

## Health-care Blues

Thirty-three percent of U.S. musicians are uninsured — nearly twice the national average.

by [Aaron Jentzen](#)



*Photo by Renee Rosensteel*

Trills, pills and bills: Erny Papay became a full-time musician in 2001, and has faced mounting health-insurance costs since.

His long hair, goatee and mutton-chop sideburns hint at his years in rock bands in the 1980s, but Erny Papay hardly fits the stereotype of the irresponsible, risk-taking musician. Now in his 50s, his main gigs are quite wholesome: playing kids' songs at preschools, old-time tunes for retirees, and contemporary worship music at a Lutheran church. He and his wife, Karen, live in Monroeville, and have two grown sons, one of whom is also a professional musician.

Papay also juggles 60 students, teaching piano, guitar and bass. It takes a lot of lessons to cover the couple's health insurance premiums, which total \$1,400 every month. He's considered taking the risk of not having health insurance. "But one of us seems to end up in the hospital each year," Papay says — he calls it "the \$10,000 visit to 'the spa.'"

Whether they're piano teachers or punk rockers, part-time or full-time, musicians have a tougher time than most when it comes to finding health insurance. According to a survey by the Future of Music Coalition, one in three musicians is uninsured — nearly twice the 17 percent national average.

### RESOURCES:

Need insurance? Here's where to start:

#### Local Organizations

[Pittsburgh Musicians Union — AFM Local 60-471](#)

"Legislative issues, job vacancies, health and welfare concerns are addressed and discussed in publications and online, in forums available to members."

[Greater Pittsburgh Arts Council](#)

Members receive

Like many lifelong musicians, Papay held a regular job for many years; as a chemist, he received healthcare benefits through his employer. When the company eliminated his position in 2001, music became his full-time job. For 18 months, he relied on COBRA, a federally mandated program that allows people to continue with their group health plan temporarily after leaving a job. Eventually, though, he had to look elsewhere.

Papay's current policy, through UPMC, is an improvement over earlier plans — inferior coverage that cost him \$2,000 each month. But the Papays cut corners where they can, passing up dental insurance, for example.

Papay's experience is not unique, suggests research by the FMC, a Washington, D.C.-based advocacy group. Its survey of 1,451 musicians found that most of those with insurance obtained it through employment outside their musical activity. And the more working hours you devote to your music, the less likely you are to have insurance. Of survey respondents who earn more than half of their income from music, four in ten are uninsured.

In some ways, a musician's challenges resemble those of any freelancer trying to obtain adequate, affordable coverage in a health-care system geared toward those with full-time employment. The FMC suggests musicians face "structural barriers" to obtaining coverage. Musicians often work on contract, "performing or composing for specific events, albums or projects." Without a steady employer, "[T]hey must seek out individual health insurance policies." And those are frequently far more expensive than insurance obtained through a group plan.

Kevin Erickson, a spokesperson for the group, says the group may take up the issue again, depending on how the Supreme Court rules on President Obama's health-care overhaul.

Even full-time, "professional" musicians are affected: 35 percent are uninsured. But for the most part, these are the lucky ones, members of a group that includes symphony musicians and others with relatively high, union-negotiated salaries and benefits. It's a group that also includes Erny Papay's 32-year-old son, Jeremy.

Jeremy Papay has spent nearly four years on the road playing drums for the Ringling Bros. and Barnum and Bailey Circus. Living in an RV, he drives to a new town each week to play several shows. The circus musicians carry a union card, and their employer provides competitive salaries, health insurance and other benefits.

"It's funny," Jeremy Papay says, "but joining the circus was one of the most responsible decisions of my life."

Prior to the circus, he held non-music day jobs while playing freelance gigs and performing with several Pittsburgh rock bands. (From 2004–2007, he played in a band with the writer.) Unlike many musicians, he's always had health insurance, whether through his parents, his schooling or his own pocket.

Still, his first attempt to secure his own coverage was disheartening, "a minimal coverage plan with a hefty annual premium," he says. During an initial phone interview, "I was grilled about any hospital stays or previous conditions; answering honestly left me with very minimal coverage and a list of things that they would never cover should I get injured." Because Jeremy previously received physical therapy for back problems, he says, "they would never cover anything having to do with my back."

In theory, musicians have plenty of health-care options. For example, performing-rights organizations BMI and ASCAP are free to join, and offer group insurance discounts to their members.

Here in Pittsburgh, musicians can access similar discounts by joining the local branch of the American Federation of Musicians; a program launched in recent years by the Greater Pittsburgh Arts Council provides access to inexpensive insurance for its members, including musicians.

But there's more to the issue than lack of available coverage. While many surveyed by the FMC indicated "they would join an organization to get coverage," they are often unaware of these options. And in general, many hold unrealistic attitudes about personal finance and health insurance.

That finding rings true to Jeremy Papay: He only learned of coverage through the AFM once he had insurance through the circus. Researching health-insurance options, he says, is "generally the last thing on a young full-time musician's

discounts on services through Fractured Atlas (see below).

#### **National Organizations**

##### Fractured Atlas

"... with one foot in the arts and another in the world of insurance, we've worked with some of the world's leading insurance companies to design a number of proprietary insurance programs that are specially tailored to meet your specific needs."

##### Future of Music Coalition's Health Insurance Navigation Tool

"HINT provides informed, musician-friendly support and advice to musicians who need information about health insurance, for free."

#### **Performing Rights Organizations**

##### BMI Member Discounts

##### ASCAP "MusicPro" insurance discounts

##### SESAC "MusicPro" insurance discounts

mind." (Young people in general are the least likely to carry insurance: Thirty percent of those 19–25 are currently uninsured, according to the Kaiser Family Foundation.)

"It's obviously much easier to accept costs associated with health insurance when they are bundled up in a regular paycheck," Papay says. "Once you are the one cutting the insurance checks, it becomes easy to get into the mindset that you are just throwing money away."

Artists — musicians in particular — are not well served by the insurance system, according to Emily Gray, a program director at Fractured Atlas. The national non-profit is dedicated to supporting independent artists and small arts organizations through financial and educational programs.

"Depending on the constituency you talk to," says Gray, "there's a 'devil-may-care' attitude." And while filmmakers may receive training in obtaining permits and insurance, she says, formal instruction for musicians may overlook these practical considerations. Touring musicians, especially, face problems with accessing in-network care while on the road.

To raise awareness, Fractured Atlas provides free information and counseling. The FMC provides a hotline and a service called HINT — short for "Health Insurance Navigation Tool" — offering friendly, conversational advice on what may seem a forbidding topic.

Even so, says Gray, those espousing insurance coverage have to overcome the industry's bad PR.

"Insurance in general has a really bad reputation," Gray says. "What we need to find is how to get this information out in a way people trust."

It's easy to write off musicians and other creatives as irresponsible when it comes to health care, but there are also "investment bankers who are who are flaky and bad with details," Gray says.

And even if you do buy the popular stereotype, spare musicians the righteous indignation: While health insurance is notoriously complicated, many of us who have it seldom give it much thought. A lot of us just waited for the card to come in the mail, and probably *still* haven't read all the forms and documents.

Talk about irresponsible!

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