



HEALTH INSURANCE and Low-Income health care options

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Specific insurance companies and plans are mentioned in this article. Neither the author nor NAIA specifically endorses any of these insurance companies or plans.

The NAIA Membership Committee and its Benefits Subcommittee have, over the years, made affordable health insurance for NAIA members a top priority. This is not only a major problem for independent artists but for many Americans. In the process we have followed every lead given to us and have talked with many insurance companies, agents and organizations.

Obstacles

Through our efforts we have encountered two primary obstacles toward our goal. First, current federal law does not regulate the size of a group that insurance companies must insure. Because of this, insurance companies deem the NAIA “too small” with which to do business. Under the current insurance industry/regulation structure, it is doubtful that insurance companies would ever work with the NAIA. To complicate matters - and this leads us to the second major obstacle - federal law also pretty much allows states to regulate insurance within their own jurisdiction. There are minimal federal regulations. Therefore each state’s insurance regulations will vary. For a chart summarizing key state rules limiting discrimination based on health status by individual health insurance companies see HealthInsuranceInfo.net.

As a side issue because of state insurance regulation, insurance companies are not allowed to cross over state lines. This is why even large insurance companies and organizations like Blue Cross Blue Shield and National Association of the Self Employed have differing policies for each state or cannot provide coverage in all states.

NAIA is a national organization and our members are distributed throughout the country - and some are even international. It would be much easier if our members were concentrated in one state as then we would be eligible under a specific state’s regulations. As it stands even some of the large national groups with hundreds of thousands of members such as National Association of the Self Employed cannot give health insurance to members in certain states. This statement is from their own web site:

“Association membership requirements vary by state. Insurance plans are underwritten by The MEGA Life and Health Insurance Company, a HealthMarketsSM Company. Administrative office:

North Richland Hills, TX. Licensed in all states except NY, however, coverage is not available in all states. Exclusions and limitations apply.”

Over the past couple of years we have heard about bills introduced into Congress that would require insurance companies to offer affordable group insurance rates to small group organizations such as the NAIA and others that would allow insurance companies to cross over state regulations. Of course, if the legislation has not passed and as each congress ends, this type of legislation must be reintroduced. We continue to keep our ear to the ground in regards to this type of legislation.

NAIA as an Information Source

In the meantime, the NAIA has refocused its efforts toward being the “go to” information source for members and artists in their search for affordable health insurance.

Start Your Search Locally

Through our knowledge of the insurance industry and regulations we have determined that group insurance may be the least expensive alternative and due to the variance of state regulations, artists should begin their search locally. The following is a short list of potential starting points. Check your local phone book or go to the referenced web sites for a directory:

[Access to Health Insurance/Resource for Care](#) is an excellent database of health insurance options by state.

Credit unions: [NCUA.Gov](#)

State small business or retail associations: [Boogar.com](#)

Chambers of commerce: [USACHamber.com](#)

Alumni associations: Contact your school’s alumni association.

Health Savings Accounts

Another possibility is to consider a Health Savings Account (“HSA”). From the U.S. Treasury Department web site FAQ’s page “a Health Savings Account is an alternative to traditional health insurance; it is a savings product that offers a different way for consumers to pay for their health care. HSAs enable you to pay for current health expenses and save for future qualified medical and retiree health expenses on a tax-free basis.”

You must be covered by a High Deductible Health Plan (HDHP) to be able to take advantage of HSAs. An HDHP generally costs less than what traditional health care coverage costs, so the money that you save on insurance can therefore be put into the Health Savings Account. You own and you control the money in your HSA. Decisions on how to spend the money are made

by you without relying on a third party or a health insurer. You will also decide what types of investments to make with the money in the account in order to make it grow.

Check out the page for more information about HSAs: USTreas.Gov

Freelancers Union

[Free Lancers Union](#) based in Brooklyn, "provides group health insurance rates, and disability and life insurance policies to eligible independent workers." They claim to have won group health insurance rates that cost about \$220 a month, 1/3 the average for an individual rate HMO plan in New York.

As of June 1, 2007 they offer health insurance to independent workers who live in the following 31 states: Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Michigan, Mississippi, Missouri, Nebraska, New York, North Carolina, Ohio, Oklahoma, Pennsylvania, South Carolina, Tennessee, Texas, Virginia and Wisconsin. Check their web site for details.

While Freelancers Union currently offers health insurance only to those who live in the states listed, they do offer disability and life insurance to all U.S. residents. Check their web site for these insurance products.

Evaluate Your Insurance Annually

Contact your state insurance department for more information before buying health insurance coverage. Ask if any complaints have been filed against the group or its insurer. The National Association of Insurance Commissioners (NAIC) has a web site with links to each state's insurance department web site at [NAIC](#).

Before you buy, ask your fellow artists on the NAIA Member Forum whether they have had experience with a particular company or if they know which companies artists in your state are using. Access to the NAIA Member Forum is a benefit of NAIA membership and is password protected.

Like many other business concerns, it is advisable to annually reevaluate your health insurance policy. We all are familiar with the scenario where we join at a good "promotional" rate and then the next year the premium goes up 18%. The federal Health Insurance Portability and Accountability Act of 1996 (HIPAA) requires guaranteed renewal of all health insurance policies. Insurers are prohibited from canceling coverage just because the insured has made claims. However, HIPAA does not limit renewal rates. Keep a list of all the health insurance sources you checked and recheck them annually. Also, check with your current policy holder to see if they have new programs. [Georgetown University Health Policy Institute](#) has created a convenient worksheet to compare policies

National Breast and Cervical Cancer Early Detection Program.

The U.S. government's [Department of Health and Human Services](#), Centers for Disease Control and Prevention (CDC) provides low-income, uninsured, and underserved women access to timely breast and cervical cancer screening and diagnostic services. These services include:

Clinical breast examinations.

Mammograms.

Pap tests.

Pelvic examinations.

Diagnostic testing if results are abnormal.

Referrals to treatment.

Federal guidelines establish an eligibility baseline to direct services to uninsured and underinsured women at or below 250% of federal poverty level; ages 18–64 for cervical screening; ages 40–64 for breast screening.

To find your local program and to check on eligibility go to [this page](#).

Prescription Assistance

Pharmaceutical companies, doctors, other health care providers, patient advocacy organizations and community groups often help qualifying patients who lack prescription coverage get the medicines they need through their patient assistant programs. But how do you find out about who offers assistance for what drug you are taking and if you are eligible?

[Partnership for Prescription Assistance](#) offers a single point of access to more than 475 public and private patient assistance programs, including more than 180 programs offered by pharmaceutical companies. To access the Partnership for Prescription Assistance by phone, you can call toll-free, 1-888-4PPA-NOW (1-888-477-2669).

[RX Assist](#) (by AstraZeneca)

[Needy Meds](#)

[access2wellness™](#) is also a resource for finding patient assistance programs.

Low Income Health Care Options

Free clinics:

The U.S. has more than 1,200 free clinics that treat the uninsured. Privately funded, each has its own acceptance criteria so you must call to see if you are eligible for service as you will probably be required to meet income requirements. Staffed by volunteer doctors and nurses they provide a range of medical services. [FreeClinics.us](#)

Community Health Centers:

Community health centers provide a range of services and are funded by federal grants. They accept uninsured or underinsured (Medicare, Medicaid, and Children's Health Insurance Program). Charges are based on a sliding scale according to income.

FindAHealthCenter.hrsa.gov

Hospital Charity Care:

Most hospitals provide free or discounted care to uninsured or underinsured patients who meet eligibility requirements. Requirements will vary from hospital to hospital. Also check out Hill-Burton facilities that are required by law to offer free or low-cost care. [Hill-Burton Facilities](#)

State Support:

Not all states offer aid, but many have programs that provide help to people over 65, the uninsured, and those with disabilities. For a list of state-assistance programs go to: RXAssist.org (sponsored by AstraZeneca)

SIDEBAR

Resources:

The [Georgetown University Health Policy Institute](#) created consumer guides for getting and keeping health insurance for each state and the District of Columbia—fifty-one in all. The guides present only a summary of your protections, and so may not answer all of your questions. They are not a substitute for legal, accounting, or other professional advice. The site also includes an archive of free newsletters and publications in pdf format providing a wealth of information addressing consumer health.

A must-read publication for the self-employed artist is the free, pdf-format, 3-booklet series “Managing Medical Bills, Strategies for Navigating the Health Care System” funded by the [National Endowment for Financial Education](#)[®] (NEFE[®]).

Topics in book one, *Understanding Private Health Insurance*, include: What is Good Health Insurance? What to Look for and What to Avoid; Special Worksheet to Help You Evaluate Your Health Insurance Choices; Insurance Transitions—What They Are and How to Navigate Them

Book two, *Medicare and Medicaid: A Health Care Safety Net for People with Serious Disabilities and Chronic Conditions*. Topics include: When, Where and How to Apply for Social Security Disability Determination; An Overview of Medicare Parts A, B, C and D; Other Places for People with Disabilities and Their Families to Seek Medical Coverage; Directory of Medicaid Offices for Every State and Territory

Book Three, *Options for Avoiding and Managing Medical Debt*. Topics include: Places to Go for Free Health Care; You Can Negotiate with Your Doctor for a Discount on Medical Care; Answering Questions about Bankruptcy; What You Need to Know about Credit Reports and Credit Scores

[Artists' Fellowship, Inc.](#)

This is a private, charitable foundation that assists professional fine artists (painters, graphic artists, sculptors) and their families in times of emergency, disability, or bereavement. The Artists' Fellowship's Board of Trustees and Officers all serve as volunteers in service to our community of artists. Assistance is given without expectation of repayment. One does not need to be a Member of the Fellowship to receive assistance; neither does membership in the Artists' Fellowship entitle one to assistance from the foundation.

Health Care Reform

The healthcare system in the United States is in desperate need of significant reform. Contact your U.S. and State Senators and Representatives and let them know how you feel, what you need.

U.S. Senators

[U.S. Representatives](#)

[State Senators and Representatives](#)

The NAIA will be keeping its eyes and ears open for affordable health insurance information and options for artists and members. If in your own research you come across information that is helpful to artists, please let us know:

Membership@NAIA-Artists.org

More information on health insurance for artists and craftsmen can be found on the CERF web site at:

http://craftemergency.org/publications/cerfnews/?post_id=174

<http://craftemergency.org/programs/prevention/healthcare/>

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