Cultural Daily

Independent Voices, New Perspectives

Healthcare Access and Alternatives for Artists and Creatives

Dan Matthews · Wednesday, February 27th, 2019

For those in the art community, working as an artist is often a part-time job and a full-time struggle. Those who are dedicated to the field of creative work, whether it be writing, painting or making music, often struggle with access to things like healthcare and retirement plans, as those are usually luxuries received from an employer. Although many creatives can't live off their art entirely, and therefore work other jobs to help make ends meet, they still require basic human necessities like healthcare; they get sick like everyone else.

Lack of Healthcare Access

The lack of accessible healthcare in the U.S. has severe consequences throughout the population. According to a study by the U.S. National Library of Medicine, 13 percent of individuals with chronic illnesses incurred out-of-pocket costs that exceeded 20 percent of their annual income—a huge portion for individuals in a low income bracket. Those who suffer from chronic illness recognize that medical bills can quickly become a financial burden, and there's not much you can do about accumulating medical debt when it comes to your health.

Nobody chooses to get sick, and yet, those who fall ill must pay the sky-high prices of the U.S. healthcare system. Even for those with health insurance, the cost of healthcare after insurance pays the medical bills can still set an individual back with severe medical debt. The differences between individuals with and without medical debt are simply circumstantial; you are either lucky enough to avoid getting sick or lucky enough to be covered by someone else's health insurance until you have good healthcare coverage of your own.

For artists and creatives, who often don't have health insurance through an employer, insurance can be out of reach. Although medical costs are high even with insurance, for those without insurance, something as simple as a broken arm can result in thousands of dollars in medical bills, which can have long-lasting impact on a person. Insurance and pharmaceutical companies are largely to blame, as lobbyists in congress control legislation surrounding the U.S. healthcare system.

However, legislation like the Affordable Care Act aims to provide relief for underserved populations. Self-employed artists can see if they qualify for affordable healthcare coverage through the healthcare marketplace, a system that was the result of the ACA aiming to expand low-cost government healthcare to individuals in low-income brackets.

Healthcare Alternatives

As inaccessible as medical care is in the U.S., healthcare occupations were projected to grow 19 percent between 2014 and 2024 according to Grantham University. This is because no matter how high healthcare costs are, seeing a doctor is unavoidable when you fall ill. For artists and creatives, it can be a worthwhile investment to purchase health insurance on your own, so that when you do fall ill, it won't be the end of your financial liberty.

However, artists who can't find room in their budget for healthcare often seek out healthcare alternatives to avoid professional medical care when possible. These include practicing a healthy lifestyle — such as eating healthy, taking vitamins, and prioritizing mental health — as well as trying medical alternatives such as naturopathy. For artists who suffer from fatigue or the winter blues, essential oils can serve as a mood lifter, energizer or relaxer.

Of course, there's no substitute for medical care from a doctor. If you're concerned about a specific area of your health, it's important to prioritize a medical visit. Even if you're practicing preventative care and taking steps to be healthy, doctors suggest annual check-ups to catch any disease that may be flying under the radar. However, individuals with and without health insurance often avoid the doctor until it's absolutely necessary, which can result in exacerbated health issues that end up costing more in the long-run.

Integrated Medical for Artists

Along with using preventative care, artists who are often in touch with their physical and mental health seek to treat their soul, body, and mind all at once. Although they may seek a doctor's care for an obvious medical issue, they may opt to practice meditation rather than see a therapist for mental health issues. For many creatives, art is a healing practice that they use for deep, cathartic self-expression that helps them work through difficult feelings and emotions.

Many self-employed artists and creatives make up a portion of the U.S. population that lives without health insurance. Although this can have many negative health and financial consequences, everyone is simply doing their best with what they have. Those without health insurance often try to simply live healthier and seek out alternative ways to treat their health problems. Making an effort to take care of your personal physical and mental health is always important, but for those walking the line between professional healthcare and self-care, it's even more crucial to pay attention to your body and listen to its needs.

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