



January 20, 2026

The Honorable Jim Creighton
Chair, House Committee on Labor,
Industrial and Rehabilitative Services
State House
107 North Main Street
Concord, NH 03301-4951

The Honorable Lino Avellani
Vice Chair, House Committee on Labor,
Industrial and Rehabilitative Services
State House
107 North Main Street
Concord, NH 03301-4951

RE: Support HB 1245-FN - *An Act relative to voluntary portable benefits plans for independent contractors*

Dear Chair Creighton, Vice Chair Avellani, and members of the Committee:

On behalf of Chamber of Progress -- a tech industry association supporting public policies to build a more inclusive society in which all people benefit from technological advancements -- **I write in support of HB 1245-FN**, which would create portable benefits accounts for app-based workers while also protecting their independence.

App-based work provides real, flexible income for millions of Americans who would otherwise be left behind

App-based work has become a core part of the modern labor market. More than a third of U.S. adults have earned income through an app-based platform.¹ For many households, this income is not optional or incidental. It helps smooth income volatility, cover rising costs, and respond to an increasingly high cost of living.² In a 2023 national survey, 85 percent of respondents said earning income through app-based platforms helped them cope with inflation,³ highlighting the role gig work plays as a practical buffer when prices rise faster than wages.

¹ Flex Association. *The App-Based Economy: National and State-Level*. Apr., 2023, p. 6.

<https://www.flexassociation.org/report/the-app-based-economy-national-and-state-level/>

² Erin Doherty. "New poll paints a grim picture of a nation under financial strain." *POLITICO*, Dec. 10, 2025.

<https://www.politico.com/news/2025/12/10/poll-affordability-cost-of-living-00678076>

³ Flex Association, 2023, p. 7.

This flexibility has proven especially important for workers pushed out of traditional employment. Women were disproportionately affected by pandemic-era job losses and increased caregiving responsibilities, particularly in sectors like hospitality, cleaning, and personal services. App-based work has provided an alternative that allows them to earn on schedules that accommodate family demands. As a result, women now make up 58 percent of DoorDash drivers⁴ and roughly half of Uber's delivery drivers.⁵ For many, the appeal is not just flexibility but control. The ability to decide when and how much to work makes continued labor force participation possible when rigid jobs do not.

Importantly, this work avoids the pay penalties that define much of the part-time labor market. While part-time workers in retail and food service typically earn 15 to 35 percent less per hour than full-time peers, the earnings gap for part-time versus full-time rideshare drivers is generally between zero and five percent.⁶ That combination of flexibility, accessibility, and competitive pay explains why app-based work has become a durable source of income for millions of Americans navigating an increasingly volatile economy.

App-based workers have consistently reported that they want to remain independent

A 2024 survey found that 91% of DoorDash delivery workers supported maintaining their status as independent contractors.⁷ Nationwide, 36% of app-based workers work full time (more than 30 hours per week) in addition to their gig work, and 20% are balancing unpaid caregiver responsibilities.⁸ App-based workers also consistently report that the ability to set their own hours, work across multiple platforms, and work when and where they want are the benefits they value most.⁹ The flexibility that workers value would not be possible without their independent status.

⁴ DoorDash. "A Majority of Dashers Are Women. Here's Why They Choose DoorDash." Aug. 25, 2021. <https://about.doordash.com/en-us/news/a-majority-of-dashers-are-women-heres-why-they-choose-doordash>

⁵ Erica Pandey. "The rise of women in the gig economy." *Axios*, Aug. 26, 2021.

<https://www.axios.com/2021/08/26/women-gig-economy-doordash-uber-delivery-driver>

⁶ HR&A Advisors, Inc. *Uber Rideshare Driver Earnings and Benchmarking Study*. Nov., 2025, p. 20.

https://www.hraadvisors.com/wp-content/uploads/2025/11/HRA_Uber-Earnings-Benchmarking-Report_FINAL_ALT.pdf

⁷ DoorDash. "New Report Showcases The Promise Of Portable Benefits Savings Program For Dashers." *DoorDash*, Dec. 10, 2024.

<https://about.doordash.com/en-us/news/new-report-showcases-the-promise-of-portable-benefits-savings-program-for-dashers>

⁸ PublicFirst and Flex Association. *U.S. App-Based Rideshare and Delivery Economic Impact Report*. Mar., 2024.

<https://www.flexassociation.org/wp-content/uploads/2024/03/Flex-Economic-Impact-Report-2024.pdf>

⁹ *Ibid.*

HB 1245-FN would protect the independence that workers value while expanding access to important benefits

Unlike traditional employer-sponsored benefits, portable benefits programs would allow app-based workers to accrue benefits while working across multiple platforms or balancing multiple forms of employment. However, without clear legal authority, companies face uncertainty about whether offering such benefits could be used as evidence in a worker classification dispute, potentially undermining the flexibility and independence that app-based workers enjoy.

By creating clear legal authority for these accounts under new RSA Chapter 283-A, HB 1245-FN would give eligible app-based workers access to health insurance, unemployment insurance, disability insurance, life insurance, and retirement benefits – without calling their independence into question. The bill explicitly provides that contributions to portable benefit plans "shall not be considered in determining whether an independent contractor is an employee under New Hampshire law," and extends this protection broadly.

The bill also includes strong worker protections. Any withholding arrangement must be "clear, unambiguous, and prominently displayed," requires the worker to affirmatively opt in, and permits the worker to opt out at any time. These safeguards ensure that workers maintain genuine autonomy over their compensation and benefits.

Providing these benefits while protecting their independence will help improve app-based work without compromising the freedoms that make it appealing in the first place.

Other states have successfully implemented similar models

After passing SB 233 in 2023,¹⁰ Utah became the first state to implement a statewide portable benefits program. Utah's first-of-its-kind public-private model allows Utah gig workers to receive health coverage, paid time off, long-term savings, and other benefits through a portable benefits savings account without stripping them of their independent contractor employment status. Tennessee¹¹ and Alabama¹² have passed similar legislation this year.

Pennsylvania, Georgia, and Maryland have all launched portable benefit pilot programs in partnership with DoorDash that employ a similar model. A report on the Pennsylvania pilot showed that 89% of participants reported the program was beneficial, most often

¹⁰ Utah Code. *Chapter 57: Portable Benefit Plan (34-57-101-34-57-102)*. May 3, 2023.

https://le.utah.gov/xcode/Title34/Chapter57/C34-57_2023050320230503.pdf

¹¹ Tennessee Senate. *Public Chapter No. 131 (Senate Bill No. 1377): Voluntary Portable Benefit Act*. Apr. 3, 2025. <https://legiscan.com/TN/text/SB1377/id/3204791/Tennessee-2025-SB1377-Chaptered.pdf>

¹² Legislature of Alabama. *Portable Benefits Act (S.B. 86, Enrolled)*. Apr. 1, 2025.

<https://alison.legislature.state.al.us/files/pdf/SearchableInstruments/2025RS/SB86-enr.pdf>

using their funds for paid leave and emergency savings.¹³ In Georgia, roughly 5,500 DoorDashers opted into the portable benefits pilot program. 75% of participants reported gaining access to benefits they would not otherwise have had, due to the program, and 73% reported feeling more financially secure after participating. Thanks to this pilot, 61% of participants now have access to interest-bearing savings accounts they did not have before.¹⁴

These examples show that states do not need to choose between access to benefits and flexible work. Portable benefits programs can expand access to meaningful supports while preserving the independence that makes app-based work viable for millions of workers.

For these reasons, **I respectfully urge you to advance HB 1245-FN.** This legislation reflects the realities of today's workforce by protecting the independence that gig workers overwhelmingly value while advancing thoughtful solutions to expand access to benefits and protections. By preserving flexibility with dignity, HB 1245-FN supports workers who depend on app-based work to balance caregiving, supplement income, and participate fully in the economy.

Sincerely,



Brianna January
Director of State & Local Government Relations, Northeast US

¹³ DoorDash. "New Report Showcases The Promise Of Portable Benefits Savings Program For Dashers." *DoorDash*, Dec. 10, 2024. <https://about.doordash.com/en-us/news/new-report-showcases-the-promise-of-portable-benefits-savings-program-for-dashers>

¹⁴ DoorDash. "Flexible Benefits for Flexible Work: Georgia Portable Benefits Pilot Shows Path Forward for Federal Action." *DoorDash*, Nov. 13, 2025. <https://about.doordash.com/en-us/news/doordash-georgia-portable-benefits-pilot-report>