

Chair Doherty and members of the House Committee on Education:

My name is Rebecca Owen. I'm an adjunct instructor at three different schools, so while I work full-time hours, I don't get benefits from any of the places I work for.

I've been purchasing health insurance through the exchange since it began, and for most of 2016 I was insured through the Oregon Health Co-op. However, late summer, 2016, I got a voicemail from the Oregon Health Co-op saying that they were ceasing operations, and that all plans were terminating as they were going out of business or going bankrupt, etc. I had a two-week-long special enrollment period. I decided to not enroll in a new plan and to wait until the December open enrollment period.

I had an injury about two months after my insurance ended. I tore the MCL in my knee. Since I was uninsured, I had to pay for MRIs and physical therapy out of pocket and with credit cards — despite the fact that I was teaching seven classes at three different schools, two of which are part of the Oregon community college system. I didn't get surgery because I couldn't afford to do so at the time. My knee still hurts, and I walk with a limp.

I do think my treatment options would have been different if I had health insurance from my employers. While I know my case isn't as dire or as life-threatening as other part-time instructors might have experienced, and I know I'm lucky to have been able to pay for my care with credit cards and my savings and my orthopedic doctor's income-based payment plans, I still can't help but feel the sting of getting injured while also being employed at three schools, teaching seven writing classes, and having to choose my treatment options based on my lack of insurance.

Part-time instructors lack job stability in so many different ways (classes cancelled for low enrollment, full-time faculty taking classes, etc.), and we do the same work as our full-time counterparts. Washington state offers part-time instructors health insurance, for instance. Oregon should do the same.

Vote "yes" on House Bill 4146 on behalf of Oregon educators.