

Chair Fateh and Members of the Senate Higher Education Committee,

I've been working as a contingent faculty member in the English Dept. at Inver Hills Community College since Fall 2015. During my time at IHCC, I've faced many challenges with regard to my level of employment and my insurance coverage. I'm a TPT faculty member - temporary part time - though this title doesn't reflect the realities of my work at IHCC. Every fall semester, since I started at IHCC, I've been employed full time, teaching anywhere between 12 and 18 credits. I also serve on faculty committees.

When I'm employed full time, I'm offered full insurance coverage, which is great. It's affordable and consistent. However, whenever I drop below full time, which includes most Spring semesters, I'm forced to pay a higher monthly premium to maintain my coverage. The fewer credits I teach, the higher my share of coverage goes. The cost of the monthly premium, when I'm full time, is about \$40 per month. When I'm part time, it can be as high as \$800 per month, and over \$1000 per month during the summer, when I'm not officially employed by IHCC and so must pay the COBRA rate. Given that the fewer credits I teach, the less money I earn, having to pay higher and higher monthly premiums becomes impossible. At present, my spouse and I have selected to have me covered by his insurance, which costs us around \$350 per month. Knowing what this monthly premium will be is highly preferable to the rising and falling rates of having my own coverage, based on the number of credits I'm working. It's very difficult to jump from my own coverage, to my spouse's coverage, whenever my own premiums become too high. The process is complicated, and it takes a great deal of time. I'm constantly in danger of having no coverage if one policy doesn't pick up immediately after the other policy is cancelled.

The financial strain is not bearable, nor is the mental/emotional rollercoaster most contingent faculty like me face every single semester. We don't know, sometimes until a week before a semester begins, how many credits we will teach, and thus, what insurance coverage we will have, if any. I appeal to our lawmakers to come up with a better, more sustainable, and fairer solution for contingent faculty. Increasingly, colleges and universities are depending on contingent faculty to teach the bulk of their courses. We take the work because we need it in order to survive, but the way the system is designed, we're always treated like second class citizens.

William Reichard

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