

Artists and Health Insurance Survey

Executive Summary

October 15, 2013

In July and August 2013, Future of Music Coalition (FMC) and the Artists' Health Insurance Resource Center (AHIRC) conducted an online survey of US-based artists about their access to health insurance. The survey was open to artists of all types – dancers, actors, musicians, visual artists, and filmmakers.

- The survey found that, of the 3,402 artist respondents, **43% do not currently have health insurance**. This is more than double the national estimate of 18% uninsured (ages 0-64), as calculated by the Kaiser Family Foundation.¹
- Of those respondents who do have health insurance (N=1927), **39% said they are paying for coverage themselves**. This is over six times greater than the estimated 6% of the general population that pays for private, non-group insurance, according to the Kaiser Family Foundation.² This percentage climbs to 51% for those respondents who spend 40 hours or more a week doing their craft.
- Of uninsured respondents, the vast majority – **88%** – say that the primary reason that they don't have insurance is that **they can't afford it**.

This most recent survey confirms what many arts service organizations have known anecdotally for years: **the US-based artist community is less likely to be insured than the general population, with cost and affordability as the prevailing factors.**

Even more troubling is the finding that those respondents who spend more time or derive more income from being an artist are less likely to be insured.

- The more workweek hours spent on art, the less likely respondents are to have health insurance.
- The greater percentage of personal income derived from art, the less likely respondents are to have health insurance.

The findings underscore the conditions experienced by artists; as self-employed or freelance workers with variable incomes, many are simultaneously not eligible for

¹ Health Insurance Coverage of Nonelderly 0-64, Kaiser Family Foundation, (2011 Census data) <http://kff.org/other/state-indicator/nonelderly-0-64/>

² Health Insurance Coverage of Nonelderly 0-64, Kaiser Family Foundation, (2011 Census data) <http://kff.org/other/state-indicator/nonelderly-0-64/>

employer-based coverage and have difficulty affording individual health insurance purchased on the open market.

This was an important moment to take a snapshot of artists' access to health insurance. In 2010, Congress passed the Affordable Health Care Act (ACA), which instituted a number of new protections, tax credits and safety nets for citizens. But, because of this law, health insurance is no longer an option; most Americans will need to secure coverage by 2014.

Survey respondents were asked if they understand how the ACA will impact them and their families. A majority – **55%** – of respondents said they either “**don’t understand it at all**” or are “**unsure**” how it will impact them. But artists aren’t the only ones who are ambivalent. A recent poll by Pew Research Center/USA Today found a similar lack of understanding among the general population, with 34% saying they “didn’t understand at all” how the ACA would affect them.³

We also asked survey respondents whether they will make changes to their health insurance coverage because of the Affordable Care Act. More than 70% of those who are currently insured are either going to keep their current plan or shop on the state-based exchanges. However, over half of those who are currently uninsured are “unsure” about what they will do.

Released during the opening of the health insurance exchanges, FMC and AHIRC see this data as a clear and timely snapshot of the American artist community. With vast swaths of the community currently uninsured, and many either self-employed, low income, or under 65, **self-employed artists are exactly who the Affordable Care Act is designed to help**. We hope that this data not only provides an up-to-date picture of artists' challenges and aspirations, but serves as a vital benchmark in the rollout of the ACA itself.

Survey Methodology

The Artists and Health Insurance survey was available online via SurveyMonkey from July 15 – August 31, 2013. 3,639 individuals answered the core question about health insurance, and 3,402 (88%) completed the survey. Survey awareness and outreach was conducted through a number of means. FMC and AHIRC partnered with nearly 100 artist-based organizations in the US, who were given the tools to promote the survey through newsletters, blog posts, and/or social media.

³ [As Health Care Law Proceeds, Opposition and Uncertainty Persist](#), Pew Research Center, September 16, 2013.