

Thank you for the opportunity to express my support of HB3075. Both my spouse and I are public employees and will be harmed if this bill is not adopted.

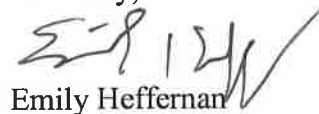
My spouse is provided \$1,175 from our employer to cover our High Deductible full family insurance premium. I am then allowed to opt-out of my coverage and receive \$200 dollars to help cover the high deductible. If the current law is allowed to go into effect, our family will no longer receive the \$200 Opt Out that we use to put into our Health Savings Account to help cover medical expenses not covered under our High Deductible Plan.

It's also just not my family that will be effected. When I opt out, \$200 of my \$1,175 benefit is placed in a separate pool that my union bargained to create. That pool's sole purpose is to buy down insurance premiums and make insurance more affordable for everyone. Taking away opt-out payments from people like me will shrink the pool and make insurance more expensive for everyone.

So I ask you again, please support HB3075 and vote to pass it out of committee so we can prevent the change that will start this fall.

Thank you for listening to my testimony.

Sincerely,



Emily Heffernan

American Federation of Teachers - Local 4671
Portland, OR