

**ARTS + INSURANCE: WHO, WHAT, WHEN,
WHERE, HOW AND WHY NOW?**

HEALTHCARE RESOURCES

The following is a selection of guides and healthcare providers you can use to create a plan that meets your health care needs. Also included are links to information specific to the new Affordable Care Act.

HEALTH INSURANCE RESOURCES & GUIDES

NYC Health Insurance Link: This guide lets individuals, including self-employed and part-time workers, compare health plans sold by different health insurance carriers, associations, and purchasing alliances in New York City. It provides individuals with a comprehensive list of available plans and, for self-employed individuals, a representative sample of health plans available in the City.

www.nyc.gov/hilink

New York State Health Insurance Information For Consumers: The Health Insurance Resource Center provides information on various types of health insurance plans available, information on various health insurance options and companies, as well as links to other websites that provide relevant information regarding health care in New York State.

www.dfs.state.ny.us/chealth.htm

The Actors Fund-How to Get Affordable Health Care in New York City: This is a national healthcare directory created by the Artists' Health Insurance Resource Center (AHIRC), a project of The Actors Fund. AHIRC provides health care resources for artists, performers, freelancers and the self-employed.

www.ahirc.org/newyork

HEALTHCARE PROVIDERS FOR ARTISTS

Al Hirschfeld Free Health Clinic: This health clinic works closely with the social service programs offered by The Actors Fund. On-site general practitioners and specialists provide free health care to professionals in the entertainment industry who are uninsured or underinsured. The Clinic offers annual free flu shot events, as well as health fairs, for the entire industry.

www.actorsfund.org/services-and-programs/al-hirschfeld-free-health-clinic

Freelancers Union: Freelancers Union offers health insurance plans for New York residents through Freelancers Insurance Company (FIC). You must live in the group health insurance coverage area in New York State. Find out what is available for you by entering your zip code on their website:

www.freelancersunion.org/insurance/explore/search

Lincoln Art Exchange: This program at Lincoln Hospital in the Bronx allows eligible NYC-based artists who do not have health insurance to exchange their creative services for healthcare. To set up an enrollment interview, call 855-LIN-ARTS (855-546-2787) or email lincolnartexchange@nychhc.org

www.nyc.gov/html/hhc/lincoln/html/LAX/artexchange.shtml

Woodhull Medical Center's Artist Access Program: This Brooklyn based healthcare initiative was developed by a consortium of artist service organizations and unions - including Dance/NYC, DTW, and NYFA. The program offers affordable healthcare for all NYC-based artists and arts workers, and also offers artists the option to exchange creative services for medical care. Contact NYFA for more information:

www.nyfa.org

AFFORDABLE CARE ACT RESOURCES

The Actors Fund - How to Get Affordable Health Care in New York City (NY):

AHIRC's brief guide outlines public and private health insurance options in a practical Q & A format. AHIRC also offers in-person counseling for those in need. The guide also includes links to relevant information and contact information for selected clinics and pharmacies.

<http://www.actorsfund.org/others/pdfs/AHIRC/NewYorkAffordableHealthCareGuide.pdf>

Affordable Care Act Tax Provisions for Individuals and Families: A one-page article from the IRS that gives an overview of how the Affordable Care Act will affect your 2013 and 2014 tax returns. It includes your options for claiming the Premium Tax Credit (the government subsidy that reduces your monthly health insurance bill).

<http://www.irs.gov/uac/Affordable-Care-Act-Tax-Provisions-for-Individuals-and-Families>

Obamacare 101: Your First Steps: A concise, one page, color coded guide to the Affordable Care Act that provides instructions and key websites based on how you covered your healthcare in 2013.

<http://project.wnyc.org/obamacare101>

Do I qualify for Medicaid?: A fact sheet from Healthcare.gov summarizing the Affordable Care Act's impact on Medicaid. It links to a table you can use to estimate your eligibility under the new income guidelines, as well as sites where you can register for Medicaid if you believe you are now eligible.

<https://www.healthcare.gov/do-i-qualify-for-medicaid/#state=new-york>

Tax Credit and Premium Estimators: An online form you can use to calculate how much of your monthly health insurance bill the Affordable Care Act will subsidize. It generates a list of price quotes for all participating health insurance companies that is sorted from lowest to highest price.

<http://www.healthbenefitexchange.ny.gov/PremiumEstimator> this now redirects to <http://www.healthbenefitexchange.ny.gov/calculator>

Can I get dental coverage in the Marketplace?: A fact sheet from Healthcare.gov explaining your dental coverage options in the new Health Care Market place. It describes differences in how the Affordable Care Act affects children's dental care as opposed to adults'.

<https://www.healthcare.gov/can-i-get-dental-coverage-in-the-marketplace/>

Community Health Centers and Dental Clinics: Two directories from NYC.gov of locations where you can receive Dental and Vision care at low cost or on a sliding scale if you cannot afford to purchase these types of insurance via the Health Care Marketplace.

http://www.nyc.gov/html/hia/html/healthcare_resources_uninsured/community.shtml

http://www.nyc.gov/html/hia/html/healthcare_resources_uninsured/services_dental.shtml

AFFORDABLE HEALTH CARE: SMALL BUSINESS RESOURCES

As an artist do you consider yourself a small business owner? You may currently have, or one day hire, an assistant, a studio manager, or other employees. The links below provide information to keep in mind as your business grows.

Small Businesses & Health Insurance: A fact sheet from NYC.gov explaining how the Affordable Care Act can help you provide health insurance for your employees. It describes tax credits that can cover as much as 50% of the cost, which tax forms to use to claim the credit, and the location of an online calculator which estimates the amount of your tax credit.

http://www.nyc.gov/html/hia/downloads/pdf/FS_English/SMB_English/SMB-Businesses_Tax_Credit_English.pdf

Employers with Fewer than 25 Employees: This fact sheet from the Small Business Administration covers how the Affordable Care Act affects your responsibilities to your employees, as well as what you must report to the government. It links to a marketplace where you can shop for insurance plans for your employees.

<http://www.sba.gov/content/employers-with-fewer-25-employees>