

Grant Outcomes Report

Expanding Healthcare Enrollment for New York Artists and Arts Groups

I. Executive Summary

Fractured Atlas sought to increase enrollment in its health insurance offerings, exclusively available to its artist members. To achieve its goal of doubling its enrollment, the organization planned public events in partnership with arts councils in five New York State communities, disseminated a survey to better understand health insurance needs of artists, and conducted a public education campaign of its health insurance options. An unexpected discontinuation of its health insurance offerings, as well as funding cuts at the State level, interrupted Fractured Atlas' expansion goals.

II. The Problem

According to a 2003 study of artists by the Urban Institute, "Investing in Creativity: A Study of the Support Structure for U.S. Artists" approximately 51% of artists pay in full for their own health insurance compared with 8% of all U.S. workers.¹ At the same time, artists' annual earnings often fall in the gap between low and middle incomes, making them ineligible for public health programs, but unable to afford coverage in the individual market. Further, artists are often exposed to above average health and safety risks (e.g., dancers experience knee injuries from poor flooring and painters work in enclosed spaces with dangerous fumes).

During the period of the award, Fractured Atlas offered health insurance to artists living in New York through HIP and Perfect Health. At the beginning of the grant period, approximately 1,500 artists were insured through Fractured Atlas.

III. Grant Activities

The project team planned to double enrollment in Fractured Atlas' health insurance offerings to 3,000 covered lives through expanded health insurance outreach to five organizational partners in locales throughout New York State (arts councils in Buffalo and Erie County, Peekskill, Saratoga County,

¹ Jackson MR, Kabwasa-Green F, Swenson D, et.al. *Investing in Creativity: A Study of the Support Structure for U.S. Artists*. The Urban Institute, 2006. Available at: <http://www.urban.org/publications/411311.html>

KEY INFORMATION:

GRANTEE

Fractured Atlas Productions, Inc.

GRANT TITLE

Expanding Healthcare Enrollment for New York Artists and Arts Groups

DATES

January 1, 2008 to June 1, 2009

GRANT AMOUNT

\$25,714

Brooklyn, and Queens). Working with these partners, Fractured Atlas completed the following activities:

1. Co-hosted town-hall style public events in the communities served by partner organizations where artists could ask questions about existing health insurance plans, access enrollment materials, and receive personalized guidance on the enrollment process.
2. Conducted an online survey to gather data on artists' health care needs and affordability. The survey was distributed through Fractured Atlas' project partners.
3. In conjunction with a professional public relations firm, planned a public awareness campaign to educate artists about the health insurance options available through Fractured Atlas and its project partners. The campaign targeted artists in the five regional areas through print materials emphasizing the benefits of consistent health care and incorporated insights gained through the online survey. Materials were to be distributed in galleries, theaters, service organizations, and rehearsal spaces.



IV. Key Findings

Fractured Atlas completed some of its planned activities, but ultimately was not able to complete the project as envisioned because of external factors, including discontinuation of the health insurance plans by the insurance companies, and State funding cuts.

FUNDING INITIATIVE

In April 2007, the New York State Health Foundation (NYSHealth) issued a request for proposals (RFP) for one-year projects under a major initiative, *Expanding Insurance Coverage in New York State*, to support programs that addressed the persistent problem of enrolling 1.2 million New Yorkers who were eligible for health insurance coverage, but were not enrolled. This project aligned with NYSHealth's goal of developing new approaches for encouraging expansion of more affordable private options. Expanding Fractured Atlas' health insurance options for artists was viewed as a targeted alternative to expensive insurance options available in the individual market.

PUBLIC EVENTS. The project team and its project partners held events in three of its target communities—Saratoga, Brooklyn, and Queens. Some of Fractured Atlas' original partners experienced budget reductions and staff changes that ultimately barred them from co-hosting events in their areas.

SURVEY. A survey was distributed online and in hard copy form at community events, and was ultimately completed by 284 respondents. While the findings cannot be generalized to all artists in New York State, the survey yielded valuable data on the types of health insurance artists can afford, their benefits preferences, and unique challenges they face in securing health insurance.

Specifically, the survey findings indicated that employment patterns among artists vary even more widely than originally thought. Many artists fall between a salaried worker and a freelancer, using a combination of part-time salaried work and sporadic contract jobs to support themselves. This result suggests the need for flexible eligible requirements to account for less traditional work patterns.

Of those who indicated they do not currently have health insurance, 93% did try to obtain insurance, but encountered one of the following challenges: their employers did not provide it, they did not qualify for State-sponsored coverage, or the insurance was too expensive.

The survey results highlighted that artists prefer portable health insurance—not linked to salaried employment—and benefits that are easy to navigate.

PUBLIC AWARENESS CAMPAIGN.

Fractured Atlas planned a public education campaign that focused on its New York health insurance offerings through HIP and PerfectHealth. As HIP and GHI merged to become EmblemHealth, Fractured Atlas' plans were discontinued by PerfectHealth (a division of HIP), obviating the need for a public education campaign. Fractured Atlas is also focusing on education surrounding health insurance reform.



V. Lessons Learned

Fractured Atlas completed many of its public events and survey, which generated useful analysis of artists and their health insurance needs. The public events gave Fractured Atlas experience in working with partners to share data and best practices and ultimately engage artists more broadly across New York State. Frequent communication is necessary to effectively work with partners, and Fractured Atlas will implement biweekly teleconferences with partners on future projects to maintain project momentum, identify potential pitfalls, and adhere to timetables.

The unexpected discontinuation of Fractured Atlas' health plan offerings interrupted the project's plans to further market its options in New York and ultimately grow its health insurance membership. EmblemHealth's unexpected decision to terminate these plans—which were exclusively available through Fractured Atlas—was frustrating for Fractured Atlas and further limited the number of health insurance options available to artists in New York. Fractured Atlas has taken this opportunity to reevaluate how the organization might best serve artists' health care needs, and has since launched a health insurance reform education initiative.

VI. The Future

Fractured Atlas now offers health insurance to artists within New York through other carriers, and continues to provide advocacy, one-on-one guidance, and community education around all available health insurance options. The enactment of Federal health care reform has provided an opportunity to provide public education in the form of an online resource center.

BACKGROUND INFORMATION:

ABOUT THE GRANTEE

Fractured Atlas is a nonprofit organization that helps artists and arts organizations function more effectively as businesses by providing access to funding, health care, and education in a context that honors artists' individuality and independent spirits. Founded in 1998, Fractured Atlas is a major provider of health care for artists in New York State, where 60% of its membership resides.

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