



New Hampshire House Committee on Labor, Industrial and Rehabilitative

Bill Name: HB 1245

Position: Proponent

January 20, 2026

Dear Committee on Labor, Industrial and Rehabilitative,

Thank you for the opportunity to speak on this issue. My name is Patrice Onwuka, and I am the director of the Center for Economic Opportunity at Independent Women. We advance policies that enhance people's freedom, opportunities, and well-being. We have a special focus on women's opportunities and seeking ways to expand their labor force participation.

Fighting for the protection of our nation's flexible workforce is a key priority for our organization. We are pleased to support House Bill 1245 because it would allow independent workers and freelancers to access vital benefits. **According to the Census Bureau, there are almost 115,000 independent workers in New Hampshire.** These are hardworking men and women who choose to work independently rather than, or sometimes alongside, traditional employment.

Independent contractors often value flexibility in working for whom, when, where, and how they work. Many women use independent work as a way to balance multiple priorities from raising their growing family, pursuing career growth, and caring for aging parents. [Nine out of ten](#) female workers who moved to independent work say they did so in order to prioritize work flexibility over stability.

However, companies are legally prohibited from offering workplace benefits to independent contractors as they are not employees. These benefits include healthcare, dental, paid time off, and retirement. If independent contractors are offered these benefits, companies may be forced to reclassify those workers as employees, causing independent workers to lose the flexibility they value and often need.

Some independent workers maintain access to benefits through traditional employment while pursuing independent contracting as a side-gig or through their spouses employment. This is an option for many, but a significant proportion of independent workers lack access to these options. **This is who portable benefits are for.** Over [80%](#) of self-employed U.S. workers expressed approval of creating a portable benefits fund to help self-employed workers gain access to health insurance and retirement savings.

Independent contractors desire stability in work-related benefits even while valuing flexibility in scheduling and work type.

Traditional employer-provided benefits end when workers leave the employer, but portable benefits are attached to the worker instead. Portable benefits allow the independent contractor to maintain steady healthcare coverage no matter who they work for or who pays them. This allows the worker to pursue work they are passionate about and maintain life priorities without sacrificing important coverage and retirement savings.

Legal challenges prevent portable benefits for independent contractors, and states should remove these barriers in order to protect freelance work. This bill removes legal barriers to portable benefits without triggering worker reclassification.

This bill is a widely supported, bipartisan effort that is common sense policy in states across the country. House Bill 1245 makes it possible for New Hampshire independent contractors to establish portable benefits accounts

Independent Women is pleased to support HB 1245 and urge the committee and full legislature to pass this bill.

Sincerely,

A handwritten signature in black ink, appearing to read 'Patrice Onwuka', with a stylized flourish extending to the right.

Patrice Onwuka
Director of the Center for Economic Opportunity
Independent Women