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Portland's proposal requiring its contractors to offer equal benefits to the live-in partners of its employees is the most important piece of gay-friendly legislation in the state.

If the city ordinance is approved, as expected on Wednesday, it will push same-sex couples significantly down the road toward equality. And it's also giving unmarried, heterosexual couples --around the state --the opportunity to hitch a ride.

"When you start thinking about all the goods and services that the city buys, the ripple effect of this is profound," says Portland's first openly gay city commissioner, Sam Adams. "And it has the potential to keep a lot of people a lot more healthy."

Starting in 2007, the city will require its contractors who offer spousal benefits --such as health and dental care, membership discounts and bereavement leave --to extend the same benefits to their employees' unmarried but live-in partners.

And now that Oregon's major health insurance carriers are all on board with the idea, any large or small employer in the state is now free to offer it to employees.

"Our commitment here is really improving access to anybody and everybody we possibly and reasonably could and improve their access to health care," Adams says. "A big beneficiary is going to be kids."

More than 3,000 employers in the country --including Nike, Nordstrom and Intel --already offer equal benefits as a logical outgrowth of their non-discrimination policies.

But the option wasn't available to businesses that employed fewer than 50 people because most insurance companies offered equal-benefit health plans only to large companies, if at all. So some small business owners complained that they wouldn't be able to comply with the city's new rule.

So, several months before Adams scheduled the first public reading of the ordinance, he summoned representatives from the state's largest health insurers into the same room and applied a little peer pressure. Several insurance companies acknowledged they were eventually going to expand their equal-benefit plans, anyway.

"It happened sooner because the city pushed us," says Kaiser Permanente spokesman Dan Fields, "making us all move into it at one time."

Unless the insurance companies had the same level of commitment and timing, Adams says, offering equal benefits to unmarried partners "would have been definitely a glass half full, actually half empty, because it would be a hollow reform."

Now, it's potentially a statewide reform, a subtle sea change of acceptance that advances the social goals of gays and lesbians, but benefits heterosexuals, too. Once more employers start offering equal benefits, all couples need to do to receive them is prove that they're shacking up.

"A starting point for a lot of people is employees could abuse this," Adams says. "And they can, just as they can abuse a marriage certificate."

Research confirms, though, that the cost to employers doesn't go up more than 1 percent or 2 percent. (The employee, though, is taxed for the equal benefits.) It also increases productivity, and it enhances a company's recruitment efforts and retention rates.

San Francisco was the first city to require mandatory compliance with an **equal-benefits ordinance** in 1996. Since then, at least a dozen more cities and counties --including Seattle --have passed similar policies.

"It's like this perfect partnership of advocacy, government and business," says Roey Thorpe, executive director of Basic Rights Oregon, a Portland-based, gay-rights advocacy group. "It's as important as the ordinance itself."

At a time when the number of uninsured Oregonians is going up, Adams' initiative has inspired a significant development for all types of family units. Gay or straight, adults and children need not only love to survive, but access to a decent health plan, too.

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