

Health Insurance for Arts Professionals: Actions to keep artists covered through Health First Colorado (Medicaid)



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The arts play a natural and critical role in achieving health and health equity across populations. Artists and arts organizations are embedded within their communities and have effectively supported well-being, created social connection, inspired movements, communicated across difference, and transformed systems and cultures.¹ The arts are actively addressing the very things that public health and health care seek to do but with limited success.¹

Key Messages

- Health insurance is essential to accessing high quality health care.
- Evidence suggests artists rely on Medicaid more than those in other professions.
- Due to federal policy changes, states are re-determining who is eligible for Medicaid. Artists and others need to act so they retain enrollment if eligible. The Arts community has the trust to help spread the word.

"Health insurance makes a difference in whether and when people get necessary medical care, where they get their care, and ultimately, how healthy they are. While the COVID-19 pandemic affected health care utilization broadly, uninsured adults are far more likely than those with insurance to postpone health care or forgo it altogether because of concerns over costs."²

Medicaid and artists

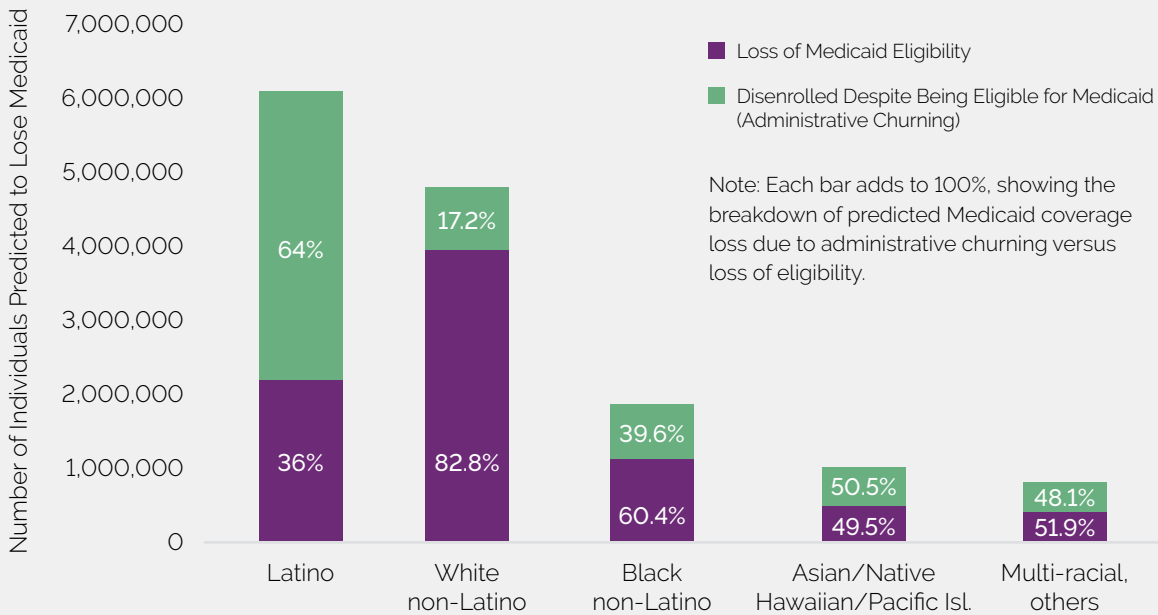
Policies over the last decade have increased access to health insurance. The Affordable Care Act (ACA) expanded Medicaid to cover all adults with low-income, resulting in dramatic increases in the number of Americans enrolled. One study found that increases in Medicaid coverage rates of artists were significantly larger than for other workers; the authors concluded that the "health reforms have important and larger effects on artist occupations than other worker populations."³

Recent COVID-related policy changes have driven even higher Medicaid enrollment. Because it was important to keep people insured during a global pandemic, states agreed not to disenroll anyone in exchange for additional federal funds to cover Medicaid costs. This agreement is ending. Starting in March 2023, Colorado's Department of Health Care Policy & Financing (HCPF) began the 14-month process of renewing all 1.7 million Health First Colorado (Colorado's Medicaid program) members for continued eligibility. HCPF estimates about 325,000 members will no longer be eligible at the end of this COVID policy "unwind" year.⁴

- Some will not be eligible because circumstances have changed (most often they will be over the income requirements). Enrollees who complete the required paperwork and are determined ineligible will be encouraged to apply with [Connect for Health Colorado](#). Connect for Health will also support people in obtaining financial subsidies to help purchase private health insurance (if eligible).
- Others will still be eligible for Health First Colorado but will be disenrolled because of administrative processes. These individuals are likely to become uninsured.

The burdens of enrolling in Medicaid disproportionately impact people of color.⁵ It is unsurprising, therefore, that this unwind will likely have a bigger impact on Latino and Black individuals who will be more likely to lose coverage due to administrative barriers than due to actual loss of eligibility.

Figure 1: Predicted Medicaid Coverage Loss Due to Eligibility Loss versus Administrative Churning, by Race and Ethnicity (National Estimates)⁶



Artists and the arts community need to act to help people retain health insurance

There are several steps artists, and others, can take. At the individual level, individuals should:

- Make sure their address is up-to-date by using a [PEAK account](https://www.CO.gov/PEAK) (CO.gov/PEAK), the Health First Colorado app, or contacting their county Department of Human Services;⁷
- Take action on the renewal packet(s) so there is no lapse in coverage; and
- Pursue opportunities through Connect for Colorado or an employer if they are no longer eligible for Health First Colorado.

Arts groups, as trusted partners, can help people retain (and obtain) health insurance by using resources such as the [Preparing for Renewals: A Communication Toolkit](#) which is available on HCPF's website. There is precedent for this type of public health information exchange and action: in 2020, Cleo Parker Robinson Dance (CPRD) served as a community hub to emphasize to their community the importance of COVID vaccines and also hosted several vaccine clinics. This model could be replicated with the message of taking steps to maintain Medicaid enrollment.

Given the research suggesting that people of color may face greater administrative barriers to enrollment; organizations such as CPRD or others that engage with communities of color can be of tremendous support.

Moving AHEAD Partners

Cleo Parker Robinson Dance and the Farley Health Policy Center are the founding partners of Moving AHEAD which aims to build Colorado's Arts Alliance for Health Equity. Moving AHEAD is a collaborative initiative to bring arts and artists to the table with community leaders from other sectors to positively influence health and equity.

cleoparkerdance.org | farleyhealthpolicycenter.org

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