

Chair Doherty and members of the House Committee on Education,

My name is Natalie Holliday, and I am a math instructor at Rogue Community College. I have been an Adjunct Instructor at the community college level since 2009. My healthcare situation is a catch-22.

Several years ago, when health care for all first started, it was great. I got health care through the Exchange for the first time in years. Because of the tax credits that were given, I was able to get health care for \$30-\$40 a month with a plan that had a very high deductible. It wasn't the most ideal, but it was doable on my tight budget, and I could see doctors and afford my copays and testing.

Then I became a "Benefits Eligible Adjunct Faculty" or BEAF status at Rogue Community College. I was so excited to get insurance that had a lower deductible, with better benefits. It turned out that the lowest cost plan had a premium of \$200 a month, which is far beyond what I could afford on my budget. Also, because I was offered insurance through my work, I could no longer get the tax credits upfront if I continued to get insurance through the exchange. The lowest cost plans on the exchange were \$350-\$450 premiums, without the tax credits. I had to let go of health insurance altogether.

I could reject my BEAF status, and get more affordable insurance on the Exchange. However this would mean that I would lose my preferential treatment on class assignments, another BEAF benefit. Preferential treatment on class assignments is essential to getting my full class load as an adjunct instructor. In addition, if one of my two classes is cancelled for the term, as a BEAF I am eligible for other work on campus to ensure that I maintain my status. This is huge, as I cannot afford to lose half of my income if a class is cut.

\$200 a month does not seem like a very high premium, but my most recent paycheck was not enough to even cover my entire monthly budget. I spend less on food and almost never go out to make up the difference. I pray for substitute work to have a little extra money.

This fall, I started having pain in my right foot. I am in pain with every step, but I can't afford to go to the doctor to find out what is wrong. Even if I could somehow find the money for the \$200 insurance premium, I still would not have the additional funds to pay for testing and further treatment. I just live with the pain and walk slowly.

Having affordable healthcare is essential, and adjunct faculty, like me, have such limited access. I need to be able to take care of myself, and right now I have no way to do that. Please vote "yes" on HB 4146 so that I, and hundreds of other dedicated instructors like me, can have the health care we deserve.

Thank you.