

Every NJ Artist Insured: Finding Affordable Coverage in a Changing Landscape

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entertainmentcommunity.org/ahirc



**Entertainment
Community Fund**
Formerly The Actors Fund

Who We Are

The Entertainment Community Fund is a national human services organization that helps all professionals in the performing arts and entertainment.

The Entertainment Community Fund fosters stability and resiliency and provides a safety net for performing arts and entertainment professionals over their lifespan.



Health Services

Informative Online Seminars with live Q+A

- Welcome to Medicare
- Every Artist Insured: Finding Affordable Coverage

One-on-One Assistance

- Free consultations and enrollment assistance from experienced, unbiased, certified application counselors

Online Educational Materials

- Practical tips on important topics

Advocacy for Legislative Changes

- Fighting to make insurance more accessible and affordable
- Keeping the COBRA subsidy in New York for entertainment industry workers
- Fighting against cuts to Medicaid and the ACA

<https://entertainmentcommunity.org/ahirc>



Health Care Tutorials

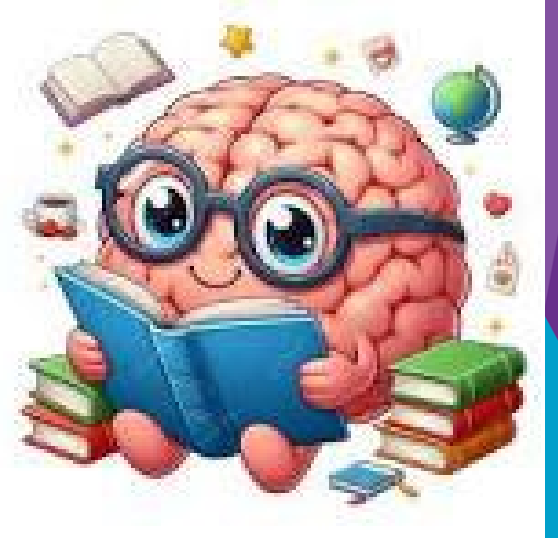
A series of Animated Health Care Tutorials on important topics for our community. Written by our experts at the Fund's Artists Health Insurance Resource Center and narrated by Fund Chairman Brian Stokes Mitchell, Kate Baldwin and Telly Leung.

Agenda

- Health Insurance Vocabulary 101
- Overview:
 - Affordable Care Act
 - Federal Changes
- Options
 - COBRA
 - Purchasing directly and the risk of Junk Insurance
 - The Marketplace
- Resources for the uninsured

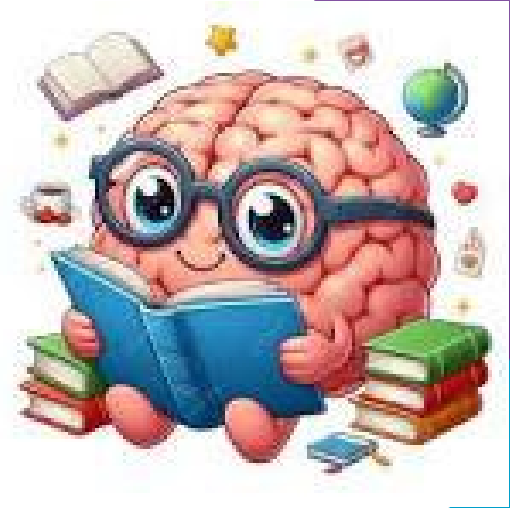
Health Insurance Vocabulary 101

- **Premium** = The amount you pay per month for health insurance
- **Deductible** = The amount you're responsible for before the insurance plan starts paying for anything
- **Co-pay** = A flat fee you pay at the doctor's office or pharmacy
- **Co-insurance** = Percentage of the bill you owe *even after you meet your deductible*
- **Out-of-pocket maximum ("OOP Max")** = The most you would spend in a calendar year before the insurance plan has to pay 100%

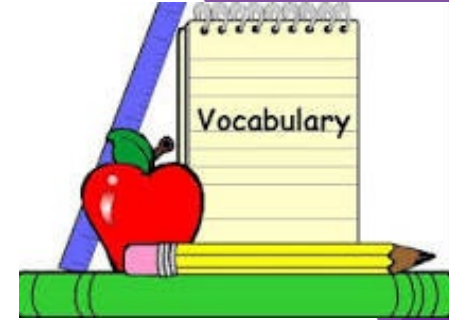


Health Insurance Vocabulary 101

- **Federal Poverty Level (FPL)** = An income scale created by the Federal government
 - For 2025: \$15,650 (individual); \$21,250 (couple)
- **The Marketplace** = aka “Affordable Care Act”; “Exchange”; “ACA”; “Obamacare”; healthcare.gov; etc.
- **Advanced Premium Tax Credit (“APTC”)** = The discount you can get off your monthly health plan premium based on your income.




Health Insurance Vocabulary 101



- **In-network vs. Out-of-network** = When a doctor accepts a certain insurance plan, they are said to be 'in-network.'
- **HMO** = You *must* use doctors in your insurance company's network. You must also have a dedicated primary care physician (PCP) and you need to get a referral from that PCP if you want to see a specialist.
- **EPO** = Exactly like an HMO, except you don't need a referral
- **PPO** = You can see any doctor you want. You save money if you stay in-network, but you can see out-of-network doctors, and get a portion of your bill paid by your insurance company.

General Marketplace Rules for 2026

- Insurers can't refuse coverage to anyone ('Guarantee Issue')
- Insurers can't exclude pre-existing conditions
-  There is a tax penalty for being uninsured in NJ if you remain uninsured for more than 3 months! Penalty = 2.5 percent of a household's income or a per-person charge – whichever is higher. \$695/adult; \$347/child.
- Plans cover preventive services for free -- annual wellness visits; cancer screenings; diabetes and cholesterol tests; vaccines, immunizations, flu shots; HIV & STD testing; etc.

Mandated Benefits (Medicaid, QHP)

- Hospitalization
- Office visits (PCP/Specialist)
- Emergency Room
- Ambulance
- Mental Health treatment
- Substance Abuse treatment
- Physical Therapy
- Medications
- Diagnostic and lab work
- X-Rays and imaging
- Preventive Screenings (free)
- Maternity care

* Coverage of abortion depends on state laws. NY + NJ: abortion is a covered service under Medicaid, QHPs and other private plans

What Changes Can We Expect from the New Federal Legislation?

- “HR1” – passed by Congress in July, 2025 – is eventually expected to make insurance harder to get, harder to keep, and more expensive.
- However, many of the more drastic changes to health insurance won’t be happening until 2027, 2028 and beyond.
- Status quo for right now: Most current Medicaid renewals will not be affected for 2026. Higher earners will pay more for Qualified Health Plans.
- Immigrant populations – including visa holders -- face the most serious challenges.



What Changes Can We Expect from the New Federal Legislation?

- **For 2026:**

- Expanded APTC subsidy rates will end; people making more than 400% FPL (\$62,600) will no longer get a discount off their premium.
- There will be more stringent income documentation requirements
- Open enrollment periods will be shorter

- **For 2027/2028:**

- Medicaid work requirements start in 2027. States can apply for an extension to 2028.
- Biannual (twice a year) certifications for Medicaid begin in 2027.

How to prepare for the changes

- **PAY ATTENTION!**

- Know when your coverage starts and ends
- Rely on us for accurate information.
- Meet with one of our health insurance counselors to figure out your options.

- Other resources:

- Kaiser Family Foundation (www.kff.org)
- NY State of Health “Stay Connected” webpage
- Get Covered NJ: “Featured Updates”



What are my options right now?



- 1) **COBRA**, if you had coverage through your family/job/union
- 2) Purchasing coverage from an insurance company – possible, but not recommended.
- 3) Getting coverage on the **Marketplace**, including enrolling in Medicaid.

1. COBRA

- COBRA is a law that lets you keep your employer or union coverage for 18 months (sometimes longer) after you lose it.
- You have 60 days to opt-in to COBRA, and 45 days from the date you opt-in to pay your premium.
- You have to backpay the premium to the day you lost coverage.
- The problem with COBRA is that it is often very (very!) expensive.



2. Buying Directly from an Insurer

- Possible, but **not recommended**
- Don't get any discounts based on your income
- Fewer options than on the Marketplace
- More likely to get junk insurance
- Agents work on commission and have incentive to sell certain companies. “Navigators” and “Assistors” are certified to give accurate, objective advice.
- Find help in New Jersey at: [Get Covered NJ >> We Can Help >> Find Local Assistance](#)

Buyer Beware! Junk Insurance

Faith-Based “Medi-Share” Plans and Short-Term Plans

- Short-term plans are not legal in 12 states:
 - NJ, NY, CA, CO, CT, HI, ME, MA, MN, NM, RI, VT
- They may be cheaper, but they don't have to comply with ACA regulations
- Red flags: “membership fee,” “not major medical,” “discounts up to X%”
- Read what benefits are being offered carefully (“This is not insurance”)
- Unsavory sellers will become more common as ACA rules are relaxed.
- Contact us before signing up!



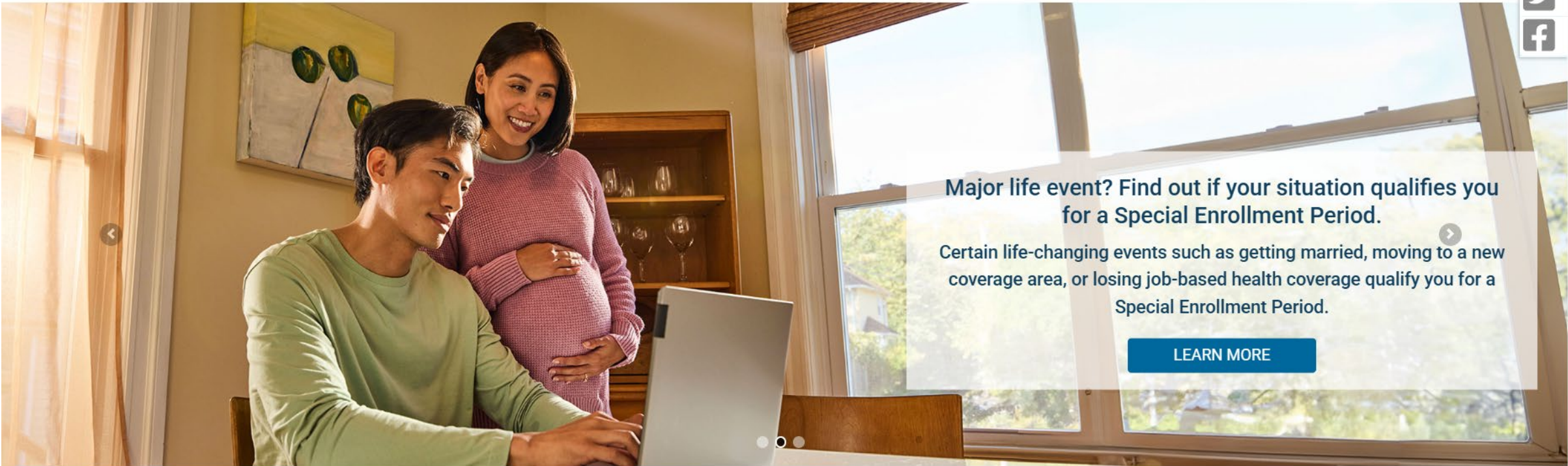
3. The Marketplace: Get Covered NJ

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Get Covered NJ

New Jersey's Official Health Insurance Marketplace

[HOME](#) [GET STARTED](#) [FINANCIAL HELP](#) [FIND ANSWERS](#) [WE CAN HELP](#) [LANGUAGES](#) [ESPAÑOL](#)



Major life event? Find out if your situation qualifies you for a Special Enrollment Period.

Certain life-changing events such as getting married, moving to a new coverage area, or losing job-based health coverage qualify you for a Special Enrollment Period.

[LEARN MORE](#)

[Twitter](#) [Facebook](#)

3. The Marketplace: Get Covered NJ

Call 1-800-701-0710
TTY: 711

Hours of Operation:
Monday and Thursday
8:00 A.M. - 8:00 P.M.
Tuesday, Wednesday, Friday
8:00 A.M. - 5:00 P.M.



Home
What is NJ FamilyCare?
What does it cover?
Who is eligible?
Immigrant Information
Choosing a health plan
Apply
Need help enrolling?
Using Your Benefits
Questions and Answers
Enrollment Statistics and NJ FamilyCare Data Dashboards
PLAN FIRST PROGRAM Family Planning Services
New Jersey Supplemental Prenatal and Contraceptive Program
Helpful Links

Welcome to the NJ FamilyCare website.

ATTENTION
NJ FAMILYCARE MEMBERS

Beware of renewal scams. Other states are reporting that members have received illegitimate messages claiming to be from their Medicaid agency. Scammers may pretend to be from a legitimate organization or a government agency using phone, text or email - but their goal is to steal from you.

NJ FamilyCare and its health plans send text messages to members, but we will **never**:

- Charge or ask for money from individuals to enroll or re-enroll.
- Threaten legal action or to seize your bank account.
- Require payment by gift card, prepaid debit card, internet currency or mailed cash.
- Pressure anyone for personal information or demand secrecy.

Do not share banking or credit card information with anyone that calls you claiming to represent NJ FamilyCare, the Department of Human Services, the Division of Medical Assistance and Health Services or your NJ FamilyCare health plan.

Don't hesitate to call us at 1-800-701-0710 (TTY: 711) or visit www.njfamilycare.org for assistance.

State of New Jersey
Department of Human Services
NJ FamilyCare

NJ FAMILYCARE
RENEWAL PACKETS ARE COMING

Update your mailing address at
1-800-701-0710 (TTY: 711)

For more information visit the Stay Covered NJ website at: www.nj.gov/StayCoveredNJ

If you have
Medicaid or SNAP,
you qualify for a
free smartphone.
[Click here for details.](#)

As of January 1, 2023, children under 19 may now apply for NJ FamilyCare regardless of their immigration status. All other requirements for NJ FamilyCare still apply. Visit nj.gov/CoverAllKids to learn more.

NJ FamilyCare - New Jersey's publicly funded health insurance program - includes CHIP, Medicaid and Medicaid expansion populations. That means qualified NJ residents of any age may be eligible for free or low-cost healthcare coverage that covers doctor visits, prescriptions, vision, dental care, mental health and substance use services, and even hospitalization.

If you are a NJ resident and you need [more information](#) on this program, please read through the pages of this website and see how to become a member of NJ FamilyCare.

Individuals ineligible for NJ FamilyCare can find information on other insurance affordability programs at www.getcovered.nj.gov.

Multilingual Support

(Arabic) عربي	বাংলা (Bengali)	中文 (Chinese)	Kreyòl (Creole)	(Dari) دری	English	Français (French)
ગુજરાતી (Gujarati)	हिन्दी (Hindi)	Italiano (Italian)	日本語 (Japanese)	한국어 (Korean)	(Pashto) پښتو	Polski (Polish)
Português (Portuguese)	Русский (Russian)	Español (Spanish)	Tagalog (Tagalog)	Türkçe (Turkish)	(Urdu) اردو	Tiếng Việt (Vietnamese)

You will need to have the appropriate character sets to see each individual language.

The Marketplace: How it works

The Marketplace application looks at two specific things about *you*:

- 1) The size of your household, and
- 2) Your household income



- The **size of your household** = The way you file taxes (e.g., “single no dependents” or “married filing jointly”)
- **Your household income** = any taxable income for this year. (i.e., 2025)

Eligibility

Once the Marketplace knows your household size and income, it will determine whether you are eligible for:

- **Medicaid** aka “NJ Family Care” (free)
- **Qualified Health Plan** (aka, Bronze, Silver, Gold, Platinum)
 - With a discount (aka: Advanced Premium Tax Credit)
 - At full cost with no financial assistance



When Can I Enroll?

In New York, New Jersey and California Open Enrollment is:

November 1 – January 31.

For states that use www.healthcare.gov, Open Enrollment is:

November 1 – January 15.

Outside of “Open Enrollment” you need a *reason* – also called a “qualifying event” --- to enroll in coverage...



Special Enrollment Periods

If you don't sign up during Open Enrollment, you can sign up if any of these things happen ('qualifying life events'):

- Loss of union, employer, family or school coverage
- Getting married or divorced
- Becoming pregnant, having a baby, adopting a baby
- Moving to another state/county
- Change in immigration status
- Turning 26 years old and aging off parent's plan

You have **60 days** from the date of these events to enroll.

Other Exceptions

You can apply for insurance at any time during the year if...

- You're eligible for NJ Family Care (Medicaid)
- You're putting a child on the Child Health Insurance Program (CHP)



NOTE: The low-income (200% FPL) SEP will not be available in NJ for 2026 due to the changes in Federal law

Getting help applying and enrolling:

Request individual counseling from our Navigators:

<https://portal.entertainmentcommunity.org/>

- **Get Covered NJ**

- <https://www.nj.gov/getcoverednj/> or **833-677-1010**

- **New Jersey Family Care**

- www.njfamilycare.org or **800-701-0710**

- **Healthcare.gov**

- <https://www.healthcare.gov/find-assistance/>



If you're applying on your own, have ready...

The names of doctors and hospitals you'd like to use. Call ahead and ask what they are "in-network with on the Marketplace."

- Legal name, Social Security Number, Date of birth
- Tax filing status
- The name and address of all employers
- An accurate estimate of your 2026 income. (If you are a sole proprietor, make sure to have your last 1040 & Schedule C)
- ALL immigration documents (Green Card, visas, etc.)

Calculating Income

You will be estimating your 2025 income.

(NOTE: After November 15th you will be estimating your 2026 income.)

There are a couple of ways to do this:



- 1) You can use the Adjusted Gross Income from your most recent tax return – (line 11 of your IRS 1040 form) as a guideline for eligibility.
 - Use this method if you estimate this year's income to be within 10% - 15% (up or down!) of your most recent adjusted gross income.

Calculating Income

2) Estimate your income based on the following, and use only what you KNOW you will receive:

- **Gross W2 income**
- **Net self-employed (1099) income** (use average of prior three months)
- **Any other sources of taxable income** (interest, unemployment benefits, dividends, rental income, residuals, etc.)
- You DO NOT need to include gifts under \$18K .



Medicaid

- Medicaid provides comprehensive health insurance at **no cost** to patients; there are **no premiums or deductibles**, and very small Rx co-pays
- It covers you for 12 months; if your income increases, you *may* be able to stay on Medicaid
- In most states, including NY, NJ and CA, you can apply through the Marketplace. In NJ you can apply directly through NJ Family Care.
- Medicaid is accepted at all hospitals
- It can be harder to find doctors in private practice that accept Medicaid

Medicaid Eligibility



- Two ways to be eligible*
- Annual eligibility: your annual income is under **\$21,597** (1) or \$29,187 (2), *or*
- Current month eligibility: your gross income in the current month was below the monthly income limit (**\$1,800** (1) or \$2,433 (2)), *regardless of your income the rest of the year.*

** Note: In NJ, immigrant adults must have Legal Permanent Resident status in the US for at least five years in order to be eligible for Medicaid.*

Applying for Medicaid in NJ

- Marketplace (slower) at <https://nj.gov/getcoverednj/getstarted/family/>
- NJ Family Care (more direct): www.njfamilycare.org/default.aspx
- Check application status at **NJ Family Care: 800-701-0710** - can take at least 45 days to get approved

Qualified Health Plans (QHP)



- If your income is above the Medicaid/Essential Plan threshold, you can buy a **Qualified Health Plan – aka Bronze, Silver, Gold, Platinum plans.**
- Costs vary by county, household size, type of plan and insurance company
- Depending on your income, you may be eligible for a discount (i.e., an Advance Premium Tax Credit) to lower the cost of your monthly premiums

The Advanced Premium Tax Credit (“APTC”) (aka Getting a discount!)

- APTC is the discount you can receive off the price of your monthly premium, based on your annual income.
- If you are married, you must file *jointly* to receive the APTC
- APTC is a ‘tax credit’ and must be reconciled on your tax return. If you make more money during the year than you estimated, you may owe money at tax time.
- Estimate as accurately as possible, or update your income in your Marketplace account to avoid this.

Estimating your APTC: Get Covered NJ

2 Where do you live?

Zip Code: *

07424

Passaic

3 Who is in your household, and do they need coverage?

Member

Birthdate *

Seeking coverage Pregnant?

You

01/01/1999



+ Spouse

+ Dependent

4 Check to see if your household income qualifies you for lower costs.

Your income is used to determine eligibility for potential cost-saving programs. Enter the approximate annual income for your tax household and click **Continue**.

Annual Tax Household Income: *

\$ 40,000

Estimating your APTC: Get Covered NJ

Your Results

Based on what you told us, here is what you may qualify for:



Lower monthly premium

Estimated Tax Credit of \$247 /month


Based on the income you entered, you may qualify for an Advanced Premium Tax Credit (APTC). A tax credit could lower your monthly insurance bill.



Additional monthly premium savings

Estimated New Jersey Health Plan Savings of up to \$100 /month

Based on your income, you may qualify for expanded financial help through state subsidies.

 Qualified member: **Applicant**

Different Levels of Coverage



Platinum



Gold



Silver



Bronze

Monthly Cost

\$\$\$\$

\$\$\$

\$\$

\$

Cost When You Get Care

\$

\$\$

\$\$\$

\$\$\$\$

Good Option If You...

plan to use a lot of health care services

want to save on monthly premiums while keeping your out-of-pocket costs low

need to balance your monthly premium with your out-of-pocket costs

don't plan to need a lot of health care services

-

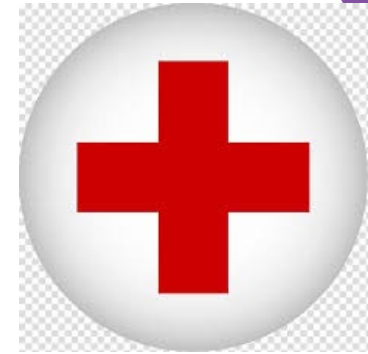
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Insurers on the NJ Marketplace for 2026

- Aetna CVS Health
- AmeriHealth
- Horizon Blue Cross Blue Shield of NJ
- Oscar
- UnitedHealthcare
- WellCare/Ambetter



Resources if you remain uninsured:



Hospital and Medical care:

- Across the country: check America's Essential Hospitals at: www.essentialhospitals.org -- click on "Members."
- Find free, low-cost and sliding scale medical, dental and mental health clinics at: <https://www.needymeds.org/medical-clinics>
- In New York
 - NYC Care: nyccare.nyc
 - HHC Options: nychealthandhospitals.org/paying-for-your-health-care/hhc-options/

Resources if you remain uninsured:

Rx Drugs:

- Get discounted or free prescription drugs at www.needymeds.org
- Compare drug prices at pharmacies at goodrx.com and singlecare.com
- Buy directly: <https://www.costplusdrugs.com/>



NeedyMeds also has lists of free, low-cost, and sliding scale medical, dental and mental health clinics around the country. See: <https://www.needymeds.org/medical-clinics>



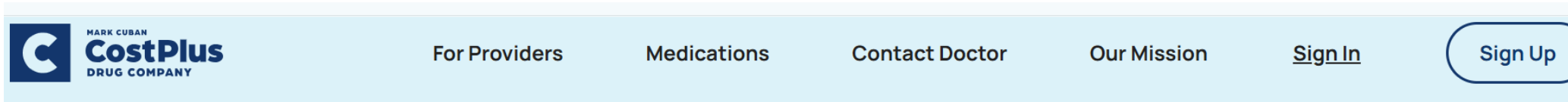
singlecare.com comparison for Lexapro:

Average 12 Month Prices for Lexapro (Brand) & Escitalopram Oxalate (Generic)

30 count, 10mg

Pharmacy	Lexapro Retail Price	Escitalopram Oxalate Retail Price	Escitalopram Oxalate SingleCare Price
CVS Pharmacy	\$452.55	\$56.91	\$35.23
Walmart	\$472.70	\$38.92	\$30.81
Walgreens	\$510.19	\$61.50	\$43.95
Kroger Pharmacy	\$497.16	\$46.47	\$10.81
Albertsons Pharmacy	\$140.70	\$73.66	\$13.53
Rite Aid Pharmacy	\$570.00	\$129.55	\$30.22

Buying directly:



[All Medications](#) > Escitalopram Oxalate

Escitalopram Oxalate (Generic for Lexapro)



Prescription Required

Why does my medication look different?

Product images are for illustrative purposes only. We can not guarantee a specific manufacturer when you place an order. The medication you receive may look different but the drug, strength, and ingredients are the same.

Contact your doctor for a prescription

Create an account, and receive an email once we receive your prescription. Don't see the quantity you need? We will fill the amount prescribed by your doctor.

Get Started

Price Calculator

Escitalopram Oxalate

Bottle of Solution • 5mg/5mL • 1 count

\$27.86

Form

Bottle of
Solution

Tablet

Strength


5mg/5mL

Volume

Friedman Health Center for the Performing Arts

in Partnership with Mount Sinai Doctors - 2024 Tony Award Honoree!

entertainmentcommunity.org/HealthCenter

- Call 212.930.7300 or visit webpage or ZocDoc to make an appointment
 - Internal and family medicine, sports medicine, podiatry. ENT and orthopedic referrals
 - Convenient—in the heart of Times Square!
 - Hours: Mon – Thur: 8:30–8pm; Fri 8:30-5pm; Saturday 8-4pm
-  **Insurance:** All union plans; many employer plans; Workers Comp; Medicare; Healthfirst Essential Plan; and Oscar, BCBS, Healthfirst and Emblem Marketplace plans. NO COPAY visits for Equity-League and Local 1 health plan.

Subsidized Visits at the Friedman Center

Friedman Health Center: 212.930.7300

This program is sponsored by BCEFA. Lab work is donated by BioReference. If you're eligible, you get:

- 3 subsidized office or telehealth visits at \$40 each
- Includes any lab work

Eligibility criteria:

1. Uninsured
2. General income \$39,125-\$63,000
3. Industry income: \$3,000 in each of three out of last five years, or \$5,000 in each of 10 out of last 20 years

Subsidized Visits at the Friedman Center

The Feldshuh Fund for Women's Health



Provides services for early detection of ovarian and other reproductive cancers for uninsured women in the performing arts and entertainment community.

Eligibility criteria:

1. Uninsured
2. Industry income: \$3,000 in each of three out of last five years.



Request individual counseling by going back into your Portal account and navigate to *How We Help > Counseling > Health Insurance Counseling*



Entertainment Community Fund

Supporting a life in the arts

entertainmentcommunity.org

