

The long and short of it is that I came very close to losing my life during childbirth this past year, when I experienced Preterm Premature Rupture of the Membranes (PPROM) at 6 months pregnant. Essentially this condition occurs when the amniotic fluid surrounding the baby ruptures prematurely and puts both the mother and child at very high risk of life threatening infection. My unborn child and I were hospitalized at Legacy Emanuel in Portland for 8 weeks. This hospitalization during the pandemic was the most difficult experience of my life. I was teaching a course remotely at the time and had to continue teaching while on bedrest in my hospital room. My husband was the only person I was allowed contact with for the majority of our stay. We also have a 5 year-old-daughter who I was not allowed to see for the first month I was hospitalized due to COVID19.

I am a fourth-year doctoral student at PSU and adjunct instructor. While I had student insurance during this time, this coverage did not extend to my infant who ended up receiving 12 hours of Neonatal Intensive Care before dying in my arms. I narrowly left that horrendous experience with my life, but I did so with a deceased child, a broken heart, and over \$40K dollars of medical debt. Prior to this catastrophic health emergency my family was already in financial crises due to the pandemic. Like so many households, as my husband's freelance photography work took a major downturn during the pandemic, we quickly burned through our savings to make ends meet.

I love teaching, and I love the flexibility of adjunct instruction while finishing my dissertation. Unfortunately, the only thing standing between me and my ability to continue on this path so that I may finish my degree and pursue a more stable research and teaching position, is adequate health insurance. I am no longer eligible for student insurance as I am only taking 1 credit per term while finishing my dissertation. Our family is now paying close to our mortgage payment for terrible health insurance coverage for our family of 3. In a typical year, our combined earnings are approximately \$5K over the cutoff for state sponsored health care coverage. We are in that unfortunate group of people who make too much to qualify for a host of public support, yet can also not afford coverage through the public exchange. Presently we have a max annual family out of pocket deductible of \$16K, and virtually no preventative coverage. This isn't health insurance.

Last December at the start of the holiday break my daughter knocked her head on a swing while playing with a friend in our backyard. She required stitches for a small but deep cut. We tried to go to three different non-emergency care sites, and as all were full we went to an in-network ER. We were in and out of the ER in less than an hour, yet this accident turned into a \$1K bill. We are healthy, active people who are terrified of finding ourselves in yet another situation where we are forced to weigh our health care needs against what we can afford. While our story is tragic, and the circumstances may be unique, sadly I know the implications are not.

While higher education like every other industry continues to rely more heavily on contract employees, too many hard-working, dedicated professionals are living dangerously close to financial ruin. Everything in my life would be improved today if my family and I had adequate health insurance. Please let me know if it would be helpful to share any aspect of our story in support