

Date: March 10, 2019
To: Oregon Senate Committee on Education
From: Kathleen Foster
Re: Support for SB852

Chair Wagner, Vice Chair Thomsen, and members of the committee:

My name is Kathleen Foster and I work as a benefits eligible adjunct faculty member at Rogue Community College.

In 2009 I was diagnosed with breast cancer, according to tests I had had the cancer for about 10 years. While I suspected I had cancer I put off going to the doctor because I didn't have insurance and I didn't know how to pay for the diagnosis and treatment (I was not eligible for insurance through my workplace yet). I am one of the lucky ones, Medicaid is available for those diagnosed with breast cancer. Breast and cervical cancers are the only cancers covered under the program I was admitted to; other cancers do not have the same funding sources.

Soon my insurance will be discontinued, as I will no longer be in-treatment for cancer (a godsend and a tragedy). Since I am now eligible for insurance through my work I am ineligible for market place insurance so I must purchase workplace insurance.

While I am benefits eligible adjunct faculty many factors conspire to make the benefit inaccessible to me and other benefits eligible members of the faculty at my school. By contract, each benefits eligible faculty member is limited to 9 hours per term. The maximum a benefits eligible adjunct faculty member can earn in a year is \$20,864.25, which computes to \$1739 per month (assuming no subbing or summer employment which is unlikely and unreliable in any case).

The cheapest OEBB plan offered through the school costs about \$200 a month for one person
Look at a typical budget (very stringent).

- \$700 Rent
- \$100 Power
- \$450 Taxes, medicare, SSI
- \$200 Health care premium
- \$50 Phone
- \$1500

This leaves \$239 a month for car payments and repairs, gas, food, internet, birthday gifts, clothing, insurance and registration, and visiting the doctor. Not a realistic budget.

It is not enough to make insurance available to adjunct faculty, it must also be affordable. While I currently do not have health insurance payments, I need to work extra jobs in order to make my monthly bills. Then, if I could pay the premium, I could not afford to have any medical procedures, making it even more difficult to justify the expense.

I appreciate the effort made to create and promote SB852 and would like to make known my support for this bill.

Thank you,
Kathleen Foster
Rogue Community College Adjunct Faculty