



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

Dispatcher: 911, what's your emergency?

Caller: America's healthcare system is broken and people are dying! (ambulance siren)

Welcome to **Code WACK!**, where we shine a light on America's callous healthcare system, how it hurts us and what we can do about it. I'm your host, **Brenda Gazzar**. This time on Code WACK! What policy solutions could be introduced that would most benefit freelancers? How would Medicare for All improve the lives of freelancers living in America?

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 a former New York City councilman, is executive director and Jonathan is their member benefits manager. This is the second of two episodes with the Freelancers Union.

Welcome to Code WACK! Rafael and Jonathan!

Q: So how has the plight of freelancers changed over the years? Did it improve any after the passage of the Affordable Care Act, for example?

Espinal: This is Rafael. I mean, it's gotten better. As I mentioned, Freelancers Union has worked to pass laws that expanded the social safety net for independent workers. But when we talk about the Affordable Care Act, it's a sore subject for us as the Freelancers Union 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 because the marketplace that was created to level out insurance costs across the board depended on independent workers accessing that marketplace.

So, in turn, 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 at some point come to the decision of closing the health insurance company down because it no longer was feasible for us to continue carrying.

Q: Oh wow. So how long was it in operation for?

Gray: I want to say, it ended with Obamacare for sure on December 31st, 2014....and this kind of predates us here. So I can say they definitely had a good run I want to say for at least a good five years.

Espinal: You can walk in New York City and find many freelancers, yeah, who benefited from this plan. It definitely was a win for the freelancers.

Gray: Yes.

Q:What was the name of the company?

Espinal: Freelancers Insurance Company.

Q: So what services do you provide in terms of health insurance today?

Gray: This is Jonathan. So today, because of the Affordable Care Act, we do have to function as a brokerage. So we do offer plans that are on the marketplace because legally we have to – federally – however a lot of freelancers do qualify for subsidies and tax credits, which help them pay these premiums.

Right now with health insurance, you know, like I said, we're, we have carriers. We work with Oscar outside of New York right now. We're looking to bring more partners on the West Coast. In New York, we currently work with Emblem Health and Metro Plus and also a PEO provider which is good for our small businesses because, you know, they want the payroll, they want the back-office HR, but they may not be able to do it themselves so we have a program like that as well. And like I said, we're always looking to expand our offerings to the West Coast as well.

Espinal: While we're no longer able to provide this more affordable option, what we do as an organization understanding how cumbersome and how intimidating it might be to go out into the market, we've done the work already and curated what we believe (are) the best plans available on the market and what (are the) best plans available to you that would be good for you as a freelancer. So instead of spending hours scouring the marketplace, you could just come on our website, we'll show you two or three plans, and you could make the decision there and what works for you cuz we've already done that work on the backend saving you time, hours that you could be using to do your work.

Q: So the insurance brokerage that you operate, what is that called? Is it the Freelancer's Insurance Agency?

Espinal and Gray: Yes.

Q: Is that kind of like what AARP offers seniors?

Gray: That's Medicare. No, we don't offer Medicare plans at this time.

Espinal: We're working on it.

Q: Got it. Do you operate in specific states or nationwide?

Espinal: This is Rafael. In terms of insurance, we are in over 10 states. That includes New York, California, Colorado, Texas, Florida, Maryland,

Gray: Georgia, North Carolina,

Espinal: Connecticut

Gray: Oregon,

Espinal: And yeah, that's where you can find our insurance products.

Q: Ah, interesting. So a lot of Southern states.

Gray: Yes. This is Jonathan because what we're finding, because of the pandemic that a lot of freelancers are migrating to Florida and to Texas because of the no state income tax. So that's why we figured if that's where the population is going, we have to, you know, shift with our members.

That makes sense.

Espinal: I hear a lot of Californians are moving to Texas.

That's what they say – and Arizona and Nevada.

Gray: We also offer liability insurance for members... We also do offer a group long-term disability and term life plan as well for our members.

Q: What policy solutions could be introduced that would most benefit freelancers?

Espinal: We're still working on a lot of policy proposals and ideas, but I think at the end of the day what we're reaching for and pushing for is to create federally sponsored benefits that includes 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. Their 401K plans, IRA plans that are not really available to the independent workforce. You know, we believe the federal government should step in and create a plan that includes excluded workers from retirement as well.

Q: Got it. Does the Freelancers Union advocate for Medicare for All?

Espinal: We are proponents of Medicare for All. It's a conversation that we are definitely hoping to get behind when we feel the time is right. But yes, health care and non-payment, I would say (are) the top two issues freelancers are concerned with and deal with so it's definitely on our priority list.

Q: How do you think Medicare for All would improve the lives of freelancers living in America?

Espinal: 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. So I would say that's the big one and that's why it's important for us. And that's why as an organization, we've always focused on health care -- from creating a very affordable health insurance plan to educating our members about the plans that exist out there now and doing the work and proposing to our members what we think is the best plans available to them. We strongly stand behind the idea of every American having access to affordable care.

Q: Thank you. It's open enrollment time to sign up or change health insurance policies. What options do freelancers have right now and what do they need to watch out for?

Gray: Definitely. For independent workers -- this is Jonathan -- I would say look at health insurance kind of with an open mind -- reason being -- like we go back to the providers, the doctors. They may not be in network, so you may have to make a change on certain doctors so that would be my biggest thing. Be open-minded and also think about it like if, for instance, if I need prescriptions, like I know I need a prescription-rich plan, I would look at a plan that provides the best benefits for prescriptions. So also look at your healthcare needs. If you're not going to the doctor that much, you only go for your preventative care and you think you'll be fine, get a bronze plan because it's cheaper. So really think about your care and your providers and what's important to you and just be open-minded.

Q: Is there anything else you want us to know?

Espinal: If you want to learn more about the work we're doing and the services that are available to you, you can go to www.FreelancersUnion.org.

Thank you Rafael and Jonathan from the Freelancers Union. It was great to meet you.

Espinal and Gray: Great to meet you as well. Thanks for having us.

Do you have a personal story you'd like to share about our 'wack' healthcare system? Contact us through our website at heal-ca.org.

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