

Brainwashed - FMC to Offer Health Insurance Guidance

Written by Staff

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The Washington DC-based non-profit organization Future of Music Coalition has implemented a health insurance guidance program for musicians called the Health Insurance Navigation Tool (HINT). To assist the well-being of U.S. -based independent art and music curators, the HINT program will provide information at the FMC website (www.futureofmusic.org/hint) and will also offer free phone consultations with experts to discuss affordable health coverage options available to artists and musicians.

According to a 2002 survey conducted by the Future of Music Coalition, musicians who earn even a portion of their income playing music are less likely to have health insurance than the general population. Of nearly 3000 participants, the survey found that those individuals who are young and healthy feel coverage is an unnecessary expense and most (76%) guess that on a musician's budget they are unable to afford the payments. (Survey results available online at www.futureofmusic.org/research/healthsurveyresults.cfm). Yet, in the case of those who lack health insurance and delay or forego healthcare until situations get desperate, or as a result of a catastrophic event, patients can very easily find themselves in an even more dire situation, accumulating medical bills that may leave them with hundreds of thousands of dollars of debt.

As a safety net for working artists and musicians who remain uninsured, HINT's insurance consultants will help those interested to navigate through the often confusing process of obtaining health insurance. Taking into consideration an individual's unique situations—fluctuating income due to month-to-month varying performance schedules, state of residence, age, and health—the agents can direct musicians to websites and regional organizations that offer assistance or health insurance plans appropriate to meet their specific long-term health coverage needs.

Those interested in scheduling a free and confidential 30-minute phone consultation with the HINT team are encouraged to visit www.futureofmusic.org/hint and "Get The Hint";

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