

Chair Doherty and members of the House Education Committee,

My name is Chris Allen, and right now I teach at Portland State University and Portland Community College. I usually teach an average of two classes at Portland State, and two or three classes at Portland Community College. I was named Teacher of the Year at Portland State this year, but I am still cobbling together a full-time position teaching at two institutions.

Depending on the year, I pay about \$600 to \$700 a month for health coverage. My wife is a student right now, in graduate school, so she is currently on a student plan, but once she is done, she will go back on an ACA plan. Between the two of us, we pay about \$1250 a month for healthcare. It's like another mortgage payment.

I have a Gold-level medical plan because I have a pre-existing condition that requires medication and doctor visits, and it's cheaper to pay for the coverage than it is to pay for those things out of pocket. My wife has had a lot of injuries to her back, and she might require some long-term care, so we don't know what that will look like for us.

I teach more students than other full-time faculty at Portland State, and I consistently receive the highest ratings for my classes. To be doing all of that, to be working so hard and to not receive healthcare is really tough to understand. I have done the math. The number of students that I teach times the amount of money they're paying per credit to take my classes, it's a lot. I think some of that money needs to be going toward providing health benefits.

The way that classes are assigned at PCC, I might get enough hours to qualify for healthcare coverage in one half of the school year, but not in the next. So, I will have paid my deductibles for that whole year, only to have to drop the plan halfway through because I don't have enough classes to qualify anymore. Then I have to sign up for the ACA plan again and start all over.

I really need to get steady healthcare in place for myself and my family. I love teaching, and I don't want to quit doing it, but not having solid healthcare is a real difficulty for me.

My co-workers and I really need you to vote "yes" on HB 4146.