



Dear Committee Chair and Members,

On behalf of Americans for Prosperity-Nevada and our activists across the state, I urge you to support SB 336, a bill that among other things allows self-employed workers to open voluntary portable benefits accounts.

Americans for Prosperity supports self-employment pathways for workers because it allows individuals to enjoy flexible working arrangements that empower them to chart their own career success and create a life that works for them. That's why self-employed workers themselves continually [indicate](#) higher levels of satisfaction than traditional employees and why the Bureau of Labor Statistics (BLS) recently found in a [survey](#) that only approximately 8% of independent contractors (ICs) would instead prefer a traditional work arrangement.

Despite the strong preference among the self-employed to keep their status under even current conditions, **reduced access to affordable benefits compared to traditional employees** is commonly noted as one aspect of self-employment that could be better. In fact, BLS [recently](#) found that **independent contractors were nearly 11% less likely to have health insurance** than traditional employees, and [research](#) on Uber independent drivers showed that over half of those with health insurance had it through a spouse.

The good news is that with policy changes, self-employed workers can be put on more equal footing with traditional employees in terms of accessing benefits in Nevada. SB 336 would help hundreds of thousands, or potentially millions of workers over time, have greater access to affordable benefits than ever before. Key provisions include:

- Allowing self-employed workers to open, own, and operate their own 100% voluntary portable benefits account.
- Allowing workers to directly deposit earnings into their account but also voluntarily arrange for business clients to provide a portion of their compensation directly into such accounts. The benefits accounts are secured separate from business clients, but the process of allowing clients to direct payments into such accounts streamlines accessibility and usability for self-employed workers.
- Approving portable benefit account funds to be used towards health insurance coverage, prescription drugs, payment of medical expenses including out-of-pocket expenses, and other benefits including life insurance, income replacement insurance, and individual retirement accounts. These could be spent on the account holder, spouse, domestic partner, child, or other dependents of the account holder.

SB 336 would not impact which workers are self-employed vs. traditional employees, but the portable benefits account pathway created through this legislation would lead to much greater access to health and other benefits that many self-employed workers have struggled to find at the same cost and quality levels as traditional employees due to governmental barriers. AFP Nevada strongly urges you to support SB 336 to create much needed benefits access for our self-employed workers as we help maintain the lifestyles and careers these hardworking Nevadans rely on.

Sincerely,

A handwritten signature in black ink, appearing to read "Ronnie Najarro". The signature is stylized with a large, loopy "R" and a distinct "N".

Ronnie Najarro

Nevada State Director

Americans for Prosperity