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What Dancers Need to Know About the New Health Insurance Exchanges

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On October 1st, in spite of the government shutdown, the most significant aspect of the Affordable Care Act (affectionately or disdainfully referred to as Obamacare depending on whether you support it or are against it) went into effect: the health insurance online market exchanges. These are online marketplaces where Americans can now shop for health insurance (they have been referred to as [Orbitz for health insurance](#)). But what does this all mean and what do you have to do?

The most important thing to know is that you will have to have health insurance by March 31st, 2014 or you will pay a penalty (either \$95 or 1% of your income, whichever is higher – note that this will increase to \$695 or 2.5% of your income in 2016).

"But how?" you ask. There are three ways to get health insurance:

- Through your employer
- Through the government (via Medicare/Medicaid, or a subsidized program like HealthyNY, which will no longer provide coverage to individuals starting January 1, 2014)
- On the individual market (where, in New York, the cheapest plan before the exchanges was \$1000/mo – not exactly affordable by anyone's standards)

This sounds bleak, but fear not: [The Affordable Care Act is working](#). As of October 1st you can now enroll in the Health Insurance Exchanges. In New York you can access the state exchange through the [New York State of Health website](#); everywhere else can go through [HealthCare.gov](#).

The plans on the exchanges will be organized into four levels of coverage: Platinum, Gold, Silver, and Bronze. All plans on each level are required to offer exactly the same base benefits so you can compare apples to apples and discern what plan is actually offering the best deal or the most value. Each level provides diminishing coverage: Platinum plans have a \$0 deductible and cover 90% of out-of-pocket costs, Gold plans have a \$600 deductible and cover 80%, Silver plans have a \$2000 deductible and cover 70%, and Bronze plans have a \$3300 deductible and cover 60% of out-of-pocket costs. All plans will cover [these basic health benefits](#), but some plans are more dancer-friendly and cover things like physical therapy, so it will behoove you to research your options.

If you purchase a Silver plan and make between \$11,490-\$28,725 per year you will also qualify for cost-sharing reductions. If you can swing it, a Silver plan is going to provide the best overall value for most people. The lower premiums of the Bronze Plan are enticing, but remember that your out-of-pocket costs will be much higher and you won't get the cost sharing reductions.

Other things to know:

If you make less than \$15,856 per year you will now be eligible for Medicaid, which is free (previously you had to make less than \$11,500). Note: this is true for New York and a handful of other states. If you live outside of New York you can see if your state has passed these new Medicaid eligibility requirements [here](#).

If you make less than \$45000 a year you will be eligible for subsidies. The Kaiser Family Foundation has created this handy [Subsidy Calculator](#) to help you figure out how much of a subsidy you qualify for (it takes a minute to figure out what the results mean so be patient with it)

Your out-of-pocket costs cannot exceed \$6,350/year. This means that, if you have health insurance, under no circumstances will you end up with crippling debt because of a medical problem. That's pretty huge.

Insurance companies can no longer deny you coverage because of a pre-existing condition, drop coverage if you get sick, or put a lifetime limit on essential medical expenses (yeah, they used to do this and it was terrible)

Catastrophic plans are also available for people under 30 or suffering from financial hardship. The deductible is the previously mentioned \$6,350 and you won't be able to apply tax credits to it, but it is another option available to you.

If you have more questions [this New York Times article](#) has pretty in depth coverage of the bill, [this website](#) was created as an artist's guide to the Affordable Care Act, Dance/USA has a [list of Affordable Care Act resources](#) on its website, and Fractured Atlas (who is shutting down their health insurance program now that the health insurance exchanges exist) has [this friendly little walkthrough](#).

If you want more in depth information regarding your particular set of circumstances, the [Actor's Fund](#) has seminars from 12:30pm-1:30pm every Thursday at 729 7th Ave b/t 48th St and 49th St on the 10th floor. Or if you can't make it to their seminars you can watch their [online learning program](#).

You also have other options. [The Freelancer's Union](#) offers Health Insurance, Dental Insurance, Long Term Disability Insurance (good for injury prone dancers), 401Ks, and Life Insurance to freelancers, including artists. You have to be an independent worker (you can't have a full time job), you have to work in an eligible industry (the arts count; so does nannying among other things), and you have to be able to prove either earnings of \$10000 or 20 hrs of work per week for the past 8 weeks. You can read about their plans on their website [here](#).

Woodhull Hospital's [Artist Access Program](#) is one of the most interesting and innovative health care programs in the City. You trade your artistic work for credits; 1 hour of work gets you 40 credits which is the equivalent of \$40. So essentially you're being paid \$40/hr for your work. If you make b/t \$22K-28K a check-up will only cost \$30. B/t \$17K-\$22K and you'll only pay \$20. Less than \$17K and you'll only pay \$10. This is true whether or not you enroll in the Artist Access Program. I've done it and it is easy and painless. You'll talk to a financial counselor so that they make sure they'll only charge you relative to your income, and the nursing staff there is really lovely. [Here](#) is more information about their HHC payment options. They offer most specialties including orthopedics, podiatry, cancer treatment, dental, and

optometry.

If you still have questions, aren't sure how to go about enrolling in the exchanges, or are just more of a phone kind of person, there are people who have been trained to assist you with the process. In New York you can call 855-355-5777 to speak with someone about what your options are. To enroll make sure you have the following information available:

- Social Security Number
- Birth date
- Proof of income (pay stubs, W-2 forms, or tax statements)
- Policy numbers for any current health insurance
- Information about any health insurance you or your family can get from your employer

Good luck and godspeed. We have been waiting a long time for the day when every artist is able to afford health insurance. Perhaps, and hopefully, today is that day.

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