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Chairman Brinkman, Vice-Chair Henne, Ranking Member Boccieri and members of the House Insurance Committee, thank you for the opportunity to offer testimony on House Bill 440. This legislation would provide universal and affordable health care coverage for all Ohio residents. As someone currently living without health coverage, I fully support this bill.

Before the passage of the Affordable Care Act, I was living without health coverage. Without the ACA, I would not be standing here today[[1]](#footnote-0). Between 2012 and 2013, I had three surgeries for a preexisting condition, which prevented me from getting coverage previously. Thanks to the ACA, I was able to enjoy health care coverage for a very short time.

With universal health coverage, anyone can get health insurance, and I didn’t realize how crucial this is until I was lucky enough to have it. When I was bartending during undergraduate school, I thought it was a given that I couldn’t have health insurance. As a part-time employee, I was never offered coverage through my employer. Thankfully, the ACA was passed when I desperately needed insurance.

After getting my Master’s degree, I then thought it was a given that I would have health insurance. This was not the case. Pursuing a career in the humanities with a focus on nonprofit organizations doesn’t afford a lot of full-time job opportunities. I teach college writing courses, I work for my University Press, and I am the Executive Director of a 501(c)3 nonprofit publisher. I am not more deserving of health insurance now than when I was bartending, but none of these three jobs are considered full-time, and I cannot get health insurance through any of my employers.

I am not alone in my experience working as adjunct faculty at universities[[2]](#footnote-1). University adjunct faculty accounts for 70% of instructors in the U.S[[3]](#footnote-2). Many of my colleagues teach at multiple colleges or universities, none of which offer coverage. I currently work between 70-80 hours a week with an advanced degree, and I am not offered nor can I afford coverage.

Last year, I was priced out of the current health insurance marketplace. With the repeal of the individual mandate, as predicted, premiums and deductibles skyrocketed. For me, my monthly premium tripled and my individual deductible increased to $6,500. I would spend a third of my annual gross income on health coverage. This year, I was hopeful that I could find coverage, and I planned to just hold out until January 2019. However, my individual premium increased again by 25% and my individual deductible went up to $7,400. This is ridiculous. Family deductibles through employers are less than that.

Healthcare should not depend on your employer. We need coverage that works for everyone. We need bartenders, part-time employees, college instructors, and nonprofit directors. Those of us working in these positions should have a better option than crossing our fingers and hoping we don’t get sick. Ohioans need coverage that is accessible and affordable. Single payer healthcare is essential to living the American Dream and having economic freedom in Ohio.

Chairman and members of the committee, thank you again for the opportunity to share my testimony on House Bill 440.

1. “Lack of insurance is associated with as many as 44,789 deaths per year in the United States.” Wilper, Andrew et. al. “Health Insurance and Mortality in US Adults.” *American Journal of Public Health*, December 2009, vol. 99, no. 12, http://www.pnhp.org/excessdeaths/health-insurance-and-mortality-in-US-adults.pdf. Accessed 19 November 2018. [↑](#footnote-ref-0)
2. Nearly half of all part-time faculty report having another full time job, and over 20% report teaching at at least one other institution. Monks, James. “Who Are the Part-Time Faculty?” *American Association of University Professors,* July-August 2009, https://www.aaup.org/article/who-are-part-time-faculty#.W\_MvFZNKjIV. Accessed 19 November 2018. [↑](#footnote-ref-1)
3. “Trends in Faculty Employment Status, 1975-2001.” *American Association of University Professors*, compiled by John Curtis, 20 March 2013, https://www.aaup.org/sites/default/files/files/AAUP\_Report\_InstrStaff-75-11\_apr2013.pdf. Accessed 19 November 2018. [↑](#footnote-ref-2)