

March 18, 2019  
In Support of HB 3023

Chair Barker and members of the House Committee on Business & Labor, my name is Kyle Birmingham. I was raised in Clackamas and enjoyed living there with my family until very recently. In September 2017, I was injured in an accident while riding as an UBER passenger and my whole life instantly changed, so this year I relocated to Vancouver, Washington after I lost my family home.

I spent the last 2 years of my 20's in and out of surgeries with mounting medical bills and no financial relief. And this is why I urge you to hold Transportation Network Companies accountable to have mandated coverage when they are at-fault for an accident. I don't want any other Oregonian to go through what I've experienced. It's been the worst two years of my life.

Before the accident occurred, I worked as an independent contractor, making my living as a language translator and interpreter, specializing in medical and hospital setting translation services. I speak three Spanish dialects, German and Mandarin Chinese. Due to the nature of my work I'm often called in on an emergency basis by area hospitals when they encounter an injured person who is unable to communicate in English. Because I have impaired vision and can't operate a car on my own, I have to rely on individualized rides.

The morning of September 7<sup>th</sup>, 2017, I was called in at about 6am to get to Good Samaritan Hospital as quickly as I could. I remember the UBER driver going his own route and not listening to his GPS. Then came the deafening screech of my driver's car, followed by the indescribable impact of a large Dodge slamming us from behind. I remember the driver pleading with me not to report the accident – but I was in shock and then worried I might go into atrial fibrillation, which I'm prone to, because of the impact. I told the driver I had to report what happened and got myself into Good Sam to find some aspirin as quickly as I could. The nurse took one look at me and told me to go straight to the ER. I was tensing up. They ran many tests and determined I did have whiplash but no bleeding on the brain thankfully. My knee was in a lot of pain, but I didn't realize at that point what was ahead.

My greatest shock, next to the accident itself, was when I learned that no personal injury benefits were available to me because I was riding in an UBER. This absolutely blew my mind. I had zero access to the \$15,000 in up-front medical coverage that a regular driver has to carry and was staring down multiple MCL and ACL surgeries so I could walk again. During that time I had no lost wages, no PIP, nothing. So this accident snowballed into an ongoing scenario of loss. Both financial and emotional. Because of my AFib, my doctor put me on anti-anxiety and depression medication. That's how much this impacted me.

I was living at home, supporting my parents and paying the household bills. We banded together financially as best we could, but had to sell our home to make ends meet. And that's what gets me – what if this has been a single parent? What would happen in that case? I honestly don't want any other citizen to experience this. You can fix this and protect your constituents. I urge you to do so. Thank you.