

Dear Committee Co-Chairs, Senator Courtney and Representative Kotec,

Cardinal Services is a co-employment firm that provides the back-end employment services for hundreds of Oregon small businesses. We are the ones that process payroll, bundle and administer workers' compensation, and coordinate the offerings of benefits like health insurance. I am writing to you concerning limited liability protections and changing the communicable disease standard in workers' compensation.

Cardinal's client base is a decent sample size which I feel well represents Oregon businesses as a whole. I talk to small business owners every day. While some of our customers are doing well, many others are hurting, and some have closed their doors, a few for good. These businesses have bore the brunt of this recession. And they are the least equipped to deal with new and quickly changing rules around social distancing, PPE barriers in retail, when to require masks, when to disinfect and how often, etc. I would urge the committee to provide some type of limited liability for businesses that are trying, in good faith, to comply with the Governor's Executive Orders regarding Covid-19. Additionally, this consideration should be extended to the issue of changing the law in workers' compensation to cover Covid-19 infections. I urge the committee to consult a body like the Management Labor Advisory Committee (MLAC) as any rash or poorly designed change in workers' compensation law could cripple small businesses with substantially higher rates for several years to come.

Thank you,

Arin

Arin J. Carmack | CEO

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[How can Cardinal Services help you?](#)