

FAQs for the Un- and Underinsured

The Samuel J. Friedman Health Center for the Performing Arts

WHAT IF I HAVE NO INSURANCE?

We see the uninsured. If you are not in the performing arts or entertainment industry, you will be charged the full cost of the visit. If you have documented proof of earnings in the industry and meet certain income guidelines, you may be eligible for a subsidy through The Actors Fund.

HOW MUCH WILL IT COST?

If you have insurance coverage, check your insurance card or summary of benefits. It should say what a primary care visit or specialist visit will cost.

If you are underinsured—meaning you have a Bronze, Silver or Gold level plan with at least a \$2,000 deductible for primary care—or you are uninsured, you may be eligible for a subsidy for your visit.

Only those who can provide documented proof of earnings in the entertainment industry and meet certain income guidelines are eligible for the subsidy. Questions? Please call The Actors Fund's Artists Health Insurance Resource Center at 917.281.5975 and our counselors can provide guidance.

See below for more information on the subsidy.

ARE THE SERVICES AT THE FRIEDMAN HEALTH CENTER INCLUDED IN THE DUES PAID THROUGH MY UNION MEMBERSHIP?

No. The services provided at The Friedman are separate from any benefits you receive as a union member.

WHAT IS THE ELIGIBILITY CRITERIA FOR THE SUBSIDY?

If you are uninsured, or have a plan with a deductible of at least \$2,000 for primary care (i.e. underinsured), and you are a member of the entertainment industry, you may be eligible for an Actors Fund subsidy for up to three primary care visits per year. This means that The Actors Fund will subsidize the cost of your office visit. In order to qualify for this subsidy, you must meet all of the following criteria:

1. Be a member of the performing arts and entertainment industry:
 - Entertainment industry earnings of \$3,000 a year for three out of the last five years or
 - \$5,000 a year for 10 out of the last 20 years
2. Have documented annual income between \$23,760 and \$60,000.

Note: if your income is below \$23,760 and you live in New York, you are eligible for comprehensive coverage through Medicaid or the Essential Plan. If you live outside of New York, please contact us. If your income is above \$60,000, you will be charged the full cost of the visit.

If you require more than three visits per calendar year, additional medical and financial need requirements will apply.

I MAKE UNDER \$23,760, BUT I AM NOT ELIGIBLE FOR MEDICAID OR THE ESSENTIAL PLAN. WHAT SHOULD I DO?

Make an appointment with The Actors Fund's Artists Health Insurance Resource Center by calling 917.281.5975. Our counselors will be happy to meet with you to help review your situation.

I'D LIKE TO APPLY FOR A SUBSIDY. DO I HAVE TO BE SCREENED BEFOREHAND?

Yes. Make an appointment with The Actors Fund's Artists Health Insurance Resource Center by calling 917.281.5975. Our counselors will be happy to meet with you to review your situation well in advance of your appointment.

The eligibility screening should take 20-30 minutes. You must bring the necessary documents (see below). Subsidy eligibility lasts for 12 months from the date of your first appointment. After that, you must re-apply.

WHAT DOCUMENTS DO I NEED TO PROVE I'M ELIGIBLE FOR THE SUBSIDY?

There are two types of criteria to prove eligibility for a subsidy: **general income criteria** and **entertainment industry income criteria**. Both must be provided.

1. General income documents

Preferred documents include:

- Most recent income tax return and,
- Most recent bank statement

If those documents aren't available you may substitute for the previous year:

- W2 forms
- 1099 forms
- Contracts
- Pay stubs
- Union earnings statements; or
- Letters from employers on company letterhead showing what you were paid

"Income" is anything listed in the income section of your 1040 tax return (first page), which includes:

- Employment and self-employment
- Unemployment
- Residuals
- Trusts
- Pensions
- Social Security benefits
- Interest
- Dividends
- Capital gains
- Alimony, and
- Rental income

2. Entertainment industry income documents

- W2 forms
- 1099 forms
- Contracts
- Pay stubs
- Union printouts
- Letters from employer on company letterhead showing what you were paid

WHAT IF I DON'T QUALIFY FOR A SUBSIDY?

Make an appointment with The Actors Fund's Artists Health Insurance Resource Center by calling 917.281.5975. Our counselors will be happy to meet with you to help review your situation.

WHAT IF I HAVE MEDICAID OR ESSENTIAL PLAN?

We don't accept Medicaid Managed Care plans, "straight Medicaid," or Essential Plans at this time. Please contact the Artists Health Insurance Resource Center at 917.281.5975. Our counselors can provide you with information on how to search your insurance network for providers.

THAT'S A LOT TO PROCESS. I'M STILL CONFUSED. HELP!

Don't worry. The Actors Fund is here to help.

To make an appointment at The Friedman Health Center for the Performing Arts, please call 212.489.1939.

For questions about your health insurance needs, whether you are insured or not, or for guidance and support to enroll in a health insurance plan, call The Actors Fund's Artists Health Insurance Resource Center at 917.281.5975.