

# Higher Education and Employment Advancement Committee

## JOINT FAVORABLE REPORT

**Bill No.:** HB-6231

AN ACT CONCERNING HEALTH INSURANCE BENEFITS FOR PART-TIME FACULTY EMPLOYED BY THE CONNECTICUT STATE UNIVERSITY

**Title:** SYSTEM.

**Vote Date:** 3/22/2021

**Vote Action:** Joint Favorable Substitute

**PH Date:** 2/18/2021

**File No.:**

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### SPONSORS OF BILL:

REP. DEMICCO, 21st Dist.

### REASONS FOR BILL:

Part-time faculty at Connecticut institutions of higher education are not guaranteed health insurance benefits. This bill requires the comptroller to include any part-time professional Connecticut State University System (CSUS) employee in the state's group health insurance plan, if the employee (1) elects to participate and (2) has taught at least 90 credit hours total in the past five academic years at any university within the CSUS (18 credit hours per academic year, over any combination of semesters, for five years). The bill also requires the state to pay the portion of the premium charged for the employee's coverage on the same terms/conditions offered to those part-time CSUS employees who teach nine or more credit hours total each semester.

### SUBSTITUTE LANGUAGE:

- Allows faculty members to meet the 90 credit hour eligibility threshold by teaching at multiple universities in the system during the five-year period
- Specifies that the state must pay the premium charged for the employee's coverage on the same terms/conditions offered to those part-timers who teach nine or more credit hours each semester

### RESPONSE FROM ADMINISTRATION/AGENCY:

**Sean Bradbury, Senior Director of Government Relations and External Affairs  
Connecticut State Colleges & Universities (CSCU):**

Submitted written testimony in opposition. Mr. Bradbury says CSCU shares the goal of this legislation, particularly in light of the Pandemic, but has a number of concerns. They say this bill will create a "massive unfunded liability ... which would be borne by our students and their families." Another challenge results from fluctuating part-time faculty employment, which leads to questions of fluctuating participation and contribution regarding health plans. Mr. Bradbury adds that health benefits are subjective to collective bargaining, and CSCU believes "this subject is best left to the negotiating table."

**NATURE AND SOURCES OF SUPPORT:**

**Maureen Chalmers, President, Congress of Connecticut Community Colleges (4Cs):**

Submitted written testimony in support with substitute language. Ms. Chalmers says their members' contracts limit them to a maximum of 8 credits per semester, therefore the earliest the 90-credit threshold could be reached is in the 6<sup>th</sup> year of employment and would likely take longer. " By the time a member has worked six or more years for an employer, the employer should be willing to make some commitment to the employee." She says many of their members are those trying to make a full-time living out of teaching part-time at more than one college. It is they who need healthcare from the state; "dedicated instructors who are driving from college to college, piecing together a living not by choice, but by circumstance."

**Kevin J. Kean, Ph.D., Part-time Lecturer, Department of Psychological Science, CSCU  
(1) (2):**

Submitted written testimony in support with substitute language. Dr. Kean says while this bill is focused on the CSCU system, "part-time faculty at UCONN and the community colleges are also impacted by this issue." He says that not all public college and university faculty are well compensated. He explains that 56% are part-time and contingently employed, and they are excluded from important benefits and paid "considerably less" than their full-time peers for the work they do. Regarding health insurance specifically, he says the attached memo clearly lays out policies which seem written "to keep the majority of part-time faculty from being able to access these benefits." Explains that benefits are only available to those teaching 9 or more credits, but part-time faculty are allowed no more than 8 in any of the three collegiate systems, forcing them to work at least 2 "simply [to] access a benefit that other professional employees take for granted." The state adds further impediments, he says, by requiring eligible members to pay the full cost up front and reimbursing them later, and that "the state apparently does not do this to any other group of employees." Dr. Kean details three other unfair structures with the system – losing benefits because a full-time employee takes a class from a part-time employee; the prohibitive costs of COBRA; and coverage during retirement.

Dr. Kean discusses three recommended changes:

1. Remove the 9 credit per semester requirement. Make it so an adjunct teaching 2 courses (6 credits) can receive at least a partial health insurance subsidy. This also means an adjunct teaching at just one school would also be eligible.

2. Remove the prerequisite for continuous employment at a certain number of credits. An adjunct can have one or all of their classes taken away for many reasons that are not their fault. Let the requirement be a total number of credits taught only, regardless of how long it took to get there or whether.
3. Lower the number of total credits for eligibility in retirement from 180 total. A 120-credit total would still require a member teaching 6 credits per semester 10 years to meet the requirement. Part-time faculty get few enough benefits as it is, and their pay is considerably lower than that of their full-time colleagues. Shouldn't their years of service afford them some benefits in retirement?

**Christopher L. Montes, MA, FDC, Adjunct Faculty - Part Time Lecturer, Department of Psychological Science, CSU:**

Submitted written testimony in support with substitute language. Mr. Montes says that "despite the 26 years of part time teaching, an equivalent to 13 years of full time teaching, I am not eligible for state sponsored health insurance when I retire." He calls the qualifications for insurance "arbitrary" and "nearly impossible" to reach without taking on excessive burdens. He asks you to consider cumulative hours worked when calculating the threshold to receive health insurance in retirement.

**Amy Prescher, Adjunct Professor, Multiple Campuses:**

Submitted written testimony in support. Ms. Prescher says adjuncts are required to pay health premiums in full in advance of the semester the promise of reimbursement at its conclusion. "If, for any reason, I were to become ill or have an accident, and could not finish the semester," she says, "I would lose coverage and would not receive a reimbursement for the premiums I paid in full." She explains the premium for her family of three is nearly half her wages and is always due before her first check, so she is forced to borrow from savings to cover it. She says this is especially hard after the summer when work is unavailable and she has accumulated debt. Compounding the problem, she says reimbursement is unreliable. She lists her yearly struggles with insurance (found below), and says "I am heartened that the Higher Education Committee is taking up the issue of health insurance for parttime faculty. On the surface, it looks like we are insured. But, the struggles I face to access that insurance are real and unrelenting, and my situation is not an anomaly."

"Struggles I encounter every year:

- 1) Paying the entire premium out of pocket at a cost of \$2471.45, about half of my total monthly earnings.
- 2) Having to pay the premium before I receive my first paycheck.
- 3) According to the terms of part-time employment, I will lose my reimbursement if I have any late premium payments.
- 4) Worry that I could become ill during the semester and lose my coverage and eligibility for reimbursement.
- 5) In the month of January I have to pay the full premium of \$2471.45 with no reimbursement.
- 6) My resources are spread thin until I receive the reimbursement well into the spring semester. I don't know when the reimbursement will arrive. (This semester it did come promptly.)
- 7) The rising cost of premiums affects my Cobra premium when my contract expires and the total annual cost of health insurance.

- 8) Loss of income in the summer and exorbitant Cobra premiums.
- 9) Lack of pension or retirement benefits despite years of a full-time teaching load in higher education."

**Louise Williams, PhD, Professor of History, CSCU:**

Submitted written testimony in support. Dr. Williams says she is now a full-time professor with tenure, but she used to be a "freeway flyer" with three jobs – one at Lehman College, one at NYU, and one as a legal assistant at a corporate law firm – making only \$30,000 per year. She soon became ill, lost 20 pounds without trying, and had no health insurance. She discovered City University of New York offered insurance for qualifying adjuncts and signed up immediately. Dr. Williams says, "Without it I would be dead ... It literally saved my life." She says she realizes the bill is intended for retirees, but begs you find a way to extend insurance to all part-time faculty. Dr. Williams explains that were she under the same rules as Connecticut adjuncts are now, she would not have qualified for insurance, and "If CUNY was able to provide their adjunct free and easy to get health insurance 25 years ago, surely Connecticut can do the same today."

**NATURE AND SOURCES OF OPPOSITION:**

None expressed.

**Reported by: Jeremy Salyer**

**Date: 04/01/2021**