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In Higher Ed, Adjuncts May Have Most to Lose if Obamacare Is Repealed

By Lee Gardner MAY 05, 2017



Jabin Botsford, The Washington Post, Getty Images
President Trump and the U.S. House speaker, Rep. Paul Ryan of Wisconsin, applaud the House's passage on Thursday of a bill that would repeal and replace the Obama administration's signature health law.

Perhaps no group working on college campuses had more at stake in Thursday's vote in the U.S. House of Representatives to repeal the Affordable Care Act than contingent faculty members. Full-time faculty and staff members can typically count on their institutions to provide health insurance, but most part-time professors are on their own. If the current law, also known

as Obamacare, is repealed, many adjuncts dread a return to the days when insurance was even more expensive than it is now, completely unaffordable, or even unattainable. The House [voted 217 to 213](#) to pass the American Health Care Act, a Republican-sponsored bill that would repeal Obamacare and replace it with provisions that critics say would [weaken the current law's protections](#) for people with pre-existing medical conditions and increase costs for older Americans. The bill now goes to the Senate, where it is expected to face a tougher fight for passage.

“I'm worried either we're not going to be able to afford it, or it won't cover everything we need to cover, or in some way it will be even worse than things are now.”

Many contingent faculty members had a difficult time affording Individual health-insurance plans before the Affordable Care Act, says Maria Maisto, an adjunct faculty member in the English department at Cuyahoga Community College, in Ohio, and president of New Faculty Majority, an advocacy group for contingent faculty members.

Ms. Maisto said she is most concerned about the bill passed by the House on Thursday "because of the demographics of the adjunct population, which reflects the demographics of the people who are going to be most hurt."

In a 2012 report, the Coalition on the Academic Workforce noted that more than 70 percent of adjuncts who responded to its survey and provided information about their age were between the ages of 36 and 65. About 9 percent of respondents were over 65.

Even under Obamacare, affording health insurance isn't easy for adjuncts. Carol Weatherford, who teaches English at several colleges around Kalamazoo, Mich., now pays about \$500 a month for private insurance she purchased via the current law. But her premiums have continued to go up each year, and this year rising costs forced her to downgrade to a plan with a deductible of about \$7,000.

Ms. Weatherford is teaching seven classes at three colleges this semester, and said she makes too much money to qualify for low-income subsidies under the Affordable Care Act. "But I've got peace of mind that I haven't had in a long time," she said. "I'm a very healthy person, but one of these days I'm going to get sick or I'm going to have an accident. I need to have insurance because something's bound to happen."

Cost Considerations

Obamacare has made a big difference for many adjuncts and their families. Charlotte Wulf taught as a lecturer in English for 18 years at Pennsylvania State University at State College, where she was allowed to purchase health insurance through the institution's group plan. In 2002, she and her family moved to Maryland, where the rules were different. She has taught at

Stevenson University and the Community College of Baltimore County, neither of which offer health benefits to part-time faculty members.

The initial cost of purchasing private insurance "was twice as much as our mortgage," Ms. Wulf said. The price of covering herself, her husband, and one of her two sons rose as high as \$3,300 a month. "I mean, you show me the people who can afford \$3,300 a month," she said. The soaring costs forced her family to go without insurance for about a year before the Affordable Care Act came along.

Ms. Wulf is now eligible for Medicare, but her husband, who is self-employed, is still insured through Obamacare. "I'm very panicky," she said. Based on the Republican plans for replacing the current law, "I'm worried either we're not going to be able to afford it, or it won't cover everything we need to cover, or in some way it will be even worse than things are now."

Ms. Maisto said she doesn't know of any organized opposition to the American Health Care Act by contingent faculty members, though she added that "certainly adjuncts have been part of the broader outcry and resistance to the more extreme policies that are coming out of the administration and the Republican Congress."

She hopes that "moderate Republican voices" in the Senate will head off the worst of any potential effects on older Americans and those with pre-existing conditions.

She also hopes that the threat to adjuncts' ability to buy affordable health insurance may inspire more organizing. "That's the only way you can effectively preserve health care these days," she said.

Lee Gardner writes about the management of colleges and universities, higher-education marketing, and other topics. Follow him on Twitter [@_lee_g](#), or email him at lee.gardner@chronicle.com.