



Oregon School Employees Association

www.osea.org

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February 14, 2018

Representative Paul Holvey, Chair
House Business and Labor Committee
900 Court St. NE
Salem, OR 97301

Re: HB 4123 OEBB/PEBB Double Coverage

Chair Holvey and members of the committee,

I am writing today on behalf of the nearly 22,000 members of the Oregon School Employees Association (OSEA) in support of the OEBB and PEBB health insurance double coverage bill, House Bill 4123.

OSEA represents employees working in Oregon school districts, community colleges, education service districts, Head Start agencies, libraries and park and recreation districts. We appreciate your consideration of HB 4123, as we believe this bill is necessary to retain skilled workers in the public sector and allows existing employees to keep the health insurance (dual coverage) they already have, to meet their health care needs.

Please find attached a letter from OSEA member Debbie Hanna, a wife and mother from The Dalles who works for the local school district. For the first 12 years of her employment with the district, the insurance offered to her husband, an employee of the local community college was sufficient to meet their family's needs. However that is no longer the case, they now pay the necessary premiums to have the double coverage offered by their employers to cover their 22 year daughter, who was born with a complex congenital heart condition. Their daughter has undergone three open heart surgeries and will eventually need a heart transplant. The savings through the double coverage has made the medical care of their daughter possible and they fear what will happen without it.

We urge the committee's support of HB 4123, so members and families like the Hannas can continue to afford and receive the health care they need.

Thank you,
Soren Metzger
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Soren@osea.org

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Chair Holvey and members of the committee,

Thank you for the opportunity to explain why both I and my spouse elect to have dual/double coverage through our employer.

My family consists of myself, an employee of a K-12 School District, my husband, who works for a community college and our 22 year old daughter. My employer offers a small cash incentive if I opt out of insurance coverage, which I did for the first 12 years of my employment.

A few year ago however, due to the medical needs of our daughter, we decided to purchase dual/double coverage. Our daughter was born with a complex congenital heart condition and has been through 3 open heart surgeries. At some point in the near future, she will require a heart transplant. We are a middle class family that, in spite of quality health insurance provided by OEBC/PEBC, incur thousands of dollars of medical expenses each year. Even though we both pay a cost to cover our daughter with our employers, we have received a significant out-of-pocket savings by having her dual/double covered.

I know of several co-workers who have the option to take dual/double coverage, but instead opt out and take the small cash incentive like I did for many years. Since their families don't incur large medical costs, this makes financial sense. We didn't make the decision to obtain dual/double coverage lightly. We value health care and are very concerned about the rising costs of quality health coverage. We can't imagine not having health insurance and have a great deal of fear regarding our daughters future and her ability to obtain health coverage. We are not trying to take advantage of tax payer dollars. We are simply making a financial decision for our family that helps to offset the large out-of-pocket costs that we incur year after year. And we are not alone. There are many other families like ours facing medical challenges that create a financial hardship. Please continue to allow both my husband and myself to take care of our families medical needs.

Respectfully,

Debbie Hanna
The Dalles, OR



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Chair Holvey and members of the committee,

This bill is crucial for me, my family and others in a similar position. My husband and I are both dedicated public servants. I am a special educational assistant at Lake Grove Elementary School. I am a professional but make less than \$15 per hour; it's a job I love in an effective and magical program that is turning around the lives of children diagnosed with autism and other learning challenges. I am compelled to make a positive difference in the lives of the precious students I support and in the general education class room where we all learn and grow together. My dual coverage allows me to help pay for dental work for my family; just yesterday a bill came for a \$600 crown for my husband. Without dual coverage that single bill would wipe out more than a week's worth of my work. When a professional such as myself earning a lean paycheck learns that the dual health benefit will be discontinued I am forced to consider a return to the private sector. Do not penalize those who elect to selflessly give of their time and talent to educate the next generation of Oregonians.

Pam Marshall

