

When my corporate job with First Data ended, I found myself on COBRA which suddenly became a very expensive proposition, as I needed to pay the entire premium for the coverage for our family. I began making a living as a contract instructional designer, and soon became an Adjunct faculty member at PSU. Fortunately we were able to cover the costs to maintain our family health insurance coverage on the very expensive COBRA plan.

What we didn't see coming was that at the end of the COBRA coverage, which I believe was 2 years, we discovered that for some reason – seemingly only known to the insurance company (ies) – we were unable to secure any health insurance coverage for my wife “due to pre-existing conditions.” This was before the Affordable Care Act was in existence, so it was the wild west for insurance companies. We tried applying to several companies, and in the end realized that my wife was going to become uninsured which was a grave concern.

Fortunately, at the very last moment, The Oregon Health Plan opened-up enrollment again and during that window we were able to get my wife onto a plan there. This meant that we now had to pay for two different insurance plans, which increased our costs even further, though we tried to keep the costs down by moving me to a very high deductible plan.

Situations like this – which I believe have happened to many people – should not be the case; it's a terrible flaw in our system to have health care tied to employment; but nevertheless, that's where we still are today. Therefore, I fully support PSU and other institutions making their group insurance plans available to adjuncts so that as many people as possible can participate in the benefits afforded by a “group” and which are not available to so many like myself who make their living by stringing together a series of training and teaching opportunities.

Please do whatever you can to help ensure this option is available in the future.