

## Speech for Insurance Bill hearing:

Chair Salinas, members of the committee, for the record my name is Brandie Henderson and I am a teacher from Grants Pass School District 7 which is in Grants Pass, a rural community in Southern Oregon. I am here in support of SB 3075 which would right the misguided decision of SB 1067 regarding double coverage insurance. I am still in shock and disbelief that the state of Oregon passed legislation that would take even more away from public employees that work tirelessly to make this state the great state it is today.

The decision to come after the promised and entitled benefits of teachers and the public sector is misguided to say the least. It should be illegal and is just plain morally corrupt to take away promised and bargained benefits of those that care for the youth of our society. When I went into education I was promised a benefits package that makes the low wages for teachers pencil out in the long run and actually make sense. When you take that away why would couples go into education or public service in general? You are encouraging qualified people NOT to work for the state of Oregon if their spouse does. How does this make any sense at all? As a young married couple my husband and I would have chosen differently had we known these promised contractual benefits would be changing 16 years into education. The government is now saying that my teaching partner next door is worth 1200.00 a month more than I am. How is that not blatant discrimination? I am being discriminated against because my husband also happens to be in education and work for the state. This is all for the state to save a buck however financially it has also been evaluated and does not actually save the state of Oregon money yet devastates families that need this coordinated benefits.

What this will mean for my family directly is that I am losing 14,400 a year in wages and benefits (my premium per month paid by the district and myself) and my deductible now will go from 3200 to 13,000 max out of pocket a year since I have a child with special needs where doctors are a constant in our world. So you do realize I just received a 24k a year pay cut when you add the lack of premiums and now the difference in what my out of pocket will be? This will financially devastate my family and we have no idea how we are going to save 1000.00 month out of our already tight public servant budget to cover medical expenses for our family. The max allowed in an HSA account is 6700.00 a year therefore 6000.00 will have to come straight out of our family budget and pocket books. Again, I can't even begin to understand how this is even legal. I am having to consider a career change and going into the private sector because we won't be able to afford our current standard of living and will be in constant medical debt for the rest of our lives if we are not able to be double covered. Benefits packages are part of the wage that someone earns in any profession. Changing the rules mid career just for public employees isn't ethical. This should never have been allowed to happen and we need to move forward with this senate Bill to correct this morally corrupt provision.

When I started teaching my insurance deductible was 100.00. In 2011 it was 100.00 to have my first son and by 2014 when I had my second son it was 3200.00 and that was double covered insurance! The insurance options in my district are horrific and are far more expensive and far worse coverage than any other district in the state because we went self-insurance and had catastrophic things happen and so we only had OEBC and MODA as an option that would take us back and our deductibles and rates are far beyond what most public employees have to pay.

Words cannot express my anger and disappointment I have in the very people that are supposed to help those in Oregon, especially those that give everything to be public servants and try to make Oregon a better place for all. I know the government can do better than this so I am still hopeful that the original Bill can be overturned and corrected with SB 3075 which will fix this issue for the hard working government employees of this state and that they will continue to receive the full benefits they were promised when entering a 30+ year career in public service and not be penalized because they happened to marry someone who was also a public servant.

Teachers have taken hit after hit in this state with lack of funding each and every year, our retirement benefits aren't what they were when we started, now our insurance is being taken away, it is no wonder that teacher burnout and turnover is at such a staggering rate. We need good people in public service. Please stop creating legislation that will drive them away.

Sincerely,  
Brandie Henderson