

Paid Leave Oregon is a program that ensures individuals, employers, and families of every kind have the time and support they need to care for themselves and their loved ones when they need it most.

Are self-employed people covered by Paid Leave Oregon?

People who earn income from self-employment, including independent contractors, can choose to participate in Paid Leave Oregon by applying for coverage and paying contributions. You may also be covered if you have other employment in Oregon. However, your potential benefits won't include your income from self-employment unless you have coverage and pay contributions.

Am I considered self-employed if I am a business owner?

It depends on how you pay yourself. If you are an employee of your business and receive a paycheck that you report on a W2 for work you perform in Oregon, then you are an employee and are automatically covered by Paid Leave Oregon. If you receive distributions from the business that you report as self-employed income on your taxes, then you are self-employed and you aren't automatically covered. You can choose to participate in Paid Leave Oregon by applying for coverage.

I just started self-employment in Oregon. When can I apply for coverage?

You're eligible to apply for coverage once you have earned at least \$1,000 in self-employment income during the previous tax year in Oregon. You also must meet other minimum requirements, which are listed below. Once you have done that, you can apply for coverage any time.

What are the requirements to receive coverage?

To apply for Paid Leave Oregon, you must:

- \$ Earn at least \$1,000 in Oregon taxable income from self-employment in the previous tax year
- \$ Complete the [Request for Self-Employed Coverage Form](#)

- \$ Provide a copy of your tax return showing your self-employed income ([Please see our website for more information about which tax documents you need to send us](#))
- \$ Agree to pay contributions for three years and provide additional information we may request from you

How much will I pay for contributions?

You will pay contributions quarterly. The current contribution rate for self-employed coverage is 0.6% of your annual taxable income, up to a [maximum income set by the Social Security Administration](#). Your estimated annual taxable income is split into four equal quarterly payments.

Example:

A person earning \$60,000 a year in self-employment income would pay \$90 per quarter in contributions.

$\$60,000 \times 0.006 = \360 annual contribution

$\$360 \div 4$ quarters = \$90 per quarter

You may pay less during the first or last quarter that you have coverage if you aren't covered for the entire calendar quarter.

When will my coverage start?

Your coverage will start as soon as we receive and process your completed application. We base your effective dates of coverage on the date we receive your completed application. If you apply for coverage part way through a quarter, we will adjust your first payment based on how much time is left in that quarter.

Note: An application isn't complete if it's missing any required tax forms or other information.

How soon can I take Paid Leave after I start coverage?

You can take Paid Leave in the quarter after you have made one contribution payment. For example, if you start coverage in quarter 2, you may be eligible for benefits in quarter 3.

Note: Your benefits are based on the total amount you have paid in contributions in your [base year](#), also called counted income. If you don't have other counted income and only make one contribution payment, your benefits may be reduced by 75% or more.

Counted income is the net income you paid contributions on during the quarters in your base year (or alternate base year).

Can I pay previous quarters to increase my potential benefits?

No. Your contributions begin once we approve your application. You can't make extra contribution payments to increase your potential benefits. We will only use income that you have paid contributions on to calculate your benefits.

What benefits are offered through Paid Leave Oregon?

Coverage provides 12 weeks of paid leave per year, plus an additional two weeks for leave related to pregnancy. The [minimum and maximum amount](#) you can receive in benefits per week change every year and are based on the state average income in Oregon.

Are benefits for self-employed people the same as for employees?

Yes. We pay benefits the same way for both self-employed people and employees.

I am self-employed and I work for an employer. Can I still sign up for coverage?

Yes. For your self-employed income, you must apply for coverage and pay contributions yourself. For your W2 employment, your employer deducts your contributions from your paycheck. Then, if you need Paid Leave benefits, we will base your benefit amount on the contributions paid for both types of work.

Can I work while I receive Paid Leave benefits?

Paid Leave is leave from all work, including self-employment. If you take consecutive leave, you can't work at all during your paid leave. If you take intermittent leave, you can work on days or weeks that you don't claim Paid Leave benefits.

What are the requirements after I start coverage?

When you sign up for Paid Leave coverage you must:

- \$ Pay contributions each quarter
- \$ Report your income and provide a copy of your tax return by April 30 each year

How long is the commitment for paid leave coverage?

Once you choose Paid Leave coverage, you must agree to pay contributions for at least three years.

Can I end my coverage early?

Within the first three years, you can end your Paid Leave coverage if you are no longer self-employed or have filed for bankruptcy. After three years of coverage, you can end your coverage at any time.

What happens if I don't make my contribution payments?

Paid Leave may end your coverage if you don't make your contribution payments on time. If we end your coverage for non-payment, you can't restart coverage for three years after the date your coverage ends.