

March 2017 Health Insurance Testimony.
Chairman Roblan, members of the Senate Committee on Education –

My name is Matt Reeder. I have been an adjunct professor teaching at Portland Community College (PCC) since January 2010. When I first got a teaching job at PCC I was thrilled for a variety of reasons, but none more so than the ability to finally have health care. I come from a very poor family and went large periods of my life without health insurance, so the ability to have my health insurance covered through my employer was immensely meaningful to me.

At PCC part-time instructors are eligible for health coverage if they teach approximately two classes per quarter throughout the year. It took me one year of work to save up enough money to afford health insurance (this was around the time the mandate in the Affordable Care Act came into effect as well), and two years of work before I was eligible for coverage through my job at PCC. When I was first able to afford health insurance in 2011 it was tremendously expensive (as it always is) and I was hit with a bout of sticker shock, so I delayed most of my medical and dental visits until I was eligible for insurance through PCC, at which point I began to finally take care of all the medical and dental visits I had been delaying for many years.

It was not a moment too soon. At that point I had been dealing with cavities and a decayed tooth that caused me occasional bouts of intense pain for many years, and when I was finally able to have insurance, it took me two years of dental visits to finally fix my teeth. I would never have been able to afford much of this had I not had health insurance covered, as I would likely not have been able to afford dental insurance on top of my health insurance. Given that I had also been paying back student loans for many years (as I still am today), my budget was very tight. I am grateful that dental coverage and medical coverage was available through PCC, as it helped me get my teeth fixed, something that could have turned into a serious medical situation if I had been less lucky.

Many other instructors are less lucky than me. I have health insurance and I am very grateful for this, but many others teach fewer classes and are not eligible for health insurance, or their school does not offer health insurance at all to adjuncts. Other adjuncts who are less lucky than me are no doubt dealing with serious medical conditions without the ability to afford health insurance, something that is demoralizing to their psyche and dangerous to their health and safety. I know how distressing this can be from personal experience.

Over the past few years enrollment has dropped in my department and I have had several classes canceled. Not only does this put a tremendous financial strain on me and my wife (I am not paid for that class if it is canceled), but every class that gets canceled puts me in greater danger of losing my eligibility for health insurance through PCC. It is a very stressful situation for me and my wife, and I would very much like to not have to worry about losing my insurance. I work extremely hard and I have an excellent track record of teaching, and losing health insurance should be the least of my worries, and the least of any teacher's worries. We should be focused on the classroom. Please support SB 196 and help us get the healthcare we need to help teach the next generation of Oregonians.

Sincerely,

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