Gig worker, freelancer, self-employed? The struggle for affordable health care in America

Featuring Rafael Espinal,
Executive Director, Freelancers Union

IN THIS EPISODE

Was the Affordable Care Act a cure-all, or a mixed bag, for freelancers?
Where can gig workers turn for expert insurance information and coverage?
How would Medicare for All independent workers?

To find out, we spoke to **Rafael Espinal** and **Jonathan Gray** of the New York-based **Freelancers Union**. Rafael, a **former New York state assemblyman and former New York City councilman**, is executive director and Jonathan is their member benefits manager. This is the first of two episodes with the Freelancers Union.

SHOW NOTES

WE DISCUSS

Did the plight of freelancers improve after the passage of the Affordable Care Act?

"…it's gotten better….but when we talk about the Affordable Care Act, it's a sore subject for us … because at one point we actually created our own insurance company and it was called Freelancers Insurance and we were able to group freelancers under one plan as if it was an employer-backed plan and provide health insurance at half the cost that they were getting out in the free market."

"But the Affordable Care Act had rules and regulations that did not allow for independent workers to be grouped under one plan …."

"So … we were forced to raise our rates to be comparable to all of the other insurances in the market and we were no longer able to group our members within one plan -- and, you know, we had to, at some point, come to the decision of closing … the health insurance company down…" *– Rafael Espinal*

Where does the Freelancers Union operate?

"…we are in over 10 states. That includes New York, California, Colorado, Texas, Florida, Maryland, Georgia, North Carolina, Connecticut, Oregon." *- Rafael Espinal and Jonathan Gray*

What is the goal of the Freelancers Union when it comes to policies that support the self-employed community?

"... what we're ... pushing for is to create federally sponsored benefits that include all workers. So anything you can think of that you feel like ... you're losing out on because you're not working for an employer."

"We are considering advocating our federal government for -- paid leave, payment protections, unemployment insurance, you know, retirement. It's a big one. You know, their 401K plans, IRA plans that are not really available to the independent workforce."   *– Rafael Espinal*

How would Medicare for All improve the lives of freelancers?

"Well, first and foremost, it would remove the anxiety of not having healthcare coverage."

"A lot of freelancers forgo healthcare coverage because of the costs. And we wouldn't want to see any worker be in a situation in which they're stuck with thousands of dollars of medical debt simply because they couldn't afford to pay for healthcare insurance." *– Rafael Espinal*

Helpful Links

Freelancers Union

Nearly 1 in 4 gig workers lacks health insurance, survey finds, *Healthcare Dive*

[**Insurance for Freelancers**](#), *The Freelancers Union*

[**How To Find Health Insurance When Freelancing or Self-Employed**](#), *The Balance*

[**Portable Benefits for Gig Workers**](#), *National Conference of State Legislatures*

[**Biden administration proposes new rule that could upend "gig" work**](#), *CBS News*

[**PEO (Professional Employer Organization): What is it and how can it help your business?**](#), *ADP*

Episode Transcript

Read the full [episode transcript](#).

Biography: Rafael Espinal

Rafael Espinal is the Executive Director of **Freelancers Union**. Born and raised in Brooklyn, [**Rafael Espinal**](#) became New York's youngest elected official when he joined the State Assembly at age 26. The son of Dominican immigrants who were union members as well as freelancers, Rafael quickly became a leader fighting on behalf of workers, small businesses, artists, low-income communities, and the environment. In 2013, he was elected to the New York City Council, representing Brooklyn's diverse 37th District.

Rafael has been a steadfast advocate for freelancer rights throughout his career. On the City Council, he was an early supporter and a co-sponsor of

the first-of-its-kind Freelance Isn't Free legislation that passed in New York City in 2016, giving freelancers unprecedented protection from nonpayment and late payment. He co-sponsored a bill passed in 2019 to extend protections against harassment and discrimination to independent workers under the City's Human Rights Law.

Rafael's efforts to ensure worker rights included co-sponsorship of the nation's first "Right to Disconnect" bill, introduced in New York City in 2019, which would give workers at companies with more than 10 employees the right to not respond to electronic work communications after business hours. As chair of the City Council's Committee on Consumer Affairs and Business Licensing, he oversaw the implementation of NYC's successful Paid Sick Leave Law.

Rafael's other legislative accomplishments on the City Council include negotiating a $250 million comprehensive investment plan for his district, one of New York's most underserved. The New York Times Editorial Board said in 2019, "In a 51-member body, Mr. Espinal has been a standout." *Time Out* magazine named him a New Yorker of the Year in 2017 for leading the repeal of New York's "no dancing" Cabaret Law—which had been used to target black-owned clubs, gay bars, and underground establishments since the Prohibition Era—and the establishment of the city's new Office of Nightlife.

Rafael attended public schools and graduated from Queens College with a degree in English.

He served as an adult literacy teacher and as chief of staff for New York City Councilman Erik Martin Dilan before running for elective office.

As only the third leader of Freelancers Union since its founding in 1995, Rafael is committed to engaging with freelancers across the country, listening to their concerns, amplifying their voices in important policy debates, and continuing to strengthen and expand a movement that serves a broad spectrum of independent workers and helps them thrive in a fast-changing economy.

Get Involved / Take Action

Are you a gig worker? Check out the [Freelancers Union](#)!

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