

## My Health Story 2020/2021

To Whom It May Concern,

My name is Natalie Holliday, and I have been an Adjunct Instructor at the community college level since 2009. I need affordable health care, because I currently have none. My 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 up front, I was able to get health care for \$30-\$40 a month with a plan that had a very high deductible. This was do-able on my tight budget. I could see Doctors and afford co-pays and tests like blood work.

Then I became a “Benefits Eligible Adjunct Faculty” or BEAF status at Rogue Community College. I thought: this is great, now I can get better insurance that has a lower deductible, with better benefits. Which is true, they had much better plans, but it turned out that the lowest cost plan had a premium of \$200 a month. \$200 a month is beyond my tight budget. Also, because I was offered insurance through my work, I could no longer get the tax credits up front, 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 stopped getting Health Insurance.

(Update: This last December 2020 I looked on the exchange again hoping to find a way I could get health insurance back. I found that costs have gone up. The lowest plan is \$1 a month premium w/\$5000 deductible with tax credits, or \$600 a month without tax credits. The midlevel Moda silver plan is a \$60 a month premium w/\$1500 deductible with tax credits, or \$900 a month without tax credits. The \$60 premium is affordable and I could actually pay for additional treatments, copays, etc. Unfortunately, because there is insurance available through my work, I don't qualify for the tax credit help with the premiums.)

I could reject my BEAF status, and go back to getting 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 2 classes that will run (my full load as an adjunct instructor which is limited by our RCC contract). In addition, if a class does cancel, as a BEAF I am eligible for other work on campus to ensure that I maintain BEAF 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, when the going rate is closer to \$400 a month, which is still low, as I know people who pay much higher premiums.

Here is a look at my budget, so you can see why I cannot afford such a premium.

Rent: \$900  
Car Ins & Renters ins: \$72  
Electric: \$115  
Gas Heating: \$75  
Phone: paid by my son  
Internet: \$40  
Other small bills: \$25  
Gas: \$50  
Food: \$400  
Total: \$1677

My most recent paycheck was \$1672.31 last year, now it is \$1547.46., which is not enough to cover this budget. What I actually do is spend less on food and almost never go out. In addition I pray for substitute work to have a little extra money. (Update: The 1 credit class that was \$100 a month extra was cancelled due to covid. Substitute work and meeting pay are almost nonexistent due to covid and everyone working from home.)

This fall my foot started hurting. It is on the top of my right foot and it hurts every step I walk. I can't afford to go to the Dr. to find out what is wrong, pay for tests like x-rays, and other office visits like going to physical therapy or the chiropractor to heal this problem. I just live with the pain and walk slowly. (Update: My foot finally stopped hurting after months of difficulties. I never was able to see a chiropractor.)

My point is that even if I could somehow find the money for the \$200 premium, I still would not have the additional extra \$'s to pay for tests like an x-ray and further treatments like physical therapy. Having a low affordable premium is essential and needs to be a part of the legislation, or we adjunct faculty still will not be able to access healing from the health care system.

Sincerely,

Natalie Holliday  
Rogue Community College Mathematics Instructor