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Sent: Thursday, September 10, 2026 10:09 AM

To: DCBS Info DCBS * DCBS <dcbs.info@dcbs.oregon.gov>

Subject: Public Comment: Opposition to Proposed 2027 Workers' Compensation Rate Hikes

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Dear Department of Consumer and Business Services,

I am writing to formally submit my public comment in strong opposition to the proposed 2027 workers' compensation rate increases, specifically the 2.1% pure premium rate increase and the implementation of the new BOLI Expenses Fund component that brings the total Workers' Benefit Fund assessment to 2.4 cents per hour worked.

As the owner of Aspire Psychology, a mental health practice that has proudly served the Portland metro area for the past 8 years, I am deeply concerned about the cumulative financial impact of these changes. Our practice currently employs 15 clinicians plus a dedicated support staff for a total of 21 employees, providing vital mental health care to nearly 700 patients and their families.

Like many local small businesses, we are already under severe financial strain due to a steady accumulation of increased local taxes, rising operational costs, and escalating rent. Adding further hikes to our mandatory payroll assessments threatens the thin margins on which community outpatient healthcare operates. If these rising overhead costs eventually force our doors to close, it would be absolutely devastating to the 21 employees who rely on us for their livelihoods, to myself as the founder, and most importantly, to the hundreds of vulnerable patients who depend on our team for continuous, essential clinical care.

I urge you to consider the severe real-world consequences that these incremental increases impose on small healthcare employers and the communities we protect. Please reject the proposed premium and assessment hikes for 2027.

Best regards,

Jami Howell



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FOUNDER, CEO, AND PSYCHOLOGIST

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