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Data on Healthcare Coverage and Access to Care for Musicians

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Artists and Health Insurance Survey, October 15, 2013

- In late **summer 2013**, **Future of Music Coalition (FMC)** and **The Actors Fund** conducted an online survey of US-based artists about their access to health insurance. The survey was open to visual and performing artists
- This was an important moment to take a snapshot of artists' access to health insurance. In 2010, Congress passed the ACA, which instituted a number of new protections, tax credits and safety nets for citizens.
- This survey was **conducted right before the new Health Insurance Marketplaces opened.**

<https://futureofmusic.org/sites/default/files/Artistsandhealthinsurancereport1013.pdf>

Why Survey Artists about Health Insurance?

- Unlike the majority of Americans, artists are **not typically employees** of a specific company or corporation. They often work on a freelance basis, with compensation based on a contracted arrangement. This, however, clashes with the conventional reliance on employer-based health insurance coverage.
- Many are in **lower-income** brackets, which makes it hard to afford a variety of household expenses.
- Artists' incomes often **fluctuate** month-to-month, making it more difficult to consistently afford the premiums.

Methodology

- 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.
- 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.

Methodology

- Included **22** questions. Participants provided anonymous information about health insurance coverage, who provided it, monthly premium amounts, their level of familiarity with the Affordable Care Act.
- In addition to common demographic questions such as age, gender, household income and marital status, we asked about their artistic discipline, how many workweek hours they spend on their art, and how much of their annual income is derived from their craft.

Risks and Limitations

- Online survey research is inexpensive, quick, and automates much of the data processing. However, it is limited to those with internet connections.
- **There is no agreed-upon definition of “artist.”** It is impossible to precisely define this population. Instead of creating strict criteria, we included a number of questions about their participation in the arts — their primary discipline, the number of workweek hours they spend on artistic work and the percentage of their income derived from being an artist — which we then used as filters.
- The risk of **self-selection** bias. Artists who are most likely to respond to a survey about whether they have health insurance are probably those who have had a bad experience or are unsatisfied.



Key Findings

- **Discipline:** When filtered by primary artistic discipline, the percent of uninsured ranges from 21% for literary artists, to **53% uninsured for musicians** (the highest rate among all disciplines).
- **Location:** Respondents' **state of residency** plays a role. Those from **Texas and Tennessee** are the least likely to be insured, while those from Washington and Illinois — both states that offered low-income insurance plans to residents — were more likely insured.

Key Findings

- **Age:** Those most likely to be insured are either under 25, or 65 and older. Those 65 and older are eligible for Medicare and, thanks to already-enacted provisions in the Affordable Care Act, young adults can now remain on their parents' plan until age 26.
- **Income:** Only 28% of individuals in households earning less than \$15,000 annually report having health insurance, while 93% of individuals in households with incomes above \$85,000 say they are insured.

Key Findings

- **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.
- **Insured status:** While over 1/3rd of insured respondents are currently covered by an individual plan, **22% said their coverage is provided by their employer**, and 17% are on a spouse's or partner's plan. This is much lower than the 56% of the adult population under 65 who rely on job-based plans.

Key Findings

- **Premiums:** The majority of respondents' premiums fall between \$0 and \$400, with an **average premium of \$289** (for those who know what their premium costs).
- **Future:** The survey asked respondents to choose the most important potential outcome of the ACA. Of the available responses, the most popular (at 40%) was “**will make insurance more affordable**”. This was almost 2x as popular as “providers cannot deny coverage because of pre-existing conditions.”

Foundation Survey, 2016

- A **large US-based foundation** conducted a **nationwide, anonymous, web-based** survey of 3838 artists from all disciplines from February – March 2016. I cannot share the name of the foundation, as the work remains unpublished.
 - The data analysis focused on the **3,243 respondents** who considered their artistic practice to be their primary career.
 - All 50 states were represented, but New York and California accounted for over a third of respondents.
- *The 2013 nationwide survey by FMC/AFA was part of their literature review.

Foundation Survey, 2016

- The most common artistic disciplines among respondents were Theater (27.8%), Visual arts (22.8%), **Music (14.8%)**, and Dance (8.7%)
- The majority of respondents were either solely self-employed (35.8%) or both an **employee and self-employed (36.4%)**
- 71.1% reported individual annual income before taxes of **less than \$50,000**, with 38.7% making less than \$25,000.

Comparison of Data to 2013 FMC/AFA Survey

Differences:

- **Dramatic increase in insurance coverage from 2013 to 2016**
- Less expensive coverage in 2016 (25% paid premiums of \$100 or less in 2013, vs 40% in 2016)

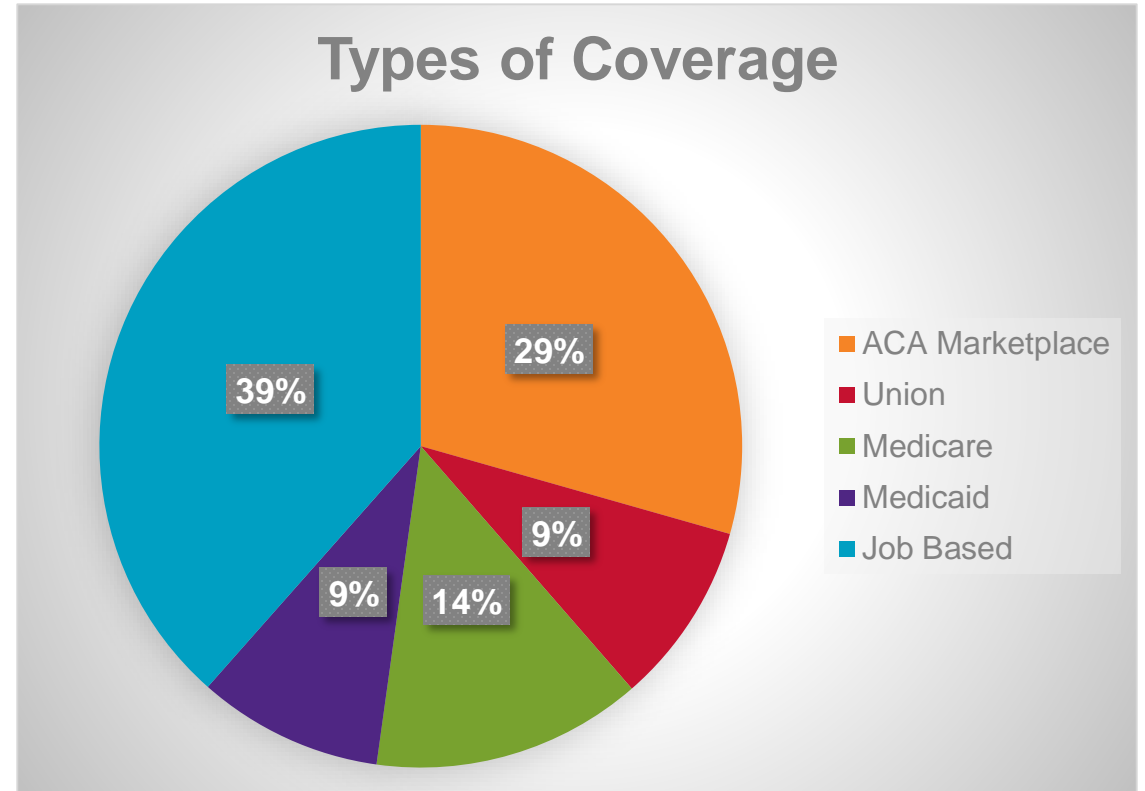
Similarities:

- Those who are married or widowed are most likely to be insured
- Those with higher household incomes are more likely to be insured
- Primary reason for being uninsured **is still cost**

Key Findings

Most respondents (92.4%) reported that they had health insurance at the time of the survey.

Those in theater had the highest rates of coverage (94.6%), followed by those in **music (93.8%)**, visual arts (91.6%), and dance (91.1%).



Key Findings

- The top 5 categories of health care services respondents reported using at least once in the last year were: **primary care (75.9%)**, **dental care (58.1%)**, eye care (43.6%), OB/GYN (34.1%), and mental health services (18.9%).
- **17.8% of respondents said they had trouble finding a specialist** in the last year. Of those, 59.2% said it was because the specialist wouldn't take their insurance.
- When asked what type of specialists they had trouble finding, the most common were **psychiatrists (21.5%)**, followed by **OB/GYNs (19.9%)**, dermatologists (16.8%), allergists (12.2%) and orthopedists (9.7%).

Data on the Uninsured:

- 62.8% said they do not have insurance because they could not afford it.
- 4.9% don't have it because they **couldn't provide the information** requested by the state on the application.
- 33.6% of the uninsured have been uninsured for more than 5 years.
- Of the 51% who say they have tried to purchase an ACA plan through the marketplace in the past, **72.2% were unsuccessful in doing so.**
- A surprising number of respondents either **did not know about the assistance Navigators can provide (29.2%)** or did not make use of them (26%).

Primary Challenges:

- Care remains unaffordable (23.2%)
- It is difficult to find a doctor who accepts the plan (21%)
- Lack of out-of-state coverage is a challenge (14%)

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