative to option 1 requested by MLAC co-chair
 - 75% of worker's average weekly wage if they earn equal or less than the Portland, OR minimum wage (\$16.30/hour in 2025). Worker's earning greater than this amount retain the current 66 2/3% calculation.
- **Temporary total disability proposal option 2:**
 - Proposed by AFSCME
 - 80% of worker's average weekly wages up to 75% of the SAWW (\$1062.80 in 2025) and then 66 2/3% of any wages above 75% of the SAWW. Subject to a maximum of 133% of the SAWW (\$1884.69 in 2025).
- **Temporary total disability proposal option 2a:**
 - Alternative to option 2 requested by MLAC co-chair
 - 75% of worker's average weekly wages up to 75% of the SAWW (\$1062.80 in 2025) and then 66 2/3% of any wages above 75% of the SAWW. Subject to a maximum of 133% of the SAWW (\$1884.69 in 2025).

Scenario	Description	Scenario Cost Impact
#1	Increases the compensation rate for low wage earners from 66 2/3% to 70% of the injured worker's wage, while retaining the current rate of 66 2/3% for workers at higher wages.	+0.3%
#1A	Increases the compensation rate for low wage earners from 66 2/3% to 75% of the injured worker's wage, while retaining the current rate of 66 2/3% for workers at higher wages.	+0.7%
#2	Increases the compensation rate from 66 2/3% to 80% of the injured worker's wage, for all workers for wages up to 75% of the SAWW. The current compensation rate of 66 2/3% continues to apply for any wages above 75% of the SAWW.	+5.1%
#2A	Increases the compensation rate from 66 2/3% to 75% of the injured worker's wage, for all workers for wages up to 75% of the SAWW. The current compensation rate of 66 2/3% continues to apply for any wages above 75% of the SAWW.	+3.2%

Proposal Option 2b

Option 2b: 75% of wages below 75% of State Average Weekly Wage (75% of \$1417.06 = \$1062.80 in 2025); 65% for additional wages above 75%SAWW.

	Worker's Annual Salary (Gross)*	Worker's Hourly Rate	Weekly Gross @ 40 Hours per Week	Estimated Effective Tax Rate (see Appendix)	Weekly Post-tax Estimate	TTD Calculation (Option 2b)	Weekly Rate for Full Temporary Disability (Option 2b)	TTD/Post-tax Difference (Option 2b)	TTD/Post-tax % Difference (Option 2b)
<i>Worker 1 (Single)</i>	\$28,496	\$13.70	\$548.00	18.23%	\$448.09	75% x \$548	\$411.00	-\$37.09	-8.3%
<i>Worker 2 (Married; 2 kids)**</i>				9.12%	\$498.00			-\$87.00	-17.5%
<i>Worker 2 (Single)</i>	\$29,120	\$14.00	\$560.00	18.41%	\$456.88	75% x \$560	\$420.00	-\$36.88	-8.1%
<i>Worker 2 (Married; 2 kids)**</i>				9.27%	\$508.08			-\$88.08	-17.3%
<i>Portland Metro Min Wage (Single)</i>	\$33,904	\$16.30	\$652.00	19.67%	\$523.75	75% x \$652	\$489.00	-\$34.75	-6.6%
<i>Portland Metro Min Wage (Married; 2 kids)**</i>				11.54%	\$576.77			-\$87.77	-15.2%
<i>Worker 3 (Single)</i>	\$37,440	\$18.00	\$720.00	20.40%	\$573.15	75% x \$720	\$540.00	-\$33.15	-5.8%
<i>Worker 3 (Married; 2 kids)**</i>				12.86%	\$627.38			-\$87.38	-13.9%
<i>Worker 4 (Single)</i>	\$58,240	\$28.00	\$1,120.00	22.88%	\$863.71	75% x \$1062.80 +	\$834.28	-\$29.43	-3.4%
<i>Worker 4 (Married; 2 kids)**</i>				17.49%	\$924.07	65% x \$57.20		-\$89.79	-9.7%
<i>2025 State Average (Single)</i>	\$73,687	\$35.43	\$1,417.06	25.30%	\$1,058.58	75% x \$1062.80 +	\$1,027.37	-\$31.21	-2.9%
<i>2025 State Average (Married; 2 kids)**</i>				19.62%	\$1,139.08	65% x \$354.26		-\$111.71	-9.8%
<i>Worker 5 (Single)</i>	\$83,200	\$40.00	\$1,600.00	26.77%	\$1,171.60	75% x \$1062.80 +	\$1,146.28	-\$25.32	-2.2%
<i>Worker 5 (Married; 2 kids)**</i>				20.50%	\$1,271.99	65% x \$537.20		-\$125.71	-9.9%
<i>Option 2b Maximum Wage (Single)</i>	\$142,273	\$68.40	\$2,736.02	32.67%	\$1,842.16	75% x \$1062.80 +	\$1,884.69	\$42.53	2.3%
<i>Option 2b Maximum Wage (Married; 2 kids)**</i>				24.96%	\$2,053.11	65% x \$1673.22		-\$168.42	-8.2%

**Illustrative workers' Gross Annual Salaries calculated as Weekly Gross (40 hours) multiplied by 52 weeks. In practice, a worker's weekly and annual wages can vary greatly due to fluctuations in hours actually worked, inclusion of overtime, shift differentials, or other types of pay.*

***calculated as sole provider; additional credits not included*

		TTD	PTD
	(1)	(2)	(3)
Annual Income	Workers in Income Bracket (%)	Estimated Direct Cost Impact on TTD Benefits	Estimated Direct Cost Impact on PTD Benefits
<\$30,000	15.3%	+12.3%	—
\$30,000-\$50,000	41.1%	+12.5%	+10.3%
\$50,000-\$70,000	23.2%	+11.1%	+11.1%
\$70,000 - \$90,000	9.8%	+7.8%	+7.7%
\$90,000 - \$110,000	5.2%	+5.7%	+5.7%
>\$110,000	5.4%	+3.3%	+3.3%
A) Impact on Benefit Type ²		+10.9%	+4.4%
(B) Benefits as a % of Total Losses ^{3,4}		28.0%	1.6%
Impact by Benefit Type = (A) x (B)		+3.1%	+0.1%
Overall Impact ⁵		+3.1%	

SB 1519 – Time loss and permanent total disability rate

Today

AWW - \$1,250

$$.667 \times 1,250 = \mathbf{\$833.75}$$

January 1, 2027

AWW - \$1,250

75% of SAWW - \$1,000

$$.75 \times 1,000 = \$750 \text{ and}$$

$$.65 \times 250 = \$162.50$$

Total: **\$912.50**

SB 1519 – Time loss and permanent total disability rate

- Effective January 1, 2027
- Applies to all claims with a date of injury on or after January 1, 2027
- Not retroactive
- A change in the SAWW does not trigger a re-calculation
- Maintain current minimum and maximum benefit amounts

Nurse Practitioner and Physician Associate

MLAC workplan

- Access to care

HB 3374 (2025)

- SAIF managed care
- Remove time limits for NP and PA

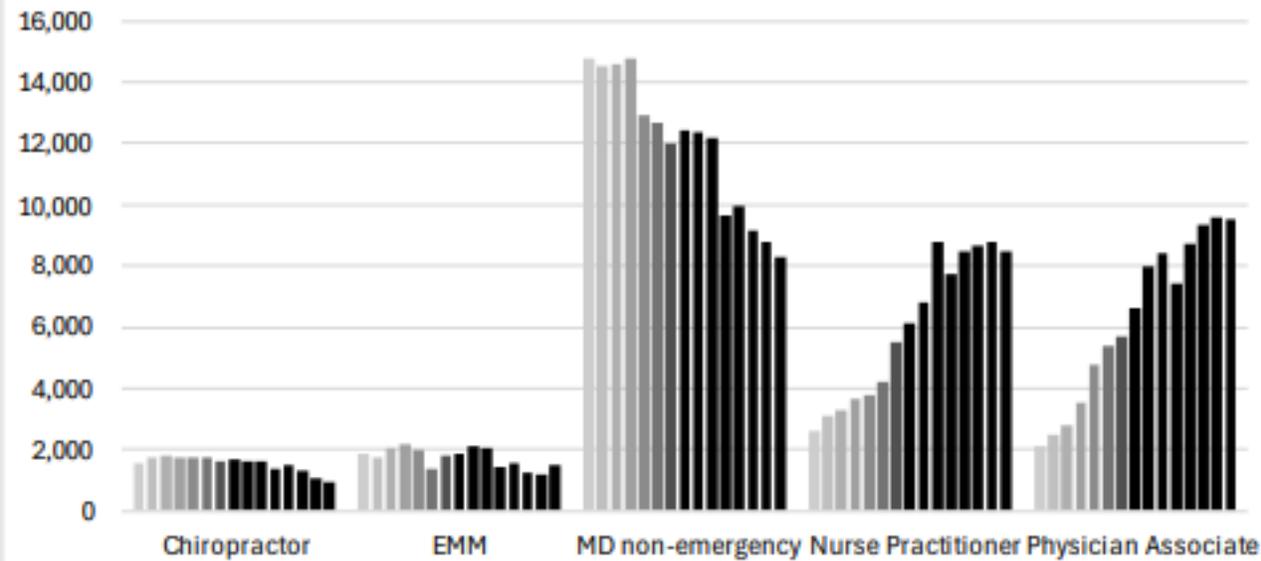
MLAC-Subcommittee on Access to Care

- 9 meetings, May-October
- Review data
- System impact
- Stakeholder engagement

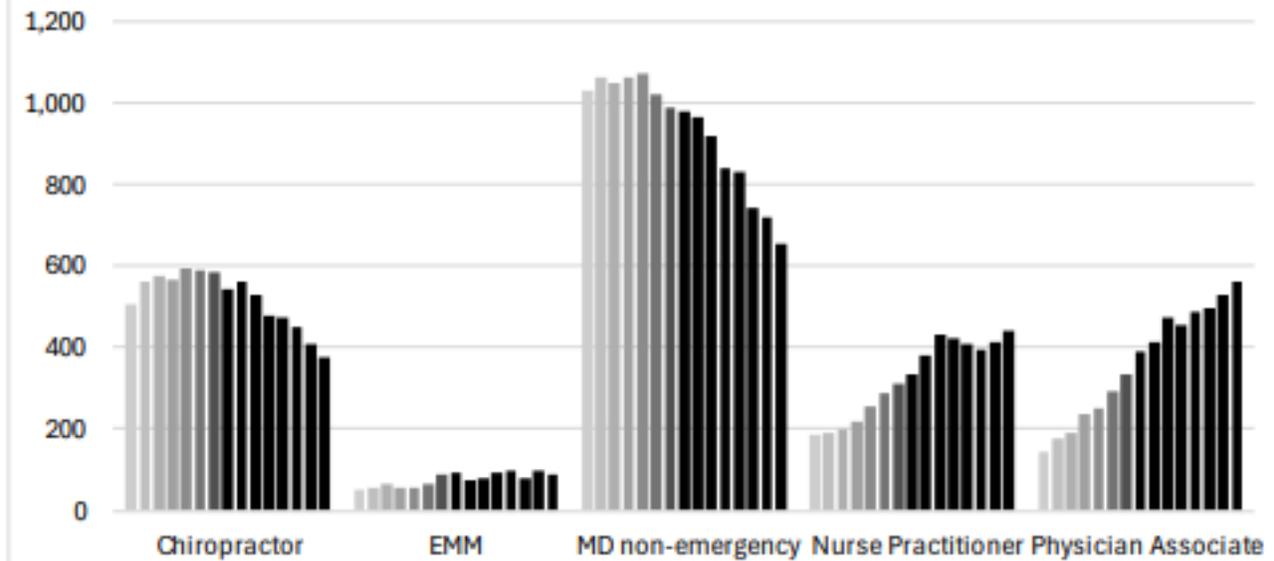


The number of claims by provider type generally trends with the number of providers

Number of Claims by Provider Type
First Provider Seen (Evaluation and Management)
2010 - 2024

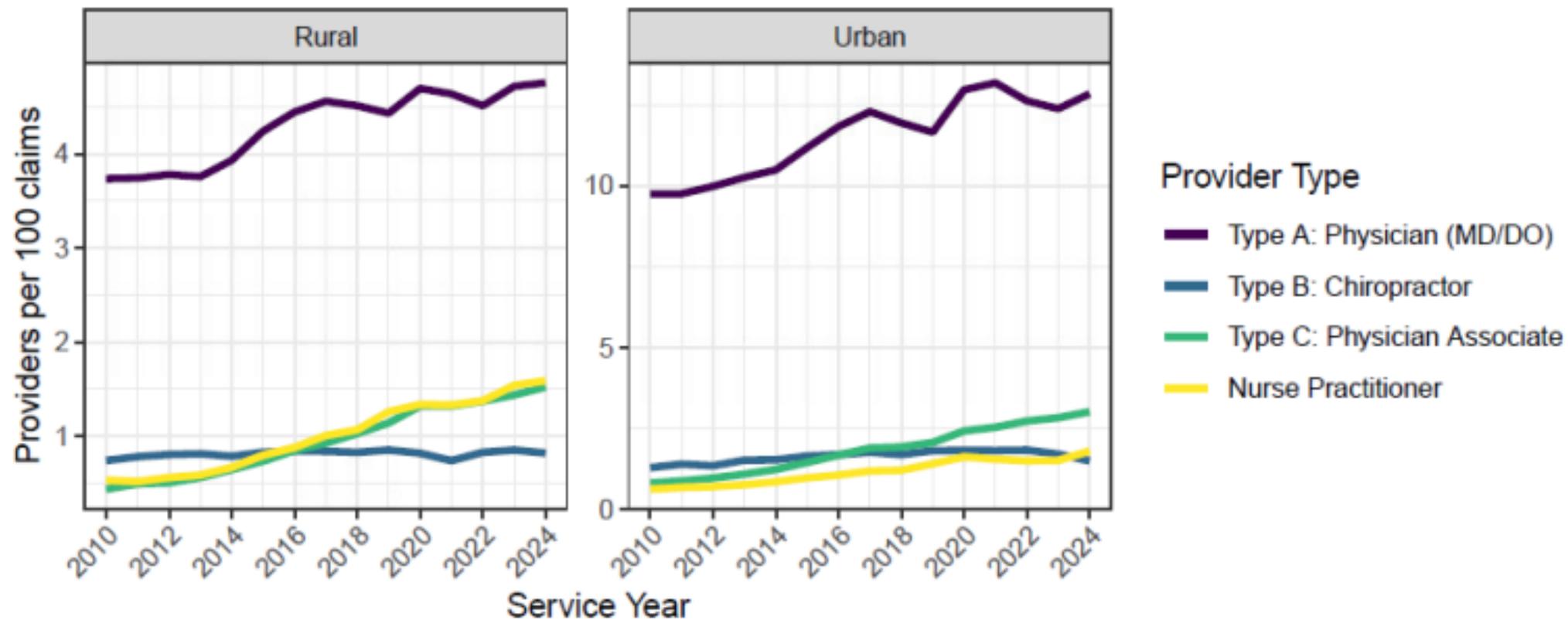


Number of Providers by Type
First Provider Seen (Evaluation and Management)
2010 - 2024



Available providers per claim increasing across areas but NPs are increasing further in rural areas.

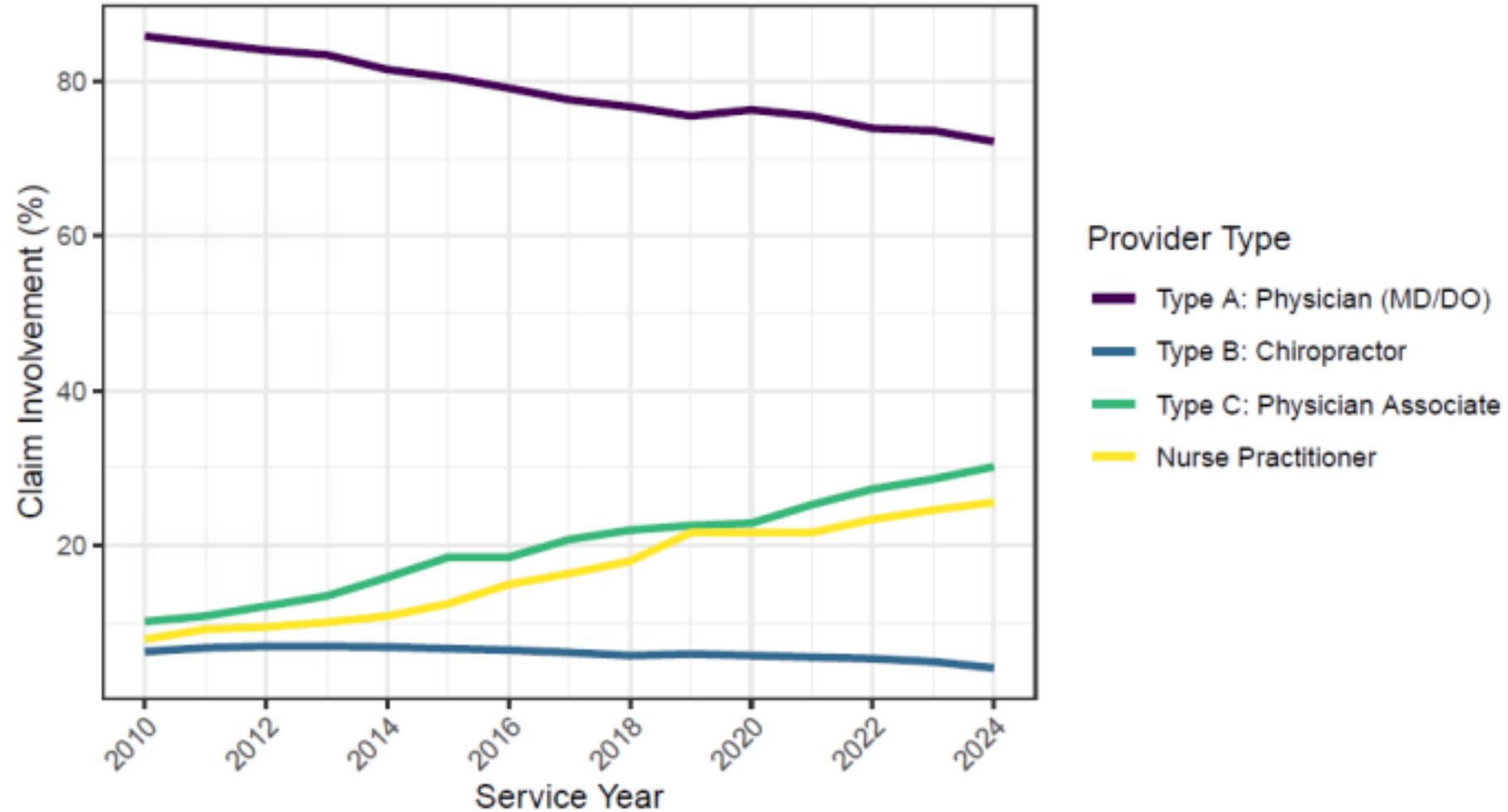
Oregon WC serving providers per 100 claims, 2010–2024
By Area

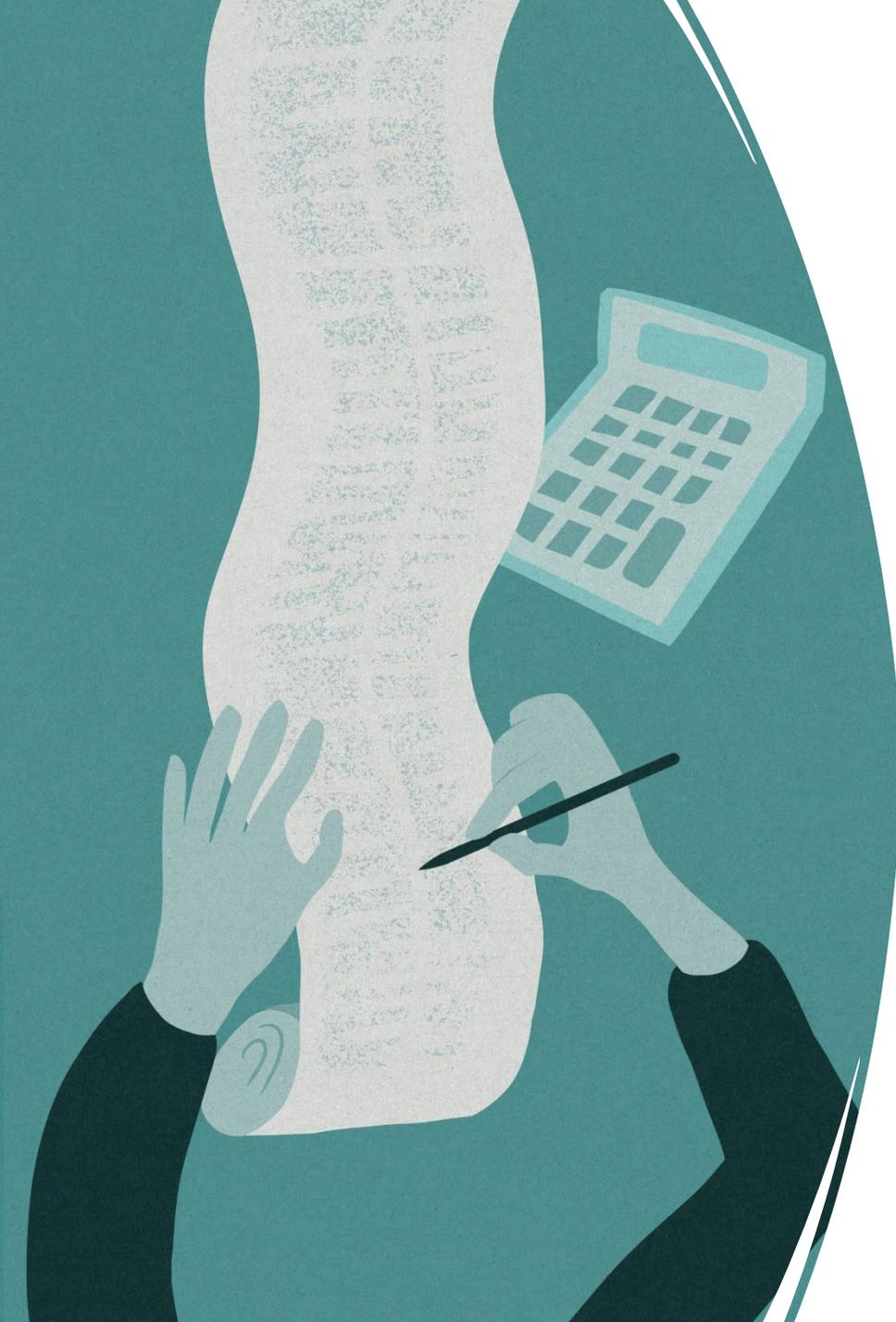


Note: Area based on provider and claimant zip codes. Area types from OHSU (<https://www.ohsu.edu/oregon-office-of-rural-health/about-rural-and-frontier-data>) "Frontier" and "Rural" areas combined. A single claim and provider can be counted in multiple years if services occur across years. A single claim can be counted in multiple areas.

Despite increase in availability, physician and chiropractor involvement in claims is decreasing with NPs/PAs filling a larger role

Claim involvement by provider type, 2010–2024





“Show me the money”

HB 4027 & SB 1506

- Utilize the Worker Benefit Fund mechanism to fund BOLI
- Continue the roles funded by SB 946 (2025) involving \$15 million sweep

SB 5204 Budget balancing

- Authorized ~\$850,000 for Workers' Compensation Board pay increases

Not so fast...

HB 4119

- Would have removed 18 visit/60 day limit for chiropractor to serve as the attending physician
- SAIF numbers show consistent higher costs for chiropractors (for SAIF claims)
- MLAC voted unanimously to “not support”

HB 4098 UTPA

- Excluded workers' compensation



Other bills from the 2026 legislative session

HB 4005 – water professionals
appreciation week

HB 4024 – speculative ticket sales

HB 4152 – remote marriage for
deployed persons

SCR 201 – 250th anniversary of the
United States Postal Service

SB 1501 – Moda Center





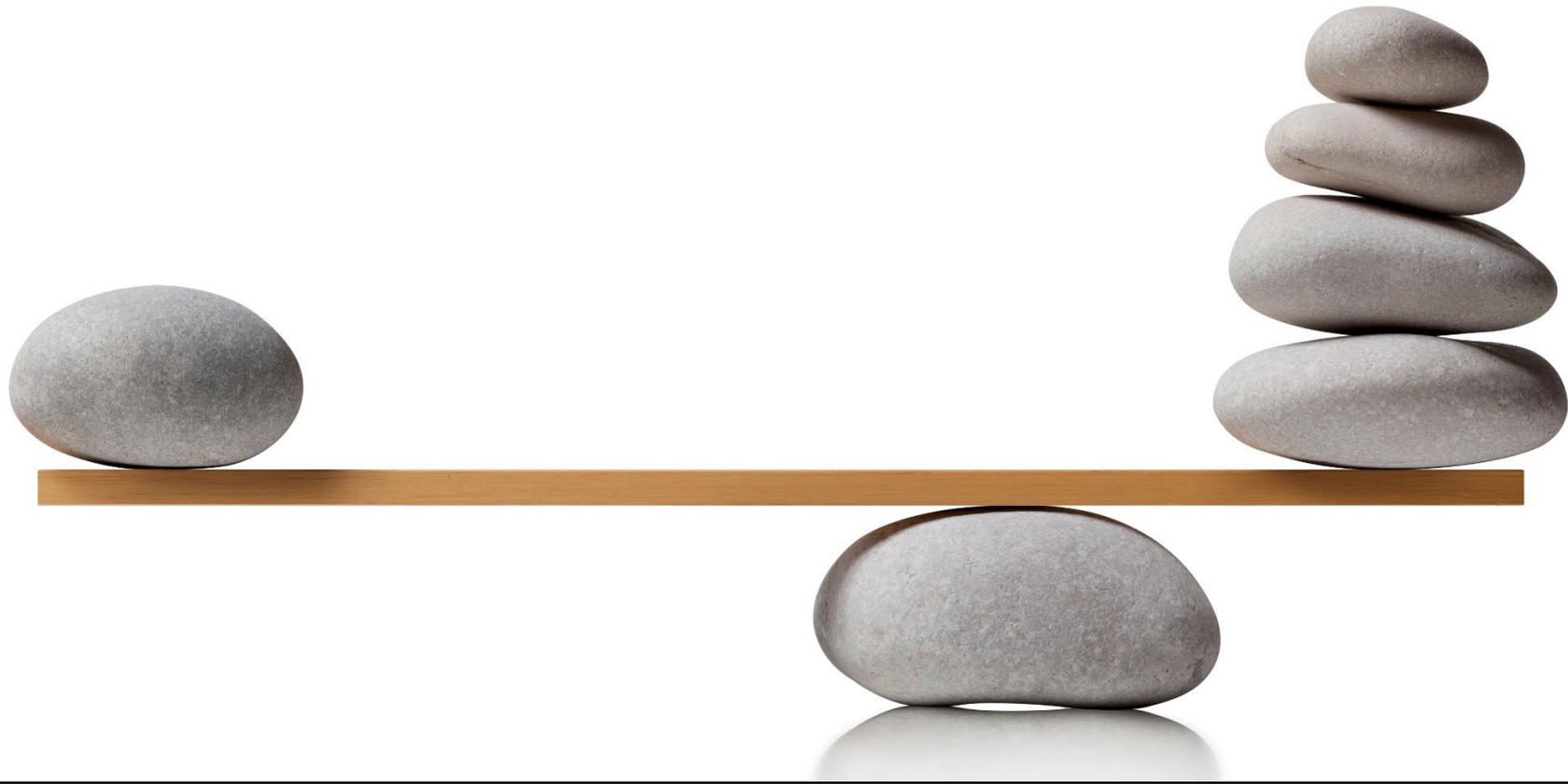
Administrative rulemaking

Workers' Compensation Board

- OAR 438
- Implement HB 2799 (2025)
- Cost bill process
 - Advisory committee
 - 2 insurer/employer attorneys, 2 injured worker attorneys, Small Business ombuds

Workers' Compensation Division

- OAR 436
- Implement HB 2802 (2025)
 - Lump sum payments
 - Prove the worker received or deposited the lump sum payment?
- Medical services
 - Preauthorization



Questions?



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