

Healthcare Support for Musicians and Artists

Crosstown Arts is expanding its service to the creative community in Memphis by providing administrative support to musicians and artists seeking access to healthcare for themselves and their dependents. This free service is available to any uninsured individuals or insured individuals who anticipate discontinuing their existing healthcare plan or who are seeking assurance that their existing healthcare plan is their best option. Healthcare support through Crosstown Arts is available to anyone who self-defines as a musician and/or artist and lives in the greater Memphis area. This includes sound engineers and other production workers in the music industry.

Crosstown Arts does not subsidize the cost of monthly healthcare premiums or fees for participants, but does offer free guidance and assistance to musicians and artists by helping them identify and understand any healthcare opportunities that are available to them through TennCare, the Affordable Care Act, and Church Health. Crosstown Arts helps musicians and artists enroll in their available healthcare option and stay in good standing with their healthcare plan.

The Creative Community's Struggle to Secure Healthcare Coverage

Because of the nature of their creative and professional work, self-employed musicians and artists have frequently changing sources and amounts of income. These fluctuations of income can complicate the timely and accurate preparation of their federal tax returns (the proof of income required by both the federal government and Church Health to determine eligibility for TennCare and Medicare, plans through the Affordable Care Act marketplace, and Church Health's MEMPHIS Plan).

In addition, not having a single, formal employer can burden individual musicians and artists with the daunting task of becoming experts in navigating the complex national healthcare system. Staying up-to-date with their own, individualized healthcare options and managing their coverage as their personal situations change over time can be time-consuming and overwhelming.

Understandably, the real-life complications of these variables lead many self-employed musicians and artists to experience frequent periods without healthcare coverage or to live without any healthcare coverage at all - problems that Crosstown Arts and Church Health are committed to help solve.

How Crosstown Arts Can Help

Crosstown Arts' *Healthcare Support Coordinator* is a full-time staff position dedicated to helping musicians and artists identify and choose from the best healthcare options available to them so that they can focus on their creative work without the ongoing stress of uncertainty around access to medical care. The Healthcare Support Coordinator serves as musicians' and artists' single point of contact throughout the entire process of securing and maintaining access to healthcare,

and is glad to help regardless of the individual's familiarity with or understanding of healthcare and health insurance.

Once an interested musician or artist fills out a 'Request for Administrative Help with Healthcare' form, the Healthcare Support Coordinator will follow up to schedule an initial meeting to review the musician or artist's federal tax returns, which are the financial documents required by both the federal government and Church Health to determine eligibility for various healthcare options.

If the musician or artist is behind on filing their federal tax returns, the Healthcare Support Coordinator (who has a degree in finance and specializes in tax preparation for musicians) will advise the musician or artist on a recommended plan of action for them to get current with their federal tax filings (aka "do their taxes") as quickly (and painlessly) as possible. This plan is provided at no cost to the musician or artist, who can continue to seek guidance from the Healthcare Support Coordinator until their tax filings are current. Depending on the individual situation, the Healthcare Support Coordinator may recommend that the musician or artist seek fee-based tax preparation services. Crosstown Arts does not provide or cover the cost of tax preparation services for musicians or artists.

After the musician or artist has compiled their updated tax records (required to determine eligibility for all healthcare options), the Healthcare Support Coordinator will personally accompany them to an in-person (or virtual, during the pandemic) meeting with a clinical administrator from Church Health who is trained in federal healthcare eligibility.

In this meeting, the clinical administrator will review the musician or artist's annual income, household size, number of dependents, and other factors, and determine for which of the following healthcare plans the individual is likely to qualify, in the following order of priority and availability:

- (1) TennCare or Medicare**
- (2) Insurance policies through the Affordable Care Act marketplace (aka "Obamacare")**
- (3) Church Health's MEMPHIS Plan**
- (4) Being an established Church Health Patient (not on The MEMPHIS Plan)**

After the best available plan for the musician or artist is identified, the Healthcare Support Coordinator will support the musician or artist through each step of the process of choosing and securing healthcare coverage, helping them complete and submit all necessary documents and seeking answers to questions that come up along the way.

- (1) If the musician/artist is eligible for **TennCare/Medicare** (because of income level or other factors as determined by the federal government) that option will be pursued first.
- (2) If the musician or artist is ineligible for TennCare and Medicare, any insurance policies available to them through the **Affordable Care Act (ACA)** marketplace will be identified.

- (3) If the cost of the least expensive policy available through the ACA marketplace is greater than 8.5% of the musician or artist's household income (and is therefore, according to government-regulated metrics, "unaffordable"), the musician or artist will be deemed eligible for **Church Health's MEMPHIS Plan** (described below*).

If the cost of the least expensive policy available through the ACA marketplace is less than 8.5% of the musician or artist's household income (and is therefore, according to government-regulated metrics, "affordable"), Church Health will encourage the musician or artist to pursue that policy. Understandably, some musicians or artists may not agree with the government's definition of "affordable" and may consider this healthcare option (while less than 8.5% of their income) to *still* be unaffordable to them because of other financial commitments and the limits of the musician's or artist's own personal budget. If the musician or artist chooses not to pursue this ACA option, they will be eligible to become an **established Church Health Patient (non-MEMPHIS Plan)**, with access to Church Health's on-site medical clinic, a designated primary care physician, specialists, diagnostic services, and local hospitals. Individuals pay for the costs of this care on an income-based sliding fee scale. Church Health offers this category of care because of the 'gap' many people fall into when they earn too much money to be eligible for TennCare/Medicare or The MEMPHIS Plan, but the options available to them through the Affordable Care Act (ACA) are still too expensive to be a viable choice.

Ensuring that Musicians and Artists Can Get Healthcare Immediately

Musicians and artists, like all Memphians, always have same-day, walk-in access to care at Church Health's walk-in clinic in Crosstown Concourse if they need medical care immediately and do not have other healthcare options. Providing care to uninsured Memphians is central to Church Health's mission. This access is available regardless of where the musician or artist is in the process of securing a long-term healthcare plan. If a musician or artist is uninsured and needs to see a doctor today, they are encouraged to come to the walk-in clinic at Church Health as soon as possible.

The Healthcare Support Coordinator will assist musicians and artists who qualify for **TennCare/Medicare** throughout the application process, and will assure them that their enrollment is complete and activated.

For musicians and artists who qualify for a healthcare policy through the **Affordable Care Act marketplace** but cannot access that policy until the open enrollment dates (which only occur during November/December of each year), Church Health offers the option of temporarily enrolling as a **Church Health Patient (non-MEMPHIS Plan)**. This allows them access to Church Health's on-site, walk-in medical clinic, appointments with specialists, access to local hospitals, and diagnostic services until their insurance coverage begins. This means the musician or artist can see a doctor and receive ongoing care while waiting for their ACA policy to start and does not have to live without healthcare coverage during this time. (Note that certain 'qualifying events,' as defined by the federal government, allow individuals to enroll in an Affordable Care Act plan before the open enrollment period each year.) Individuals who are Church Health

Patients (non-MEMPHIS Plan) pay for the costs of this care on an income-based sliding fee scale until their ACA policy begins.

Ensuring that Musicians and Artists Don't Lose Access to Healthcare as their Income Levels Change

Due to fluctuations in their incomes and other life circumstances from year to year, many musicians and artists have changing eligibility for specific healthcare programs. An individual could qualify for a specific insurance or healthcare program one year, but not qualify for that same program the following year.

To help prevent a lapse in healthcare coverage for the musician or artist that could result from these potential changes in eligibility, the Healthcare Support Coordinator will help each musician and artist maintain up-to-date financial records so that *if* they need to secure a new form of healthcare coverage in the near future, they will be prepared for the change and will not lose access to medical care during the transition.

For musicians and artists who qualify for healthcare support through Church Health, Crosstown Arts offers a high level of post-enrollment administrative support through group billing for those on The MEMPHIS Plan. Crosstown Arts is not paying for or subsidizing the individuals' healthcare expenses, but *is* serving the creative community by helping streamline and manage the billing process. Musicians and artists are welcome to contact the *Healthcare Support Coordinator* at any time with questions about the status of their own specific healthcare plan. If the *Healthcare Support Coordinator* cannot answer the question, she will assist in finding the answer.

The MEMPHIS Plan* at Church Health for Musicians and Artists through Crosstown Arts

Church Health's MEMPHIS Plan provides qualifying individuals with low-cost access to Church Health's Memphis-based health and wellness services. For a payment of \$50 per month, the following healthcare services are provided:

- **Walk-in, same-day access**
 - Health Clinic at Church Health at Crosstown Concourse
- **With only a \$5 per visit co-pay**
 - Preventative health services: exams, screening, immunizations
 - Specialty services: cardiology, gynecology, etc.
 - Sick care: access to a designated personal physician in Memphis (not at Church Health)
 - Emergency room care: access to a designated hospital in Memphis for emergencies
- **Per-visit costs determined on an income-based sliding fee scale**

- Dental clinic
- Optometry clinic

To be eligible for the MEMPHIS Plan, the musician/artist must be ineligible for TennCare, Medicare, and plans through the Affordable Care Act marketplace and must have a combined annual household income that does not exceed 200% of the federal poverty level.

Number of People in Household*	Household income ** must be at or below this amount to be eligible for The MEMPHIS Plan
1 person	\$25,760
2 people	\$34,840
3 people	\$43,920
4 people	\$53,000
5 people	\$62,080
6 people	\$71,160

* Church Health defines “Number of people in household” as spouses and/or legal dependents. This does not include domestic partnerships or roommates.

** Church Health defines “Qualifying income level” as the combined income of all members of the household, not the income of a single individual in the household. For example, if an individual is married and has one child (i.e.: three people in the household), they would qualify for the MEMPHIS Plan only if the household’s total income did not exceed \$43,920.

Church Health offers affordable healthcare through The MEMPHIS Plan thanks to the generosity of Memphis-based doctors and hospitals who donate their time and services to help offset healthcare costs for thousands of Memphians. As a result, participants in The MEMPHIS Plan are not offered sick care or emergency room access for doctors or hospitals located outside of Memphis.

Crosstown Arts manages a single, group billing account with Church Health for all musicians and artists on The MEMPHIS Plan through Crosstown Arts to assist in managing the timing of their payments. Monthly payments are due on or before the 1st day of each month for that month’s care. The initial payment of \$50 must be made on or before the 15th day of the month in which the individual enrolls, with coverage starting on the 1st day of the following month.

Crosstown Arts does *not* manage billing for established Church Health Patients (not on The MEMPHIS Plan); however, the Healthcare Support Coordinator is available to assist musicians and artists who are Church Health Patients (not on The MEMPHIS Plan) in clarifying billing issues with Church Health and its associated providers.

Crosstown Arts does not pay for or subsidize musicians or artists’ healthcare expenses, but does serve the creative community by helping streamline and manage the billing process. Musicians and artists are welcome to contact the Healthcare Support Coordinator at any time with questions

about the status of their own specific healthcare plan. If the Healthcare Support Coordinator cannot answer the question, she will assist in finding the answer.

Crosstown Arts Healthcare Support and the COVID-19 Pandemic

Crosstown Arts has been working since before the onset of the COVID-19 pandemic to help musicians and artists navigate their healthcare options. The healthcare support initiative will remain in operation after the pandemic eases.

That said, access to healthcare support for the creative community is especially important during this global health crisis, now into its second year.

Since public venues were shuttered in March of 2020, musicians and artists whose livelihoods depend on live performance and large-group gatherings have experienced a dramatic decline in income that has only worsened with time. For the uninsured, seeking access to medical care can be a fraught choice; going to the doctor can mean taking on astronomical medical bills, causing musicians and artists to fall into dire financial straits. By increasing access to low-cost, quality medical care, Crosstown Arts is working with Church Health to help prevent medical and financial crises in Memphis' creative community now and into the future.

HIPAA (Health Insurance Portability Accountability Act) and Private Group Insurance

In compliance with HIPAA regulations, Crosstown Arts will not have access to the personal health information of any musician or artist and will not discuss medical issues with or give medical advice to musician or artists under any circumstances. These individuals will communicate directly with their care providers and/or their insurance companies about issues related to their personal health.

Crosstown Arts does not offer support for individuals who are currently insured through private insurance through a group policy their employer (i.e. Blue Cross Blue Shield, Humana, etc.) unless the individual is leaving that group policy and seeking information about their other healthcare options after this change.