

March 27th, 2017

Chair Roblan, members of the committee:

Thank-you for taking the time to listen to my story and those of my colleagues. My name is Shannon Kelsey and I have been an adjunct faculty member for almost 15 years. It is my only job. I started at Portland Community College (PCC) in 2002 and at Clackamas Community College (CCC) in 2003. Between the two, I was eventually able to work enough hours to pay my bills. When I started working for the community colleges, there were no benefits but PERS for adjunct faculty. After three years of working on two campuses, I was able to afford health insurance as a private citizen. However, when I developed an expensive and, at that time, undiagnosed infection, the private insurance company searched my application for whatever loophole they could use and I lost my insurance. I then had to pay for all the medical treatment I had received up until that time.

The next year I was lucky enough to secure a one year temporary full time position at PCC. I had access to the college's insurance and a large stipend as a full-time employee to get not only health insurance but dental and vision as well. The following year when I was back as an adjunct, PCC not only allowed adjunct to have access to the college's insurance but they also paid about half the stipend of a full-time employee toward my insurance costs. This only applied to health insurance though. Vision insurance I had to pay out of pocket and dental was not available. Eventually CCC started a stipend/reimbursement system for those of us paying out of pocket for health care. For a while, with reimbursement from CCC, my health care costs were being covered. Four years ago, PCC offered us access to dental and CCC would reimburse for it. I had full coverage between the schools.

Spring of 2016 was the last reimbursement check I received from CCC as they realized the system of stipend/reimbursement was not in full compliance with the Affordable Care Act. CCC had been offering limited benefits to adjunct who worked 15 teaching hours or more each week. I usually work 12 at each campus – 24 in total. Eighteen hours is considered pretty close to full time employment. With the adjunct faculty contract in negotiations, they lowered the number of hours needed to qualify for the college's insurance. I finally qualified. They, too, were offering a partial stipend toward the cost of health care. I was happy to see this for my colleagues who only worked one campus. For me, however, it spelled trouble. Neither stipend at PCC or CCC was large enough to cover my health insurance. Because I have ongoing health issues, I get the best insurance I can but this also ends up being the most expensive. I now have to split my insurance. I get the bigger stipend with PCC, so they cover my health insurance. CCC covers my dental and my vision. Unfortunately, though, I now have an out of pocket expense each month of \$114 from the gap at PCC. Between rising rent costs and now health care costs, I am in worse financial shape than I was 5 years ago. Ironically, I now have to work extra hours when I can pick them up to cover my health care costs which is detrimental to my health.

If my stipends between the two campuses could be combined like my earnings for PERS are, I would have no problems covering health care costs. I might actually be able to afford a weekend at the beach again.

Thank-you for your time,

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