

HB 1245-FN - AS AMENDED BY THE HOUSE

12Mar2026... 0237h

2026 SESSION

26-3151

06/08

HOUSE BILL            ***1245-FN***

AN ACT                relative to voluntary portable benefits plans for independent contractors.

SPONSORS:            Rep. Farrington, Straf. 8; Rep. Granger, Straf. 2; Rep. Labrie, Hills. 2; Rep. Warden, Hills. 39; Sen. Innis, Dist 7

COMMITTEE:          Labor, Industrial and Rehabilitative Services

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AMENDED ANALYSIS

This bill establishes a voluntary framework allowing independent contractors to participate in portable benefit plans through authorized providers.

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Explanation:          Matter added to current law appears in ***bold italics***.  
                         Matter removed from current law appears ~~[in brackets and struckthrough.]~~  
                         Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.

STATE OF NEW HAMPSHIRE

*In the Year of Our Lord Two Thousand Twenty-Six*

AN ACT relative to voluntary portable benefits plans for independent contractors.

*Be it Enacted by the Senate and House of Representatives in General Court convened:*

1 1 Statement of Purpose. The purpose of this act is to allow independent contractors and hiring  
2 parties to voluntarily participate in portable benefit plans, providing access to certain benefits  
3 without altering the classification of such workers under state law.

4 2 New Chapter; Voluntary Portable Benefit Plans. Amend RSA by inserting after chapter 283  
5 the following new chapter:

6 CHAPTER 283-A

7 VOLUNTARY PORTABLE BENEFIT PLANS

8 283-A:1 Definitions. In this chapter:

9 I. "Hiring party" means any individual or business that contracts for the performance of  
10 services by an independent contractor.

11 II. "Independent contractor" means a person who qualifies as such under RSA 275:42, II, or  
12 applicable common law tests, who is free from control or direction over the performance of services.

13 III. "Portable benefit account" means an account owned and controlled by an independent  
14 contractor, who may allocate funds to pay for portable benefits such as health insurance, non-state  
15 unemployment insurance, disability insurance, life insurance, or retirement benefits, or other  
16 related expenses.

17 IV. "Provider" means a bank, financial institution, investment management firm, or other  
18 legal entity.

19 283-A:2 Voluntary Contributions and Withholding.

20 I. A hiring party may voluntarily contribute funds to an independent contractor's portable  
21 benefit account.

22 II. Contributions may be made using funds withheld from compensation owed to the  
23 contractor, provided that:

- 24 (a) The withholding is expressed in a written agreement;
- 25 (b) The agreement is clear, unambiguous, and prominently displayed in the contract;
- 26 (c) The contractor affirmatively opts in to the withholding; and
- 27 (d) The contractor may opt out of such withholding at any time.

28 283-A:3 Preservation of Worker Classification.

29 I. The following actions shall be excluded from consideration when determining a worker's  
30 legal status as either an employee or an independent contractor under RSA 275, RSA 282-A, or any  
31 other state labor, tax, or benefits statute:

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- 1 (a) The offer of, or contribution to, a portable benefit account by a hiring party;  
2 (b) An independent contractor's participation in or control over such a plan or account;

3 and

- 4 (c) The administrative act of withholding and remitting contractor funds as authorized  
5 under 283-A:2, I.

6 II. A hiring party, worker, or third party may make voluntary contributions to a portable  
7 benefit account on behalf of an independent contractor.

8 III. The provision of voluntary contributions by a hiring party shall not, in and of itself,  
9 establish an employer-employee relationship, nor shall it be construed as evidence of the hiring  
10 party's "control or direction" over the independent contractor.

11 3 Effective Date. This act shall take effect 60 days after passage.

LBA  
26-3151  
04/03/2026

**HB 1245-FN- FISCAL NOTE  
AS AMENDED BY THE HOUSE (AMENDMENT # 2026-0237h)**

AN ACT                    relative to voluntary portable benefits plans for independent contractors.

**FISCAL IMPACT:**

The Office of Legislative Budget Assistant states this bill has no fiscal impact on state, county and local expenditures or revenue.

**AGENCIES CONTACTED:**

Insurance Department and Department of Labor