



Noah Lang  
Chief Executive Officer and Co-Founder  
noah.lang@stridehealth.com

548 Market St  
PMB 70921  
San Francisco, CA 94104

**June 3, 2025**

The Honorable Ryan Mackenzie  
Chairman, House Education and Workforce Subcommittee on Workforce Protections  
U.S. House of Representatives  
Washington, DC 20515

Dear Chairman Mackenzie and Members of the Subcommittee:

Thank you for holding the key hearing on "Empowering the Modern Worker" on May 20, 2025. As CEO and Co-Founder of Stride Health, Inc. ("Stride"), a company that has helped over 4 million American independent workers in all 50 states save more than \$8 billion by providing access to health insurance and benefits, I am writing to you in support of the Modern Worker Security Act and to offer additional perspective on portable benefits.

In this letter I have provided additional information that supports the testimony presented during your hearing, particularly the compelling case made by Dr. Liya Palagashvili and other witnesses for portable benefits "safe harbor" legislation. Our real-world experience strongly validates the testimony you heard advocating for the Modern Worker Security Act.

## **Background**

Our Stride platform helps independent workers access health coverage, including providing easy access to Advanced Premium Tax Credits, as well as manage their finances with tools to track income, mileage, and other deductible expenses to manage their tax obligations.

Last year, we launched the nation's first portable Benefits Savings Account designed for independent workers, where they can receive contributions from companies, combine them with their own earnings or refundable tax credits, and flexibly fund the benefits they need including retirement/long-term savings, insurance premiums, paid time off and emergency/short-term savings.

Our first-of-its-kind portable benefits account launched in Pennsylvania to DoorDash drivers and was lauded by Governor Shapiro as *"a positive step forward, as it can give Pennsylvania workers greater access to benefits."* It also launched in Utah to Target's last-mile Shipt delivery service, where it was lauded by Governor Cox, because now *"from gig employees to traditional entrepreneurs, Utah workers and companies will have newfound flexibility with this portable benefits tool."*

More recently, Lyft adopted the program in Utah. DoorDash expanded the successful Pennsylvania program to Georgia, where Governor Kemp sought to *"take innovative approaches*

*to expanding benefits to our growing workforce,” and to Maryland, where Governor Moore seeks to work toward “finding solutions that give workers of all kinds an opportunity to succeed.”*

Thanks to similar legislation recently passed in Tennessee and Alabama, we are working closely with a variety of modern workforces to expand these programs to benefit workers in those states.

## **Expanding on the Scope of Impact**

Dr. Palagashvili's testimony emphasized that portable benefits serve workers beyond traditional gig platforms. Our data reinforces this point: at Stride, we serve healthcare professionals like travel nurses and home health aides, creative professionals including musicians and graphic designers, small business workers, and professional services providers. This diverse workforce of 72 million Americans represents the full spectrum of modern independent work that would benefit from the safe harbor protections discussed in your hearing.

Stride regularly surveys its customer base, which consists only of independent contractors and W-2 employees who do not receive benefits, and our research supports much of the testimony provided. The overwhelming majority of Stride's members (69%) do not want to be employees and 81% say they are happy with the freedom and flexibility that independent work provides.

A majority enjoy what they do for a living and report enjoying good work-life balance, with 55% stating that independent work is less stressful than a normal job. They are united by pride in being their own boss and appreciate the full control they have over their working life, from their earnings to their time off. The number of independent workers in our economy is rising and that workers are affirmatively choosing to work independently.

Workers today are also juggling multiple, complex income streams. In Stride's February, 2024, survey of 1,981 full-time and part-time independent workers, as well as traditional W2 employees who do not receive employer-sponsored health insurance, 26% reported simultaneously holding more than one job in 2023. Working multiple jobs is not limited to specific income demographics, suggesting that workers are diversifying their income streams out of a mix of necessity and personal desire. This personal drive is also showcased in the 44% of surveyed individuals who indicated that they are business owners. Among these business owners, 34% maintain additional forms of employment, blending entrepreneurial and traditional work models.

Stride believes that, ultimately, all workers, whether full time employees, part time employees, or independent contractors, should be eligible for portable benefits.

## **Validating the Real-World Impact**

The testimony highlighted that 91% of DoorDash's portable benefits participants preferred remaining independent contractors with benefits rather than becoming employees. Our broader experience across multiple platforms confirms this preference. The worker testimonial quoted during your hearing—*“[one of] my twin daughters were in the hospital earlier this month and my girlfriend just had an emergency triple cervical fusion last week and I am the only one working so this is a huge deal for us”*—reflects stories we hear daily from workers who depend on these contributions for health insurance access, emergency savings, retirement planning, and paid time off.

These workers want and deserve portable benefits. Multiple surveys of Stride's independent worker membership show that health insurance and ways to save for long-term goals such as retirement, as well as paid time off, and education, are the most valued benefits. They also value the ability to save for child care and short-term financial goals. Because independent workers are diverse, the creation of a portable benefits safe harbor would open up the flexibility hard-working Americans need: individual portable benefit accounts that can be used to purchase the benefits that each worker deems most necessary in light of their own personal and financial situation.

## **Reinforcing the Economic Argument**

The hearing discussion about portable benefits representing additional value rather than substitution is borne out in our partnerships. These contributions flow as *new money into the independent contractor ecosystem*, adding value beyond existing compensation rather than replacing it. A growing diversity of companies - including rideshare, healthcare, construction, real estate, hospitality, and more - can use portable benefits to attract and retain quality independent contractors through the addition of new funds for worker benefits.

In a country where our employer-centric benefits system fails even full time employees, who often also lack access to benefits or lose them when they change jobs, lawmakers have an opportunity to promote innovation across the entire benefits system. Today, when nearly half of working Americans have multiple jobs — rather than a single, full-time job — and a growing number are doing part-time work, gig work, or freelancing, it no longer makes sense to provide benefits only through an employer-centric system.

## **Federal Action will Spur Innovation for Workers**

The witness testimony correctly identified legal uncertainty as the primary barrier preventing broader portable benefits adoption. Our experience confirms that companies want to support their independent workforce but need the clarity that the Modern Worker Security Act would provide. When safe harbor protections exist, companies confidently offer these benefits—federal action would enable this innovation nationwide.

Similar successful 2023 legislation in Utah, which decoupled the offering of benefits from worker classification and immediately spurred companies to offer contractors benefits. Federal regulatory clarity would drive similar innovation across the country and allow for real-world measures to be implemented and assessed.

The private sector is able to support a portable benefits system — today: Congress can rely on private sector actors, like Stride or other entities, to facilitate opportunities for independent workers to establish portable savings accounts that they control and from which they can direct funds according to their individual financial situations. This framework is highly analogous to the system that employers and employees use to fund benefits via payroll allocations, but permits independent workers to accumulate contributions across multiple platforms or jobs in one central account, thereby gaining insight into their individual financial picture and facilitating financial planning.

## Real-world Data Highlights Workers' Needs

The testimony you heard made a compelling case that independent workers deserve benefits systems that support their chosen flexibility and entrepreneurship. Our experience serving millions of these workers validates every aspect of that argument.

We would welcome additional collaboration and data-sharing with your office as workers in the Pennsylvania, Utah, Georgia and Maryland programs described above begin to receive contributions and allocate their benefits funds starting in July 2024. This real-time data will provide unique insight into worker experiences and provide valuable data for the Committee's consideration.

Thank you for holding this important hearing and for considering legislation that would empower America's modern workforce.

Sincerely,

Noah Lang  
CEO & Co-Founder  
Stride

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*About Stride: Founded in 2014, Stride is the leading provider of health insurance and benefits for independent workers. We've helped over 4 million people access affordable health coverage and build financial security. Learn more at [stridehealth.com](https://stridehealth.com).*