

# THE NATIONAL OPERA CENTER AMERICA

## STATEMENT OF CONCERN

### MAINTAIN ACCESS TO AFFORDABLE HEALTHCARE FOR ARTIST COMMUNITY

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**The national arts community calls on Congress and the Administration to ensure that any healthcare legislation enacted preserves access to affordable healthcare coverage for artists and other creative occupations.**

- Prior to enactment of the Affordable Care Act (ACA), the cultural workforce and other individuals with nontraditional employment relationships were locked out of group healthcare coverage options, making health insurance significantly more expensive, more difficult to obtain, and harder to navigate.
- Artists are disproportionately self-employed, and those who are not, often work multiple jobs in volatile, episodic patterns. As a result, this workforce population is frequently ineligible for employer-based healthcare coverage, but before the ACA, individual plans were prohibitively expensive and/or low-quality. One survey of US-based artists of all disciplines found that before the ACA's implementation, **43% lacked health insurance**, more than twice the national estimate of 18% uninsured. Of uninsured respondents, the vast majority – 88% – reported that the primary reason they lacked coverage was that they could not afford it.
- Preliminary data indicates that improved coverage access for this community is one of the many benefits of the ACA.

**The nonpartisan Congressional Budget Office (CBO) report from January 2017 titled, "*How Repealing Portions of the Affordable Care Act Would Affect Health Insurance Coverage and Premiums*" estimates:**

- The number of people who are uninsured would increase from 18 million in the first year to 32 million by 2026, if Medicaid expansion is eliminated and subsidies for insurance purchased through the ACA marketplaces end.
- Premiums in the nongroup market (individual policies purchased through the marketplaces or directly from insurers) would increase by 20-25% in the first year and could double by 2026.

**The national arts community is concerned that efforts to repeal the Affordable Care Act without a recommended replacement would:**

- Make access to affordable individual policies more difficult and too costly
- Weaken protections for pre-existing conditions
- Eliminate the requirement for coverage of preventative services
- Permit prescription drug prices to soar

**Congress should ensure that any replacement plan must not:**

- Result in newly insured individuals and families losing their coverage.

- Result in higher costs, whether through premiums, higher deductibles, co-pays, or higher out of pocket caps.
- Result in lower quality coverage or eliminate consumer protections, essential benefits or minimum standards of care.