

Every Musician Insured: Finding Affordable Coverage in a Changing Landscape

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www.actorsfund.org/ahirc

**The Actors Fund,
for everyone
in entertainment.**

What is The Actors Fund?

The Actors Fund is a nationwide human services organization that fosters stability and resiliency, and provides a safety net for performing arts and entertainment professionals over their lifespan

www.actorsfund.org

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and provides a safety net for performing arts
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SOCIAL SERVICES & FINANCIAL ASSISTANCE

With respect and understanding, our professional social workers offer our community help to address a wide array of challenges via counseling and support groups, education, emergency financial assistance and practical help—completely free of charge.



THE CAREER CENTER

Career counseling, employment training and job development to help you find work that can be done while continuing in the industry or while developing a new professional direction. Career Transition For Dancers helps dancers to thrive during all phases of their careers.



HEALTH & HEALTH INSURANCE

The Actors Fund offers personalized health insurance counseling, guidance and enrollment support; referrals to health care resources; and primary medical care for everyone in entertainment at The Friedman Health Center for the Performing Arts in New York City.



HOUSING

The Actors Fund operates several affordable housing residences across the country. We also offer resources to help you learn more about affordable housing opportunities and other housing-related issues.

LEARN MORE www.actorsfund.org/ahirc

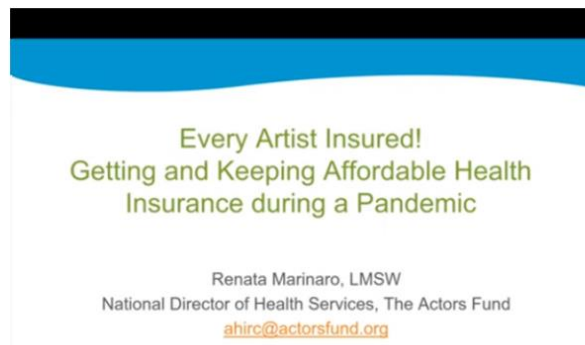


HEALTH CARE TUTORIALS

A series of Animated Health Care Tutorials on important topics for our community. Written by our experts at The Fund's Artists Health Insurance Resource Center and narrated by Fund Chairman Brian Stokes Mitchell, Kate Baldwin and Telly Leung.

WATCH THE VIDEOS

HEALTH
INSURANCE
HQ



EVERY ARTIST INSURED - NATIONAL WEBINAR

This webinar offers a comprehensive, unbiased overview of your health insurance options nationally. It's geared towards those who are losing coverage through a union or job, as well as those who have never had coverage before.

LEARN MORE



HELP WITH MEDICARE COSTS

This video provides a short overview of programs that can help you save money if you're on Medicare. It includes programs that help cover costs, eligibility requirements and information on how to apply.

LEARN MORE



Words to Know

- Premium
- Deductible
- Co-pay
- Co-insurance
- Out-of-pocket maximum
- In-Network & Out-of-Network
- HMO, EPO & PPO
- Federal Poverty Level
- Marketplace/Exchange
- Advanced Premium Tax Credit (APTC aka subsidy)

What Are The Rules for 2021?

- Insurers can't refuse coverage to anyone, or exclude pre-existing conditions
- There's no penalty for being uninsured in NY and most other states, but there is in NJ, CA, DC, MA, RI, VT

What Are The Rules for 2021?

- Most plans must cover certain preventive services for free, incl: breast, colon and cervical cancer screenings; blood pressure, diabetes and cholesterol tests; vaccines, immunizations, and flu shots; and HIV & STD testing.
- Medicaid eligibility has been expanded to people with incomes up to 138% of FPL (approx \$17,775/yr) in **all** states *except*: AL, FL, GA, KS, MS, NC, SC, SD, TN, TX, WI, WY

Buyer Beware! Junk Insurance

Faith-Based Share Plans and Short-Term Plans

- Short-term plans are not legal in NJ or NY
- Read what benefits are being offered carefully!
- These plans may be cheaper, but they don't have to comply with ACA regulations
- Red flags: “membership fee”, “not major medical”, “discounts of up to X%”

When can I enroll?

In New York and New Jersey, Open Enrollment is from **November 1 – January 31** every year. **New York and NJ recently extended it to December 31, 2021.**

For all states that use www.healthcare.gov, Open Enrollment ended on August 15, 2021. It will resume November 1.

What's a Special Enrollment Period?

If you don't sign up during Open Enrollment, you can sign up if any of these things happen:

- Loss of union, employer, or COBRA coverage
- getting married or divorced
- being pregnant, having a baby
- moving to another state/county
- change in immigration status
- turning 26 years old and aging off parent's plan

You have **60 days** from the date of these events to enroll.

Are there other exceptions?

You can apply for insurance at any time if...

- you're eligible for Medicaid
- you're eligible for the Essential Plan (NY only)
- you're putting a child on Child Health Insurance Program
- you're buying insurance for a small business

What Are My Options Right Now?

- COBRA if you have coverage through a job or union
- Coverage purchased directly from an insurer
- Coverage purchased from the Marketplace/Exchange
- Programs like Medicaid and the Essential Plan

COBRA

- COBRA is a law lets you keep your employer or union-based coverage for 18 months and sometimes longer.
- Usually, you have 60 days from loss of job coverage to choose COBRA. During the 'nat'l emergency' this time period is waived. You can elect COBRA at any time.
- However, you usually have to pay the full cost of your health insurance, and it's often very expensive.

Federal COBRA Subsidy

- 100% subsidy – if you're eligible, COBRA premiums are free
- Subsidy is from April 1 – Sept 30, 2021 only; if your COBRA runs out before that, so will the subsidy
- You are eligible if you were eligible for COBRA from Nov 2019 to Sept 2021, *even if you switched to a Marketplace plan or Medicaid during that time*

Federal COBRA Subsidy

- You don't have to 'back pay' for the months you weren't on it
- You are not eligible if you are currently eligible for Medicare or another group/employer plan, or if you're eligible for COBRA for a reason other than involuntary termination of employment or a reduction in hours (ie kids aging off parents' plans are not eligible for the subsidy)
- Contact your employer or union health plan to apply

What is the NYS COBRA subsidy?

- Will start accepting applications October 1
- Provides a 50% subsidy for COBRA premiums for those losing coverage through their entertainment union health plan who live in NY
- 12 month lifetime max
- Gross income in prior month must be < \$2683 (1) or \$3629 (2)
- Still waiting for updated application and address to send it to

Where Do I Go to Enroll in Marketplace Coverage, Medicaid or the Essential Plan?

You can shop for plans and buy coverage online:

In NY, go to <http://www.nystateofhealth.ny.gov>

In NJ, go to <https://nj.gov/getcoverednj/>

If you live in another state, check go to www.healthcare.gov

The Actors Fund has a team of Navigators that can help you enroll.

Fill out the form at www.actorsfund.org/ahirc if you need assistance!

What am I enrolling in?

The Marketplace will determine whether you are eligible for one the following, based on your household size and income:

- Medicaid
- Essential Plan (NY only)
- Qualified Health Plan
 - with an Advanced Premium Tax Credit (subsidy)
 - at full cost, no financial assistance

Before you go online, have ready...

The names of doctors and hospitals you'd like to use. Call ahead and ask what they are 'in-network with on the Marketplace'.

- Legal name, Social Security Number, Date of birth
- Tax filing status
- The name and address of all employers
- Income information (you are estimating 2021 income; if you're a sole prop, make sure to have your last 1040 & Schedule C)
- ALL immigration documents (green card, visas, etc)

Mandated Benefits (Medicaid, EP, QHP)

Hospitalization

Office visits (PCP/Specialist)

Emergency Room

Ambulance

Mental Health treatment

Substance Abuse treatment

Physical Therapy

Medications

Diagnostic and lab work

X-Rays and Imaging

Preventive Screenings (free)

Maternity care

Chiropraxis (EP and QHP only)

Gym reimbursement (QHP only)

How do I calculate my income right now?

If you are applying now, you are estimating your **2021** *modified adjusted gross income*. There are several ways to do this:

1. Use your Adjusted Gross Income from your most recent tax return – either 2019 (Line 8b) or 2020 (line 11)
 - use this method if you estimate your income this year to be within 10% of that

How do I calculate my income for 2021?

2. Estimate your income in 2021 based on the following, and use only what you **KNOW** you will receive:

- **Add total # of weeks of gross unemployment income you will receive this year.**
- **Add up your gross W2 income**
- **Add your net self-employed income (use average of prior 3 months)**
- **Add any other sources** of income (interest, dividends, rental income, residuals, etc)
- Anything that would show up on your tax return needs to be included

What about Pandemic Stimulus Payments?

- Do not include the one-time \$600 and \$1400 stimulus payment in your estimate
- You can always exclude any cash gifts up to \$15,000 from your income estimate.
- Include the \$300/week payment *only if* your overall income is above \$25,760 (single) in NY and over \$17,775 in NJ. The payment lasted from mid-January 2021 - Sept 6, 2021

What is Medicaid ?

- Medicaid provides comprehensive health insurance at **no cost** to patients. There are **no premiums or deductibles**, and very small Rx co-pays.
- It covers you for 12 months. If your income increases, you *may* be able to stay on Medicaid.
- GET ON MEDICAID now if you qualify.
- In most states, incl NY and NJ, you can apply through your Marketplace website.

Who is eligible in states that expanded Medicaid?

- If you are under 65 y/o, there are 2 ways to be eligible:
- Annual eligibility: your annual income is under **\$17,775** (single) or \$24,040 (couple), *or*
- Current month eligibility: your income in the current month was below the monthly income limit (**\$1482** single, \$2004 couple), *regardless of your income the rest of the year.*

What is the Essential Plan?

- Provides comprehensive health insurance.
- The premium is \$0/mo beginning June 1, 2021.
- Dental and vision will be included for free beginning June 1.
- Income limits: \$25,760 (1), \$34,840 (2) etc
- Eligibility: You must be between 19-64 and meet income guidelines. US citizens and “lawfully present” non-citizens are eligible.
- Coverage lasts up to 12 months

What if I don't qualify for Medicaid or EP?

- You are eligible for coverage on the Marketplace/Exchange and can buy a **Qualified Health Plan (QHP)**
- Costs vary by county, household size, type of plan, and insurer.
- You may be eligible for an Advance Premium Tax Credit (APTC) to lower the cost of your premiums.

Explain the Advanced Premium Tax Credit

- You can take the credit in advance, or when you file your taxes.
- **Advance payments are made to the insurer monthly.**
- If you are married, you must file *jointly* to receive the APTC
- How is APTC determined? Your cost for a “mid-level” silver level plan is capped at 8.5% of your income.
- You can choose a higher level plan and still get subsidies, but your premiums may be over 8.5% of your income.

Increased Subsidies in ARPA

- ARPA increased the subsidies to those already on Marketplace plans, making them cheaper.
- In addition, people making more than 400% FPL will qualify for subsidies for the first time.
- And *anyone who received at least 1 week of unemployment benefits this year* will be eligible to get a silver plan at no or very low cost, with no deductibles.

The “Nearly-Free” Silver Plan for UIB recipients

- You can't get it if you can get other insurance (i.e. Medicaid, EP, Medicare, affordable employer coverage)
- You have to have a Marketplace account, and the UI income has to be in the right place, in order for them to determine you eligible.
- In NY, this is a MANUAL process. It can take up to a month for the state to make you eligible for the nearly-free plan (but sometimes it goes quicker).

Increased Subsidies in ARPA

- The deductible for *most* of these plans is \$0, and OOPM is \$1000 for single person.
- If someone is on a family plan, only one person in that family needs to have UI benefits in order for the whole family to get the nearly free Silver plan.
- YOU WILL NEED TO TAKE ACTION TO GET ON THIS PLAN

How do I figure out my APTC and premiums?

Estimate Financial Help ×

County

New York ▼

Number of Members in Household

1 ?

Enter number of adults needing coverage

1 ?

Children under Age 19

0

Are there any dependents ages 26 to 29 applying for coverage? ?

☐ Yes ☒ No

Total Household Income per Year

\$ 28000 ?

Estimated Financial Help

Estimate Financial Help ?

558.52

Calculate

Reset

How do I pick a plan?

- If you're eligible for the nearly free Silver plan, get on it!
- "Name brand" is not better!
- How frequently do you use the healthcare system? Cost of meds, treatments, labwork, upcoming surgery...
- What is your budget?
- What are your doctors in-network with?

What are the different levels of coverage?

				
	Platinum	Gold	Silver	Bronze
Monthly Cost	\$\$\$\$	\$\$\$	\$\$	\$
Cost When You Get Care	\$	\$\$	\$\$\$	\$\$\$\$
Good Option If You...	plan to use a lot of health care services	want to save on monthly premiums while keeping your out-of-pocket costs low	need to balance your monthly premium with your out-of-pocket costs	don't plan to need a lot of health care services



How do I get the most bang for my buck?

- Look for Non-Standard plans (NS) on the Marketplace that offer additional benefits and/or services not subject to the deductible.
- Always read the “Summary of Benefits”!

What if I'm uninsured? Hospital Services and Medications

- Two programs that cover inpatient, outpatient, and drug costs for the uninsured in NYC:
 - NYC Care: <https://www.nyccare.nyc/>
 - HHC Options: <https://www.nychealthandhospitals.org/paying-for-your-health-care/hhc-options/>
- Charity care hospitals in other states: www.essentialhospitals.org
- Get discounted or free prescription drugs at NeedyMeds: www.needymeds.org
- Compare drug prices at pharmacies at www.goodrx.com

www.goodrx.com comparison for Lexapro:

Walmart		\$15.00 retail price	LEARN MORE
Target (CVS) 	\$61 retail Save 44%	\$33.45 with free discount	GET FREE DISCOUNT
CVS Pharmacy 	\$56 retail Save 39%	\$33.45 with free discount	GET FREE DISCOUNT
Walgreens	\$177 retail Save 75%	\$43.00 with free coupon	GET FREE COUPON
Community, a Walgreens Pharmacy	\$177 retail Save 75%	\$43.00 with free coupon	GET FREE COUPON

Friedman Health Center for the Performing Arts

in partnership with Mount Sinai Doctors

www.actorsfund.org/HealthCenter or 212-930-7300

- Internal and family medicine, gynecology, podiatry
- Convenient – in the heart of Times Square!
- Current Hours: Mon-Fr: 8:30am-7pm
- Make an appointment through ZocDoc!
- Insurance: all union plans, many employer plans, Workers Comp, Medicare, the Empire BCBS and HealthFirst Essential Plans, and Oscar, BCBS, HealthFirst and Emblem Marketplace plans

Subsidized visits at the Friedman Center

Friedman Health Center: 212-930-7300

You may be eligible for 3 subsidized office or telehealth visits at \$40 each including lab work; this program is sponsored by BCEFA. Labwork is donated by BioReference.

Eligibility criteria:

1. General income \$25,760-\$61,000
2. Industry income: \$3K in each of 3 out of last 5 years or \$5K in each of 10 out of last 20 years

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