

Hello Committee members,

As a part-time instructor at more than one public institution, I would like to share some of my concerns about not being able to get insurance through work.

I have been working as an instructor part-time or as an adjunct since 2012 and have been relying on the ACA marketplace for coverage. This entails high premiums, high deductibles, and endless confusion about coverage. A few years ago, I had a major surgery and had to pay \$7500 out of pocket.

In addition, I have a chronic health condition, so consistent coverage is critical for me.

I currently teach at OSU and PCC and my schedule fluctuates from term to term. During one term, I thought I might be eligible for coverage through OSU. In the end I didn't pursue it because I was afraid that I might lose coverage if my schedule changed.

I am currently paying over \$600 per month for health insurance. In the end, I am stuck with the expense of the marketplace because the fear of losing coverage is worse than the cost.

Thank you for your time,  
Montaigne Benoit