Dear Chair, Vice Chair and Committee Members,

Thank you for the opportunity to submit testimony in support of HB2266 A. My husband and I both work for the Hillsboro School District and are covered by OEBB health benefits. We have been able to cover both of us under a high deductible plan under my husband's Health Insurance and I have Opted Out of coverage thus receiving \$200/month to put towards our Health Savings Account. The remainder of the allowed money provided by the Hillsboro School District that I do not use is then placed back in a pool to help bring down Health Care Costs for other employees in our district. If I am forced to use the total allowance for my own coverage instead of piggy backing on my husband's will cause hardship to other employees as well as my family. Many of the School District's employees make a very low wage and Health Coverage helps offset the low wage but if our Pool is diminished Health Costs will be so high that many employees won't be able to afford their own coverage and will have to seek employment someplace else.

On a personal level the loss of the option to Opt Out eliminates our 2% COLA raise and our health care costs will increase quite a bit. This will be a hardship on our family. Each year it seems the small raise we receive is lost in increased health care costs and now it is threatened by SB1067. I understand the need to contain costs but passing HB2266 A will simply correct the part of SB1067 that doesn't actually save the State much if any money and passes on hardship to loyal public employees and School Districts.

I urge you to please move HB2266 A forward so low income public employees won't be hurt by SB1067 and School Districts under OEBB can continue to offer Health Benefits as an incentive to keep good employees and offset low wages.

Respectfully,

Emily Heffernan NW Rock Creek Dr. Portland, OR 97229