February 5, 2020

Chair Margaret Doherty Members of the House Committee on Education Oregon State Capitol Salem, OR 97301

Re: House Bill 4146 — Support

Chair Doherty, Vice Chairs Alonso Leon, Helt, and members of the Committee,

I am writing in support of House Bill 4146.

My name is Haley Winters and I have been teaching as a part-time ESL Instructor at Oregon State University, Linn-Benton Community College, and Lane Community College for the past 5 years. I often work more than full-time(1.25-1.5 FTE) over the 9 month school year in order to fund the low enrollment experienced over the summer when I lose health insurance for myself, my husband, and my daughter even if I still manage to get more than 0.5 FTE between my three jobs.

Even over the 9 month school year, when I am regularly working more than 1.0 FTE, my health insurance (and that of my family's) is uncertain because I may not work at least 0.5 FTE at any one of the institutions. This makes it very difficult to provide preventative healthcare to my family and creates a very stressful environment for my husband and I in the case of any health emergency. Over the year, I make too much money to be considered for state insurance, yet not enough money to cover health care costs out of pocket.

This situation actually caused my husband and I to file bankruptcy in 2018. Due to some health emergencies and the birth of our daughter we accumulated too many health care bills within 3 years that we were unable to continue paying them. The negative impact to our credit scores from the bankruptcy now makes us unable to buy a home of our own or finance a car for the next several years and has severely stunted our ability to prosper in our community.

Unfortunately, my story is not the exception when it comes to educators in this state. Many of my colleagues are in the same situation as I am and have had similar experiences in the past. House Bill 4146 recognizes the tenuous situation that many educators are facing in Oregon with regards to health insurance and offers to alleviate one stressful burden on our minds. This will allow us to focus on our jobs of educating the youth of this country and world. With increased reliance on part-time faculty within the field of higher education this bill is a necessary step to keep educators in Oregon and keep them educating. I ask you to **please pass HB 4146 to address this urgent situation**.

Thank you,

Haley Winters Corvallis, Oregon