

Health Insurance for Artists

Acquiring health insurance for individual artists and dependents is not a simple task. In our search, we have not found a policy that is specifically designed for artists open to all who wish to enroll. However, there are many policies available for artists either as members of the general public or through membership or service organizations. The goal here is to give an overall view of what is available (as of this posting) and where to go to get information on eligibility and costs.

HMO vs. PPO

There are essentially two kinds of health care providers for individuals: Health Maintenance Organizations (HMOs) and Preferred Provider Organizations (PPOs). HMOs assign a primary care physician who manages your healthcare and can make referrals to specialists. With PPOs the patient can select from a provided list which doctor and specialists they wish to see. On average, premiums for PPOs are double that of HMOs. HMOs and PPOs vary greatly in size and can offer coverage regionally, statewide or nationally.

Average monthly premium

A sampling of average costs provided by eHealthInsurance.com.

Average Cost / Month : National

- \$95 - Female 20-29 years old
- \$97 - Male 30-34 years old
- \$196 - Single (all ages) with children
- \$305 - Married (all ages) with children

Free Quotes

In order to receive a quote you are required to provide your age-specific health information. These sites give quotes from a variety of providers.

- eHealthInsurance.com
- Insurance.com
- Insurance Quotes California

Policies through membership or service organizations

Health insurance can be obtained through membership or art service organizations. Art service organizations usually serve the constituency of a specific artistic discipline. However, it is important to note that many art service organizations do not require you to be an artist or an arts professional to become a member.

The Actors' Fund

This is the best resource for information on arts service organizations offering health insurance to their membership. Newly created Artists' Health Insurance Resource Center has extensive information by state on art service organizations offering health insurance.

Additional Resources

California Department of Managed Health Care Offers list (PDF file) of all licensed providers in CA.

Provides report card on largest providers.

Many additional services