



PEN AMERICAN CENTER RESOURCES FOR WRITERS: HEALTH CARE

Below is a listing of organizations offering health-care access to writers and artists. These resources are not administered directly through PEN, and those interested should contact the organizations directly for specific details.

ABG Business Associates Ltd. (631) 499-6100

Group plans are available to self-employed individuals for a fee. See web site for details and costs:

www.medhealthsavings.com

Actor's Fund (212) 221-7300

Through its Health Insurance Resource Center, this organization has been connecting entertainment workers to health-care plans since 1998. See web site for details: www.actorsfund.org

American Association of Retired People Health Care Options (1-800) 444-6544

Offers health-care packages for AARP members depending on age. Membership is limited to persons over the age of 50. Costs of plans vary depending on applicant's state of residency. See web site for details:

www.aarphealthcare.com

American Society of Journalists and Authors (212) 997-0947

Membership benefits include access to a selection of affordable plans offered by several providers. To be eligible for membership, applicants need to have published at least two nonfiction books or six full-length, by-lined articles on a freelance basis. See web site for details: www.asja.org/benefits/health.php

Artists' Health Insurance Resource Center (800) 798-8447

Provides a state-by-state health insurance database, especially for artists, low-income people, seniors, and children: <http://www.ahirc.org>

Artists Talk on Art (212) 779-9250

For members living and working in New York State, this organization offers access to a group health insurance plan. Membership fees are: \$40 for individuals; \$55 for families; and \$30 for students/senior citizens. Details online:

www.atoa.ws

Author's Guild (212) 563-5904

Health insurance through several providers available to members. Eligibility is restricted to published or contracted writers and well-established literary agents. There are different levels of membership depending on applicant's credentials. See web site for details: www.authorsguild.org

College Art Association Group Insurance Plan (212) 691-1051

The association offers group discounts on all types of insurance. Membership fees are based on income level:

www.collegeart.org

Cultural Alliance of Greater Washington (202) 638-2406

Provides health insurance to members in the Washington, D.C., area. Membership is \$75 annually and is open to anyone. HMOs, PPOs, and point-of-service plans are offered through Kaiser and George Washington University. Rates vary based on the plan: www.cultural-alliance.org

Editorial Freelance Association (212) 929-5400

Provides health insurance at discounted rates to members. Membership fees vary according to state of residency. More information online: www.the-efa.org

Fractured Atlas (212) 277-8020

National arts organization provides health-care options for its members. Plans differ by state but all 50 states are represented: www.fracturedatlas.org



Freelancer's Union (718) 222-1099

Health insurance plans available to members living in the New York area. Membership is free and open to the general public. See web site for details: www.freelancersunion.org

Kids Now (877) 543-7669

Children age 18 or under may qualify for free or low-cost government health coverage. The plan pays all or most of the cost of doctor visits, medical equipment, dental and eye care, hospitalizations, prescriptions, and other medical expenses. In most states, uninsured kids whose parents earn \$34,100 or less (for a family of four) are eligible. For more information, check online: www.insurekidsnow.gov

Media Bistro Avant Guild (212) 389-2000

Avant Guild is Mediabistro.com's premium membership association, available to join for anyone who works with media content. Benefits include health insurance, financial planning services, tax services discount and dental savings among other things. For more information, visit: www.mediabistro.com/avantguild/

National Association for the Self-Employed (800)232-6273

Membership organization that provides access to health insurance for the self-employed. See web site for details: www.nase.org/nase_benefits/membership_levels.asp

National Writers Association Health insurance available through Med Choice One, LLC (303) 841-0246

Dental through AmeriPlan or Direct Dental Plans of America, Inc. Must meet membership requirements and pay yearly dues to qualify. See web site for details: www.nationalwriters.com

National Writer's Union (212) 254-0279

Health, dental, and vision plans available to applicants who have been members of the NWU for over 90 days. Must meet membership requirements. See web site for details: www.nwu.org

Partnership for Prescription Assistance (888) 477-2669

Uninsured or underinsured patients can get prescription medications free or nearly free through the Partnership for Prescription Assistance (PPA). Patients gain access to more than 475 public and private patient assistance programs that offer some 2,500 medicines, including a wide range of generics: www.pparx.org/Intro.php

PEN American Center (212) 334.1660, ext. 101 or 126

Offers affordable health insurance to members through TEIGIT. Authors or translators must have published two books of a literary character to be a member; editors, and agents need to have completed five professional years in the literary world. Insurance is not available to Associate Members: www.pen.org

RBA Insurance Strategies (888) 722-8121

Provides insurance consultation for artist associations as well as the self-employed: www.rbastrategies.com

Society of Children's Book Writers and Illustrators (323) 782-1010

Offers eligible members health insurance through TEIGIT. To become a full member, applicants must have at least one children's book published. See web site for details: www.scbwi.org

SPAWN Health Plan (818) 886-4281

The SPAWN Health Plan is an alternative to traditional health insurance. This plan is not insurance. It is a discount supplemental health benefits program. All pre-existing conditions are covered. There is no waiting period, no age limit, and no deductible. For more information, visit: www.spawn.org/spawnplan.htm

Working Today (718) 222-1099

National nonprofit freelancer's union offers independent workers in any industry three group-rate health insurance plans through the Health Insurance Plan of New York: www.workingtoday.org

Writer's Guild of America (323) 951-4000

Health insurance available for members. To become a member, applicants must meet extensive eligibility requirements found on the web site: www.wga.org

