



Taking the Pulse

Musicians and health insurance

Results of an online survey conducted March 2010

Kristin Thomson, Education Director, Future of Music Coalition • May 2010



Future of Music Coalition
Education, Research and Advocacy for Musicians

Introduction

One of the biggest public issues in the 21st century is the state of health care in America. From escalating costs, to prescription drug coverage, to the aging of the population, it's clear that the nation's health care establishment is facing unprecedented challenges.

As the Obama administration and Congress grapple with reforming the health care system, Future of Music Coalition (FMC) offers insight into health insurance conditions for one sector of the American public: musicians. FMC has been active on this issue since 2002, when we conducted an online survey of musicians and found that 44 percent of survey respondents did not have health insurance — more than twice the average of the general US population at the time. The cost of coverage was clearly a leading factor for those polled, but musicians and songwriters also face structural problems that are unique to this creative class. In response to our initial assessment, FMC implemented HINT — the Health Insurance Navigation Tool — which has, since 2005, provided hundreds of musicians with personalized, confidential advice about their health insurance options.

In March 2010, FMC conducted another health insurance survey to assess the current landscape of uninsured musicians. Of the 1,451 respondents, **33 percent did not have health insurance**. This is lower than the 44 percent we calculated in 2002, but still twice the national average of 17 percent of the US population, as estimated by the Kaiser Family Foundation. Cost is still the prevailing factor, but the results also indicate that musicians are confused by the health insurance infrastructure, and not fully aware of the group plans and other affordable options available to them.

This report summarizes the most recent survey findings, which are further informed by FMC's interactions with musicians and managers, and direct service work with musicians via HINT from 2005–2010. FMC sees this report as a clear and timely snapshot of the music community that will give advocates and service organizations some insight into how we can best help musicians navigate this changing health insurance landscape.

Health Insurance and Musicians: Why Surveys Matter

In 2002, FMC conducted an online survey to gauge the level of health insurance among working musicians. The survey found that, of the nearly 2,700 respondents, 44 percent did not have health insurance. Our 2002 report, [*Health Insurance and Musicians*](#), detailed the results of the survey, discussed the grave consequences of so many uninsured American creators, and articulated FMC's plan to tackle the issue on behalf of musicians.

In March 2010, FMC replicated this online survey, asking many of the same questions that we posed in 2002, and a few more.

FMC conducted this revised survey for two reasons: first, FMC, service organizations and the music press have been quoting FMC's survey data gathered in 2002. It was simply time to re-ask the questions and assess the current state of health care among musicians, especially with the public focus on health care reform. Second, after educating musicians and providing personalized advice via our HINT program since 2005, FMC was curious: are musicians more likely to be insured now than in 2002? What are the barriers to coverage? And what can FMC and advocates for the creative community do to further increase musicians' access to affordable health insurance? With the passage of the health care reform legislation in March 2010, most Americans will need to secure coverage by 2014. Understanding the hurdles that uninsured musicians face – and the paths that insured musicians are taking to get coverage – will assist musicians and advocates in navigating the health insurance landscape over the next three years.

Survey Methodology

The March 2010 survey included 20 questions, both closed and open-ended (See Appendix A for survey questions). Participants provided anonymous information about what, if any, health insurance coverage they held, who provided it and how much it cost. Additionally, the survey asked about the level of familiarity respondents had with existing musician-focused plans, and their willingness to switch to other plans.

FMC also included questions that would help us understand the kinds of musicians that were answering the survey. In addition to typical demographic questions related to age, gender, household income and marital status, we asked how much time they spend on music, how much of their annual income is derived from music, whether they belong to any professional musician associations, and whether they have technical or recording credits on at least six commercially released tracks. These questions made it possible for us to parse the core data – whether or not the respondents had coverage – and determine

those factors that affect the musicians' likelihood of being insured.

Data collection began on March 2, 2010 and ran until April 7, 2010. We promoted the existence of the survey to roughly twenty-five groups that represent or have direct contact with tens of thousands of artists, including musician unions, service organizations, artist managers and publicists and digital aggregators with large client bases. The survey was mentioned in a number of press articles and blogs, including *Billboard*, *Pitchfork* and *The Chicago Tribune*. Finally, we informed our 6,000 newsletter subscribers and used our blog, Twitter feed (18,000 followers) and Facebook page (2,000 fans) to encourage them to both complete the survey and pass the link along to other musicians.

Risks and Limitations

Online survey research is inexpensive, quick, and automates much of the data processing. We do, however, recognize its inherent limitations. First, because the survey is online, it is limited to those with internet connections and a reasonable level of skills in website navigation. While the numbers of Americans who have internet connections continues to increase, there is still a percentage of the population that does not have consistent access.¹

Second, we recognize the problem of limiting the population of respondents to "musicians." Since there is no single agreed upon definition of "musician", such a survey could encompass everyone from working professionals to hobbyists. Instead of creating strict criteria as pre-qualifiers for the survey, we included a number of questions that attempted to categorize their level of participation in the music industry – the percentage of their time they spent being a musician, the percentage of their income derived from being a musician, number of professional credits on commercial releases and membership in key professional service organizations. During the data analysis phase we filtered out those respondents who answered less than 20 percent for both the time and income questions, and did additional cross-tab and filtering work based on various criteria.

Third, we recognize the risk of self-selection bias in a survey like this. The musicians who are most likely to feel compelled to respond to a survey about whether they have health insurance are those who have had a bad experience or are unsatisfied with their current situation. As a result we would expect the numbers to skew higher, with a greater number of respondents being those that do not have health insurance. This is a difficult

¹ According to national survey in December 2009 by Pew Internet, 74% of American adults (ages 18 and older) use the internet.

<http://www.pewinternet.org/Reports/2010/Internet-broadband-and-cell-phone-statistics.aspx>

problem to counteract, but we made it very clear in our promotion effort that we wanted to hear from every musician – whether they had health insurance or not.

2010 Survey Results

The Musicians and Health Insurance survey was available on SurveyMonkey from March 2 – April 7, 2010. 1,451 individuals answered the core question about health insurance, and 1,263 (87 percent) completed the survey.

33 percent of respondents did not have health insurance

Do you currently have health insurance? (March 2010)		
Answer Options	Response Percent	Response Count
Yes	67%	978
No	33%	473
<i>All survey respondents</i>		1451

Of the 1,451 respondents, 33 percent (n=978) said they do not have health insurance. This is lower than the 44 percent that responded that they didn't have health insurance during FMC's 2002 survey, but still nearly twice the national average of 17 percent uninsured, as estimated by the Kaiser Family Foundation.²

What kinds of musicians are uninsured?

Clearly, not all musicians have the same career experiences. For some, music is a full-time profession. For others, it is a hobby – something they do in addition to working a regular job. And there are many more in the middle, squeezing part time jobs or seasonal work in between tours, or spending non-work hours in the studio or on stage. Using filters on some specific questions, we have a better sense of the factors that contribute to musicians' access to health insurance coverage.

² "Health Insurance Coverage of the Non-Elderly Population, 2008", Kaiser Commission on Medicaid and the Uninsured/Urban Institute analysis of 2009 ASEC Supplement to the CPS. <http://facts.kff.org/chart.aspx?ch=1213>

Those who spend more time or derive more income from being a musician are less likely to be insured.

First, we filtered the results based on responses to time spent being a musician (0 to 100 percent) and annual personal income derived from being a musician (0 to 100 percent).

- Filtering the list to only include respondents who spend more than 20 percent of their time **and** make more than 20 percent of their income from music (n=798), the number of uninsured jumps up to 36 percent.
- Of the respondents who said they spend 100 percent of their time **and** make 100 percent of their annual income from music (n=245) – respondents who we would call “professional musicians” – 35 percent do not have health insurance.
- The highest percentage of uninsured occurs in the middle, where we assume the respondents are splitting their time between part time jobs and a music career. Of the respondents who spend more than 50 percent of their time **and** make more than 50 percent of their annual income from music (n=604), 38 percent do not have health insurance.

The results indicate that those respondents who invest more time in their craft are less likely to be insured. This is especially true of musicians who are straddling two worlds, spending half of their time on music. But these results make sense, given the current conditions under which most Americans secure health insurance coverage. According to the Kaiser Family Foundation, 60 percent of Americans under 65 relied on employer-based insurance for coverage in 2008.³ Since most employees need to work full time in order to qualify for benefits, respondents to our survey who spend more than 50 percent of their time as musicians are much less likely to qualify for employer-based coverage, and probably aren't making enough money from being a musician to be able to afford a private plan. They are currently caught in the middle.

³ Kaiser Commission on Medicaid and the Uninsured/Urban Institute analysis of 2009 ASEC Supplement to the CPS. <http://facts.kff.org/chart.aspx?cb=57&sctn=158&p=1>

Membership matters

FMC also asked survey respondents whether they were a member in good standing of any of the following organizations: ASCAP, BMI, SESAC, SoundExchange, AFM, AFTRA, AGMA, The Recording Academy, Folk Alliance, Just Plain Folks, Songwriters Guild of America, Americana Music Association, Chamber Music America, American Composers Forum, American Music Center, or Meet the Composer. Respondents were allowed to check multiple answers, or check “none of these.”

805 survey respondents noted that they belonged to at least one of these organizations, with the most prevalent being ASCAP (27 percent), American Composers Forum (24 percent), BMI (17 percent) and AFM (14 percent).

- Of the respondents who were a member of ASCAP, BMI, SESAC or SoundExchange – the US performance rights associations – the number of uninsured dropped to 28 percent.
- Of the respondents who noted they were a member of AFM, AFTRA or AGMA – US based unions – the number of uninsured fell to 25 percent.
- Those who said they were a member of one or more of the professional musician associations (The Recording Academy, Folk Alliance, Just Plain Folks, Songwriters Guild of America, Americana Music Association, Chamber Music America, American Composers Forum, American Music Center, or Meet the Composer n=453), the number of uninsured decreased to 19 percent.
- Of the musicians who said they were a member of “none of these” organizations (n=429), the number of uninsured jumps to 42 percent.

These results indicate that membership in a professional organization or union has an effect on the musicians’ access to health insurance coverage. However, it’s important not to misinterpret the results. Of the organizations listed, some of them offer health insurance coverage to their members – the three unions, Chamber Music America, Folk Alliance, Americana Music Association, and American Music Center, in particular – but some simply link to services that provide online quotes for individual plans.

What this data indicates more broadly is that *membership matters*, a point that is underscored by the jump in the level of uninsured among those who belong to no organizations. For some musicians and composers, membership in particular organizations gives them access to group plans at more affordable rates. For others,

membership may imply a commitment to music as a career. Take, for example, respondents who indicated they were members of the Recording Academy/Grammys (n=50). NARAS does not have a health insurance plan for its members, yet the number of uninsured drops to 18 percent. The same is true for those who said they were members of the American Composers Forum (n=304). While it does not have a plan for its members, only 17 percent are uninsured. In these cases, we assume that some musicians recognize the importance of being insured as part of a broader career strategy, and have secured an individual plan.

Major label, indie label, no label? No difference

FMC also asked respondents whether they had a relationship with a record label. While a musician's status associated with a record label is a weaker criteria than others – especially when many of today's musicians and composers can navigate the music landscape without a label – it is still an accepted sign of legitimacy. Survey takers could choose: I release records on my own label; Yes, with an independent label; Yes, with a major label; no contract or relationship; no releases yet; or not applicable.

- For musicians who said they were signed to a major label (n=18 caution: small sample), 33 percent did not have health insurance.
- For musicians who said they're signed to an indie label (n=194), 33 percent did not have health insurance.
- For musicians who said they release their own records (n=246), 33 percent did not have health insurance.

The data suggests that a relationship with a label has little to do with the likelihood of a musician being insured. FMC is not surprised by this finding, given musicians' typical business relationships with record labels, and our knowledge of attempts by some independent labels to provide health insurance coverage to their bands. However, the fact that some of the major label signees are not insured points to a possible gap in understanding about major labels' responsibilities to its signed artists under the AFTRA Sound Recordings Code, which guarantees access to AFTRA's Health Plan to all AFTRA-covered royalty artists under exclusive contract to a label. We discuss the AFTRA plan in detail later in this report.

Household Income

The survey also asked respondents for some standard demographic information including age, gender, marital status and number of children. As indicated in the table below, household income is a significant factor in musicians' ability to access health insurance, with households earning less than \$35,000 the least likely to be insured.

What is your annual household income? (March 2010)				
Answer Options	Do you currently have health insurance?		Response Percent	Response Count
	Yes	No		
Less than \$15,000	10.5%	33.0%	17.8%	234
\$15,000-\$34,000	23.4%	39.3%	28.6%	375
\$35,000-\$54,000	21.7%	14.1%	19.2%	252
\$55,000-\$74,000	14.3%	6.1%	11.6%	152
\$75,000-\$84,000	7.2%	1.6%	5.4%	71
\$85,000 or more	18.4%	1.9%	13.0%	171
Don't know	4.4%	4.0%	4.3%	56
	884	427	answered	1311
			skipped question	140

Not surprisingly, household income plays a huge role in musicians' access to health insurance. Even being the member of a professional organization doesn't eliminate the costs of coverage; for the most part, musicians still need to pay hundreds of dollars out of pocket each month to sustain coverage. It's interesting to note that respondents who have a household income less than \$15,000 are slightly better off than the next highest income tier. We assume this is because very low-income citizens can be eligible for state insurance programs.

Why are musicians uninsured?

Data in the first section articulates some of the individual factors that influence whether a musician is more likely to be insured. While the cost of plans is the most significant factor, there are also structural barriers and business arrangements that have made it difficult for musicians to secure coverage.

First, musicians and artists often work on a freelance basis — performing or composing for specific events, albums or projects — with compensation based on a contracted arrangement. This creates two hurdles to obtaining health insurance. First, since they are usually not employees of any particular institution or corporation, they must seek out costly *individual* health insurance policies. Second, because their incomes often fluctuate month-to-month, they may have difficulties keeping up with premiums.

This usually leads to one of three options. Some musicians work extra jobs just to afford or obtain coverage, requiring them to juggle a music career with full-time employment in order to maintain benefits. Others give up, crossing their fingers that they won't get sick or injured, while still others brush health insurance off as a “luxury” that only employees of large corporations can acquire.

This situation is compounded by the reality that health insurance companies often consider musicians and artists an “at-risk” population. Whether this assessment is based on legitimate occupational health risks – frequent road travel, hearing damage, repetitive stress disorders – or by biases inspired by the hypothesized decadence of art culture, this prejudice certainly makes musicians and artists more difficult to insure. Meaning, access to healthcare is all the more imperative, yet artists’ attempt to obtain coverage on their own remains a complicated proposition.

Of the respondents who did not have health insurance, cost was the biggest factor

Answers to the survey question “What's the primary reason that you don't have health insurance?” confirm what the household income data above suggests. Of those respondents who don't have insurance, an overwhelming 86 percent of respondents said it was because it was too expensive.

What's the primary reason that you don't have health insurance? (March 2010)		
Answer Options	Response Percent	Response Count
I can't afford it/it's too expensive	86%	376
I don't qualify/I have a pre-existing condition	7%	30
I don't know where to apply for coverage	3%	11
It's too confusing to apply for coverage	2%	7
I'm not interested	1%	5
It's a waste of money	1%	5

Don't know	1%	6
Other (please specify)	20	20
Answered question		440
Skipped question		1011

When FMC asked this question in 2002, 76 percent of uninsured respondents cited cost as the primary factor, while 10 percent said that it was too confusing or they didn't know where to apply. The fact that the percentage of respondents who were confused or needed guidance had dropped from 10 percent in 2002 to 5 percent in the 2010 survey may mean that musicians are more aware of the resources available in the community. However, it may simply be a reflection of the heightened public profile of health insurance issues in early 2010 as the news media covered the national debates about health care reform. Or, the number of musicians citing cost as a primary factor may be masking a lack of knowledge about what affordable plans or state-run assistance programs are available. FMC has found through our HINT program work that clients who assume that coverage is unaffordable sometimes just don't know all the options.

A number of musicians supplied written answers in the "other" box that suggested that it's often a combination of factors that leave them uninsured. For example:

- “Can't afford it, waste of money, paperwork is overwhelming”
- “Combination of cost/confusing language/vast amounts of sleuthing needed to actually find plans that work”
- “All of the Top 3”

We set up this question to determine the *primary* reason, but the written answers – and our own experience running the HINT program – suggest that a significant number of musicians remain daunted by a health insurance system that is confusing, requires excessive paperwork and documentation, and are suspicious of a system that's gotten a bad reputation for denying coverage based on pre-existing conditions or refusing to cover needed procedures.

Some lack knowledge of existing resources, but are willing to join

Since 2005, FMC's HINT program has helped musicians navigate the confusing world of health insurance, through online articles, panel discussions, educational seminars, op-eds, press, YouTube interviews and one-on-one consultations. And there are many other advocacy groups and resources available to guide musicians to coverage or emergency

assistance – AHIRC, LINC, Fractured Atlas, Freelancers’ Union, MusiCares, Rock for Health, Columbus Musicians’ Co-op – to name a few.

Despite some consistent and multi-faceted efforts to educate musicians, the survey data suggests that musicians still lack a degree of vital information. On the 2010 survey we asked, “Do you know about the health insurance plans offered to musicians by the unions (AFTRA, AFM)?” 76 percent of respondents (insured and uninsured) were unaware of these plans.

Do you know about the health insurance plans offered to musicians by the unions (AFTRA, AFM)?		
Answer Options	Response Percent	Response Count
Yes	24%	329
No	76%	1021
<i>answered question</i>		1350
<i>skipped question</i>		101

This is almost identical to the 74 percent who said they didn’t know about union-based plans in our 2002 survey.

However, 45 percent of respondents said they would join a PRO or musician organization in order to get health insurance coverage.

Would you join a performing rights organization, professional music organization or musicians' union to get health insurance coverage?		
Answer Options	Response Percent	Response Count
Yes	45%	602
No	12%	161
Not sure	43%	575
<i>answered question</i>		1338
<i>skipped question</i>		113

FMC sees this as a logical direction in which to work. While state insurance laws make it nearly impossible to set up a nationwide group plan, a concerted effort to educate musicians about existing resources such as group plans offered by unions and some professional organizations could greatly improve musicians’ understanding of their options.

Of those who do have insurance...

Of those who responded that they do have insurance (n=957), 29 percent are on an employer plan, while 29 percent are paying for it themselves. The number of musicians paying for a private insurance plan is much higher than the percentage of the general public on private plans, which the Kaiser Commission on Medicaid and the Uninsured/Urban Institute estimates is at 5 percent.⁴

Who provides your health insurance? (March 2010)		
Answer Options	Response Percent	Response Count
My employer	29%	279
I pay for it myself/private insurance plan	29%	275
I'm covered by my spouse's/partner's plan	16%	151
My parents	9%	82
I'm covered by Medicare/Medicaid/state assistance	9%	86
My school	4%	38
I'm covered by COBRA/state continuation	3%	26
My union	1%	13
The military	1%	7
Other (please specify)	19	19
answered question		957
skipped question		537

This high percentage of dependence on private plans was also evident in FMC's 2002 survey, in which 37 percent of respondents said they were covered by an employer, while 25 percent indicated they were self-insured.

Despite the high numbers, the fact that musicians are more likely to be insured privately is to be expected, given their role as freelance artistic agents. It's also an indication of the structural challenges associated with the American health care landscape at large, through which health insurance is primarily connected to a person's employer. Sole proprietors, the self-employed, contracted labor and individuals who work for very small firms often fall outside of this structure, leaving them to find health insurance solutions on their own.

⁴ "Health Insurance Coverage in the U.S., 2008", Kaiser Commission on Medicaid and the Uninsured/Urban Institute analysis of March 2009 CPS. <http://facts.kff.org/chart.aspx?ch=477>

FMC's Response: HINT

FMC's response to our initial survey findings in 2002 was to create HINT – the Health Insurance Navigation Tool. Launched in 2005, the project helps musicians cut through the obfuscation and make sense of their options. HINT doesn't sell insurance, but instead provides individualized information to working musicians, for free.

HINT is a multi-faceted project. The HINT website includes six targeted articles that break down the insurance industry jargon and explain some of the complicated concepts in musician-friendly language. Via a simple online form, the site also lets musicians schedule a free, 30-minute telephone consultation, during which they can go over their options on a case-by-case, state-by-state basis with a health insurance expert who is also a musician. FMC uses audio, print and video content to increase awareness of the program's benefits and drive traffic to the website.

We have also found that, in addition to the telephone appointments, in-person conversations are an effective way to connect with managers, label owners and artists. Over the past five years, HINT's Program Director Alex Maiolo has conducted hundreds of in-person meetings and informational sessions at some of the year's largest music conferences and festivals such as South by Southwest (Austin, TX), the Association of Performing Arts Presenters (New York), TapeOpCon (New Orleans), Pop Asheville (North Carolina), Pitchfork (Chicago), the Musicians at Work Forum (Chicago) and Musicplus (Oakland, CA).

What options do musicians have?

HINT's primary goal is to help musicians identify resources and strategies that are right for them. In some cases, an individual plan might be the best fit. In others, accessing a state assistance plan will be the most effective. And in others, incorporating the band and acting like a small business could give musicians the ability to secure a small group plan and get lower rates. Other options that are available to some musicians include:

Coverage from an employer or spouse's employer

Before exploring other routes, musicians should be sure they're not missing out on any benefits offered by current employers or, if married, a spouse's employer. Given the advantages of group coverage (including guaranteed coverage – even for folks with pre-existing conditions) it is important to review these options first.

Accessing Public Resources

Musicians should also know about public resources available in their city or state. The Artists' Health Insurance Resource Center (AHIRC) website provides an exhaustive and well-maintained list of public and private resources by state. Recently, AHIRC teamed up with Leveraging Investments in Creativity (LINC) to create [city and regional health care guides](#) that cover public and private insurance options in 19 locations. AHIRC also offers health insurance seminars in New York and Los Angeles, and launched the [Artists United for Healthcare](#) campaign as a way for musicians to get involved in the health care debate.

Coverage from a major record label

A number of working musicians have a relationship with a major record label – Sony, Universal, EMI or Warner Music Group, or one of their many subsidiary imprints. When a musician signs a recording contract with one of these companies, the artist typically assigns their copyrights to their songs to the label in exchange for cash advances, recording funds, manufacturing, promotional and marketing support and, if the band is successful, royalties from sales.

Despite the highly financial nature of this arrangement, musicians who are under contract with a major label are not considered “employees” of the company, and therefore are not eligible for any health insurance plans carried by the label. They are, instead, considered contracted labor. FMC advisory board member Tim Quirk, whose band Too Much Joy was signed to Warner Bros in the 1980s, has often articulated a sad fact that he encountered whenever he visited the label's office; the receptionist had health insurance benefits, while the band members who were making the money for the label did not.

However, there has been some positive progress on the major label front. In a September 2003 agreement brokered by the union AFTRA, the nation's four major record labels and approximately 1,200 of their subsidiary labels agreed to make health benefits available for all artists on their rosters.

The agreement, which is part of the AFTRA Sound Recordings Code, guarantees access to AFTRA's Health Plan to all AFTRA-covered royalty artists under exclusive contract to a label. Under the plan, the label makes special contributions to AFTRA's fund on behalf of its artists under exclusive contract based on royalties earned, even if unrecouped. The payment doesn't mean the musician gets health insurance for free; it merely makes the musician *eligible* for AFTRA's plan, meaning that the labels are meeting the union's \$10,000 minimum earnings eligibility requirements on the

musicians' behalf. Once eligible, musicians can then sign up for AFTRA's plan as an independent or upgrade to AFTRA's family plan, but the musician would still have to pay the monthly premiums.

Coverage via a payback arrangement

If a musician is working with an independent label – or a label that is not one of the 1,200 signatories to the AFTRA Code – the chances of receiving health insurance from the label are slim. Some indie labels have tried to establish group plans in which artists on their roster would become eligible to join the plan, but would be individually responsible for paying the monthly premiums. In a 2003 article in the *Chicago Reader*, Bettina Richards, who owns the highly acclaimed independent label Thrill Jockey, described her attempt to set up group coverage for bands on her roster:

Artists who recorded primarily for the label could have received coverage for a monthly premium of \$127. "Everybody came back to me griping and moaning, or wanting me to pay for them," she says. "It completely fell apart." For the plan to work, half of the eligible musicians would have had to participate, but Richards couldn't get nearly that many to opt in. "It's a sad commentary that a \$127-a-month expenditure is extremely difficult for many musicians to cover," she says.

One strategy that FMC has seen used successfully by bands signed to larger independent labels (but that are not part of the AFTRA signatory group) is a clause added to the signing contract that allows the band to purchase and administer its own health insurance plan (typically a small business plan), with full reimbursement from the label for the costs of the monthly premiums.

Coverage from unions

The two primary musician-focused labor unions – AFTRA and AFM – have health insurance plans available to their members.⁵ While these plans provide full coverage, FMC found through research and polling that many musicians a) do not know about the existence of the plans, or b) could not meet the annual income requirement that the policies require to qualify for coverage. For example, to qualify for AFTRA's Individual Health Plan, the member must have earned more than \$10,000 but less than \$30,000 in AFTRA-covered earnings in four consecutive calendar quarters or less. While AFM and

⁵ There are many other labor unions that have musician members: AGMA, Actors' Fund, Actors Equity, Screen Actors Guild, National Writers Union, and others. AHIRC's website lists the union-based resources by state. <http://www.ahirc.org/>

AFTRA provide much-needed coverage for their members, it is difficult for the average artist to sustain consistent earnings playing union gigs to qualify for such plans.

Coverage from artist-focused associations

The US performance rights organizations BMI and SESAC each point to MusicPro Insurance as a way for musicians to insure their instruments, as well as have access to health insurance. However, MusicPro is not an actual health insurance broker. Instead, MusicPro's website simply redirects users to eHealthInsurance.com for quotes from an array of individual or small group plans. Musicians do not need to be a member of BMI or SESAC to access the eHealthInsurance.com quoting network and, then need to navigate and pay for on their own.

However, a number of other musician-focused associations do offer group plans for their members in select states. ASCAP has teamed up with MusicPro to offer a Core Health Insurance plan for its members in some states. Folk Alliance and the Americana Music Association have a relationship with SoundHealthcare, which acts as a broker to obtain health insurance quotes from a variety of health insurance providers. Members of American Music Center and Chamber Music America may be eligible for group insurance provided by The Entertainment Industry Group Insurance Trust (TEIGIT). In addition, Fractured Atlas and the Freelancers Union are both serving the community of independent creators, providing them with access to affordable health insurance in a growing number of states.

Serving Musicians in a Changing Environment

The next three years will be particularly critical for musicians, as it will be mandatory for individuals to have health insurance by 2014. And, given the survey results, approximately one third of the musician population is currently uninsured.

The survey suggests that, while cost is a significant barrier, musicians' awareness about plans, options and strategies for obtaining coverage are also factors. As the components of health care reform are enacted, advocates, artist managers, service organizations and associations will need to educate musicians about the changes in the law, how the new protections affect them on an individual level, and the private plans or public exchanges they can access in order to secure coverage by 2014.

In a perfect world, there would be no more benefit shows for ailing musicians, and no more need for HINT. Meaningful health insurance reform is crucial to all Americans, including musicians, and FMC fully supports reforms that ensure that artists can obtain affordable plans with good coverage, regardless of their age, gender, employment status, location or pre-existing condition. As the new health care landscape takes shape, FMC is committed to working with the unions, associations and service organizations to ensure that musicians have the information they need to make informed decisions about their health insurance options, while devising workable solutions that benefit those artists whose creativity enriches every aspect of our lives.

Appendix A: Survey Questions

Musicians and Health Insurance

1. Do you have health insurance?

Future of Music Coalition is conducting this online survey from March 1 - April 7, 2010 in order to better understand musicians' access to health insurance in the United States.

It should take you about 10 minutes to complete this survey, and your answers are anonymous and confidential. If you prefer, you can leave your email at the end of the survey and we will be sure to send you the results, which should be released in May 2010.

Thanks!

* 1. Do you currently have health insurance?

Yes

No

2. Insured: Provider

2. Who provides your health insurance?

My employer

I'm covered by my spouse's/partners's plan

I'm covered by COBRA/state continuation

I pay for it myself/private insurance plan

My parents

My union

My school

I'm covered by Medicare/Medicaid

The military

Other (please specify)

3. Insured: Factors

Musicians and Health Insurance

3. Which elements were the biggest factors in your decision about your health insurance? (multiple answers allowed)

- No choice: plan was chosen by employer/spouse's employer
- Only plan I could get
- Cost of plan
- Coverage of plan
- Size of network
- Ease in working with insurance company

Other (please specify)

4. Insured: Contributions

4. How much is your contribution per month?

5. Insured: Plan

5. How well do you feel like you understand your plan?

- Very well
- Somewhat
- Not well
- I don't know

6. Uninsured

Musicians and Health Insurance

6. What's the primary reason that you don't have health insurance?

- I can't afford it/it's too expensive
- I don't know where to apply for coverage
- It's too confusing to apply for coverage
- I don't qualify/I have a pre-existing condition
- I'm not interested
- It's a waste of money
- Don't know

Other (please specify)

7. Union plans: Knowledge

7. Do you know about the health insurance plans offered to musicians by the unions (AFTRA, AFM)?

- Yes
- No

8. Union plans: join

8. Would you join a performing rights organization, professional music organization or musicians' union to get health insurance coverage?

- Yes
- No
- Not sure

9. Age

9. What's your age?

10. Gender

10. Gender

11. Marital Status

Musicians and Health Insurance

11. Marital status

12. Children

12. How many children do you have, if any?

13. Household Income

13. What is your annual household income?

14. Citizenship

14. Are you a citizen or permanent resident of the United States?

Yes

No

15. Time as musician

15. What percent of your *time* do you dedicate to being a musician?

16. Income as musician

16. How much of your annual personal income is derived from being a musician? (selling records, playing gigs, licensing, merch, etc.)

17. Recording Credits

17. Do you have creative or technical credit on at least 6 commercially released tracks -- physical or digital? Qualifying tracks can be on one album or on a combination of albums

Yes

No

18. Musician Orgs

Musicians and Health Insurance

18. Are you a registered member in good standing of any of these organizations? (check all that apply)

- | | |
|--|---|
| <input type="checkbox"/> ASCAP | <input type="checkbox"/> Just Plain Folks |
| <input type="checkbox"/> BMI | <input type="checkbox"/> Songwriters Guild of America |
| <input type="checkbox"/> SESAC | <input type="checkbox"/> Americana Music Association |
| <input type="checkbox"/> SoundExchange | <input type="checkbox"/> Chamber Music America |
| <input type="checkbox"/> AFM (American Federation of Musicians) | <input type="checkbox"/> American Composers Forum |
| <input type="checkbox"/> AFTRA (American Federation of Television and Recording Artists) | <input type="checkbox"/> American Music Center |
| <input type="checkbox"/> AGMA (American Guild of Musical Artists) | <input type="checkbox"/> Meet the Composer |
| <input type="checkbox"/> Recording Academy (NARAS/Grammys) | <input type="checkbox"/> Fractured Atlas |
| <input type="checkbox"/> Folk Alliance | <input type="checkbox"/> None of these |

19. Record label relationship

19. Do you currently have a contract or relationship with a record label?

- I release records on my own label
- Yes, with an independent label
- Yes, with a major label
- No contract or relationship
- No releases yet
- Not applicable

20. Comments

20. Do you have any other comments about health insurance?

21. Results

21. Future of Music Coalition will be collecting and analyzing these results after the survey closes on April 7, 2010, and reporting on the findings in May 2010. Enter your email address if you would like to be alerted about the results.