

April 8, 2025

Nevada Senate Committee on Health and Human Services
C/O Chair Senator Fabian Donate
401 S Carson Street
Carson City, NV 89701

Good Afternoon, Vice Chair Taylor and Committee Members.

For the record, my name is Jessica Jones, and I'm an educator at Hickey Elementary School on the east side of Las Vegas. I also serve as the Secretary of the Clark County Education Association. I'm speaking in support of S.B. 410 which clarifies that insurance benefits include benefits for dependents within the scope of mandatory bargaining. Currently, Clark County School District will not discuss this topic when we're in negotiations due to the vagueness of the language in the law. This differs from how the county governments view this language. In the fiscal note, Clark, Washoe, and Lyon County include dependent benefit negotiations under the existing language of the law.

Teaching is a female-dominated profession, and in Clark County, women make up the majority of educators. As a single mother and sole provider for myself and my two children, the rising cost of health insurance has forced me to make tough decisions. My insurance premiums increased to \$768 a month, so I had to switch to a high-deductible plan at \$495 to save \$273. While this lowers my monthly costs, I pay more out of pocket when we need medical care. With a single income and two kids, \$273 is a significant amount of money, and I'm left hoping on a month-to-month basis we don't need to see a doctor. That's not what health insurance should be about. Tom Zumtobel, CEO of my health insurance Teachers Health Trust, recently told our school board that premiums for young families with more than two dependents are too high given educators' salaries. He emphasized this is an issue they want to address. But as I said earlier CCSD won't negotiate this issue with our union.

So what does that mean when we can't negotiate insurance contributions for dependents?

Many educators may face similar financial struggles as I have, and some may leave the profession due to the high costs. As more young teachers begin to start families, this issue becomes even more pressing. I teach at a Title 1 school in the east of Las Vegas that has had high vacancies. I know a pregnant teacher at my school right now who won't be returning in the fall because of this issue. Clarifying this matter and allowing labor negotiators to address the cost of dependent healthcare as other counties have during negotiations will not only help recruit educators but retain them as well. For these reasons, I urge this committee to support S.B. 410.

Respectfully,
Jessica Jones
Educator, Hickey Elementary School

