

Artists and Health Care— Helping to Create Affordable Solutions

by Christopher Cussat

In our popular monthly series “Artists Among Us,” we love to profile the creative and artistic hobbies of those who work in the health care industry. Since those we interview usually have the best health care coverage due to their professions and employers, they do not usually experience the pressure and uncertainty that many full-time artists and performers feel in regards to having, keeping, and affording health care insurance coverage.

With a year full of health care coverage being highlighted in both national media and political discussions, we thought it would be appropriate to address the plight of health care with artists this month in lieu of our normal artist profile (which we will continue next month).

Health care is and has always been a critical issue for artists because so many people within the arts community are self-employed and do not always have access to health insurance through a company or union. As a result, artists seem to often find themselves struggling with the high cost of individual, private insurance or limited coverage.

Artists United for Health Care (AUHC) is a non-profit advocacy group that encourages people to unite nationally in order to improve artists’ quality of life by demanding affordable, comprehensive, and guaranteed-issue insurance. AUHC’s goal is to create a healthier future for all artists.

According to the AUHC, the Health Care Reform Bill passed by Congress this past March will benefit every visual and performing artist and entertainment professional in the country. “This legislation makes available to artists health insurance that is as good as or better than the best plans currently available to employees of private corporations, government workers, and union members. Its passage has done more for the health and well-being of the visual and performing arts and entertainment communities than any piece of legislation in the past fifty years.”

If you are not insured through an employer, union, or some other type of group, you are currently not guaranteed the right to buy health insurance in Pennsylvania. In fact, private insurers can refuse to sell you insurance because of your health status, or exclude a pre-existing condition from coverage, or charge you a higher premium based on your age, gender, or pre-existing medical condition.

There are several health care advocacy groups in Pennsylvania which have services that are available to artists. Since coalition building is an essential part of significantly changing health care policy, AUHC highly recommends that people become more involved with existing health care advocacy organizations—many of which have been working for years to raise awareness about alternative health insurance models.

AUHC believes that creative artists can bring much needed skills and new ways of thinking to such groups—particularly those involved in outreach for their communities. The organizations listed below represent various approaches to universal health care, including a single-payer system, mandates, and a government-run insurance company. They hold in common the fundamental belief that all people have the right to quality, affordable health care, regardless of income or how people make a living.

HEALTH CARE ADVOCACY ORGANIZATIONS IN PENNSYLVANIA

Health Care for All Pennsylvania (www.healthcare4allpa.org) is dedicated to securing comprehensive and fair health coverage for all Pennsylvanians through a single-payer health care system. It offers many ways for artists to become directly involved in reform.

The Prescription for Pennsylvania or “Rx for PA” (www.philaup.org/health/Rx4PA.html) is the new health care proposal proposed by Governor Rendell to offer health care to all Pennsylvanians, while also working to reduce the costs of health insurance. It includes Cover All Pennsylvanians (CAP), which would ensure low-cost full health insurance (including prescriptions) for all adults.

Families USA (www.familiesusa.org) is a national organization working at the national, state, and community levels to achieve high-quality, affordable health care for all Americans. Its information on health care reform explains why reform is so necessary, what states are doing to expand coverage, and what health care in the United States could look like in the future.

Health Care for America Now (www.healthcareforamericanow.org) believes that everyone in this country should have accessible, quality health care they can afford. It is currently fighting for a new public health insurance plan to be offered in addition to private plans, which would guarantee standard, comprehensive benefits, as well as insurance rates commensurate with income. Health Care for America Now also shows individuals how to lobby their Senators and Representatives in Congress to stand-up to insurance companies and other special interest groups.

The United Health Care Action Network (www.uhcan.org) supports the Institute of Medicine principles for health care reform—which state that health care coverage should be universal, continuous, and affordable to individuals and fami-

lies; the health insurance strategy should be affordable and sustainable for society; and health insurance should enhance health and well-being by promoting access to high-quality care that is effective, efficient, safe, timely, patient-centered, and equitable.

Cover the Uninsured (www.covertheuninsured.org) is a project of the Robert Wood Johnson Foundation—a national effort to highlight the fact that too many Americans are living without health insurance and demand solutions from our nation’s leaders. Its website features excellent statistics on insurance coverage in every state, and offers guidance on how to host and publicize local events to show support for America’s uninsured.

In addition, The Artists’ Health Insurance Resource Center (AHIRC) is an up-to-date, comprehensive, and unbiased database of health care resources for artists, performers, freelancers, and the self-employed. The health care reform legislation passed by Congress will finally make health insurance available and affordable for the American artist. As the changes begin, AHIRC is here to guide people through the legislation and how it will affect the visual and performing arts and entertainment communities. Its mission is to insure every artist in the United States by 2014. For more information on getting and keeping health insurance, please visit www.ahirc.org.

Although it may not be perfect, many artists believe and hope that the recent health care reform bill passed by Congress is the first step to providing artists and all Americans with fair and affordable health care insurance options. For more information on AUHC, please visit www.artistsunitedforhealthcare.org. †

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