

## **Key Survey Questions Regarding Health Coverage and Artists: Suggestions for Research Efforts in Your Community**

Any effort to increase access to health coverage for artists requires working with health policy and insurance providers. Certain key questions are likely to be asked. Accurate information is needed on the artist population for which you wish to provide health coverage. Based on the Washington Artists Health Insurance Project (WAHIP) experience in 2005, we have gathered here the types of information central to a productive discussion around health coverage for artists in any community. Data relative to your local artist population also builds credibility around your efforts.

### **THE 2005 WAHIP SURVEY**

WAHIP undertook a statewide survey of Washington State artists and arts workers in 2005 to better understand the population and its health insurance access and needs. This web and mail survey was part of a larger initiative working to expand access to health coverage for artists. WAHIP's work in 2005 was a partnership between Leveraging Investments in Creativity (LINC) and Artist Trust, an organization serving Washington state artists working in all disciplines. The survey collected data from nearly 1500 artists and developed a new understanding of the artist population and its health coverage status. It was designed with and administered by Washington State University's Social and Economic Sciences Research Center and has a margin of error of plus/minus 3%. It also provided new insights and comparisons with prior national and state research. Based on the WAHIP Survey we now believe that many communities can use US Census data as a baseline to be supplemented with specific questions, such as those outlined here. Additional information on WAHIP and the Survey Report is available through Artist Trust.

The full survey included 82 questions. Below you will find selected questions which provided the information that we have found most critical to our discussions. The corresponding question in the WAHIP survey can be identified by the number found after each question (i.e. WAHIP Q1).

If your community has the opportunity to include these questions on a survey that will reach artists, LINC urges you to follow the format of the survey questions below as closely as possible. This will provide you with data useful in your community, and will also enable comparison of your data with WAHIP and other communities that are working on these issues.

### **DEFINING THE ARTIST POPULATION**

Before gathering any data it is important to determine how you wish to define the artist population. Some defining characteristics include: artistic discipline(s); vocational vs. amateur; percentage of income earned; or time spent in artistic work. The data for the WAHIP survey was analyzed for self-defined vocational (full-time or part-time) artists working in all artistic disciplines.

**For the WAHIP Survey Report visit:**

**<http://www.artisttrust.org/news/wahip/05surveyreport.pdf>**

**Specific wording and formatting used in the WAHIP Survey in each of the areas discussed here can be viewed in the Survey Report's APPENDIX D on page 37.**

**For more information on WAHIP: <http://www.artisttrust.org/news/wahip.html>**

You may also be interested in related LINC documents:

- ***"Steps You Can Take in Your Community Towards Expanding Health Coverage for Artists"***
- ***"FAQ on Artists and Health Coverage: Insights from the WAHIP Process 2005"***

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**What is the employment status of the artist population? What percentage is self-employed or has multiple employers?**

How would you describe yourself? As a . . . (WAHIP Q3)

1. FULL-TIME ARTIST
2. PART-TIME ARTIST
3. AVOCATIONAL OR AMATEUR ARTIST
4. BOTH AN ARTIST AND AN ARTS WORKER
5. PART-TIME ARTS WORKER
6. FULL-TIME ARTS WORKER
7. NOT AN ARTIST OR AN ARTS WORKER

Approximately what percent of your total annual individual income derives from your work in each of the following: (WAHIP Q4)

- |    |                       |             |
|----|-----------------------|-------------|
| A. | ARTIST                | _____ %     |
| B. | ARTS-RELATED WORK     | _____ %     |
| C. | NON-ARTS RELATED WORK | _____ %     |
|    | <b>Total</b>          | <b>100%</b> |

In [the past tax year] did you earn any income as an artist or as an arts worker? (WAHIP Q6)

1. EARNED INCOME AS AN ARTIST
2. EARNED INCOME AS AN ARTS WORKER
3. EARNED INCOME BOTH AS AN ARTIST AND AN ARTS WORKER
4. DID NOT EARN INCOME AS AN ARTIST OR ARTS WORKER

What is your current work situation for your primary and your secondary occupations? (WAHIP Q11)

**PRIMARY OCCUPATION**

**SECONDARY OCCUPATION**

- |          |   |          |
|----------|---|----------|
| 1.       | INDEPENDENTLY FOR YOURSELF/ SELF EMPLOYED   | 1.       |
| 2.       | PART-TIME FOR AN EMPLOYER                   | 2.       |
| 3.       | FULL-TIME FOR AN EMPLOYER                   | 3.       |
| 4.       | ON CONTRACT OR FREELANCE FOR AN EMPLOYER(S) | 4.       |
| 5. _____ | OR SOME OTHER WAY (PLEASE DESCRIBE)         | 5. _____ |
| 6.       | OR, YOU DO NOT WORK FOR PAY                 | 6.       |
| 7.       | DOES NOT APPLY                              | 7.       |

If self-employed, which ONE of these best describes your self-employed business? (WAHIP Q12)

1. SOLE PROPRIETER
2. PARTNERSHIP
3. S-CORPORATION
4. LIMITED LIABILITY CORPORATION
5. SOMETHING OTHER \_\_\_\_\_
6. NOT SURE

**What percentage of artists is currently uninsured?**

Please indicate which members of your household currently have or do not have health insurance coverage: (WAHIP Q15)

	<b>Has Health Insurance</b>	<b>Has No Insurance</b>	<b>Does Not Apply</b>
A. YOURSELF	1	2	
B. YOUR SPOUSE OR PARTNER	1	2	3
C. YOUR CHILDREN	1	2	3

**How many artists have access to health insurance through the workplace?**

Which ONE of these categories best describes how your health care coverage was obtained?  
(WAHIP Q19)

1. THROUGH YOUR EMPLOYER
2. THROUGH A SPOUSE OR PARTNER'S EMPLOYER
3. THROUGH A UNION
4. THROUGH WORKPLACE, BUT DON'T KNOW IF EMPLOYER OR UNION
5. A PROFESSIONAL ASSOCIATION THROUGH THE WORKPLACE
6. OTHER PROFESSIONAL ASSOCIATION
7. PURCHASED DIRECTLY FROM INSURANCE COMPANY
8. THROUGH A STATE OR LOCAL GOVERNMENT OR COMMUNITY PROGRAM (MEDICARE/MEDICAID/SCHIP, ETC.)
9. OTHER \_\_\_\_\_
10. DON'T KNOW

**If insured, what is the source of the insurance?**

From the list below, please select the kinds of health insurance or health care coverage you, a spouse or partner, or any dependent children have: (Circle the letter of all that apply)  
(WAHIP Q16)

- A. PRIVATE HEALTH INSURANCE
- B. EMPLOYER OR UNION PLAN
- C. MEDICARE
- D. MEDI-GAP (PRIVATELY PURCHASED HEALTH INSURANCE TO SUPPLEMENT MEDICARE)
- E. MEDICAID (FOR EXAMPLE, HEALTHY OPTIONS OR MEDICAID COUPONS)
- F. SCHIP (CHIP/CHILDREN'S HEALTH INSURANCE PROGRAM)
- G. MILITARY HEALTH CARE (TRICARE/VA/CHAMP-VA)
- H. INDIAN HEALTH SERVICE
- I. STATE BASED PROGRAM SUCH AS: WASHINGTON BASIC HEALTH, TENNCARE: \_\_\_\_\_
- J. OTHER GOVERNMENT PROGRAM
- K. SINGLE SERVICE PLAN (E.G., DENTAL, VISION, PRESCRIPTIONS)
- L. NO COVERAGE OF ANY TYPE
- M. OTHER \_\_\_\_\_
- N. DON'T KNOW

**If insured, how many are underinsured or at risk regarding insurance ? An individual is considered underinsured if spending 10% or more of their annual household income on insurance, and at risk if they have been without insurance in the last three year.**

How much did you pay in premiums last month for the combined health insurance coverage for yourself and for any others in your household? (WAHIP Q22)

1. NOTHING
2. LESS THAN \$250 PER MONTH
3. BETWEEN \$251-\$500 PER MONTH
4. BETWEEN \$501-\$750 PER MONTH
5. BETWEEN \$751-\$1000 PER MONTH
6. MORE THAN \$1000 PER MONTH
7. DON'T KNOW

**Note: To analyze underinsurance household income data must also be available.**

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In the last three years has there been any time when you have been without health insurance for yourself and/or for your spouse/partner and children? (WAHIP Q27)

1. YES FOR SELF
2. YES FOR SPOUSE/PARTNER AND CHILDREN
3. YES, FOR BOTH SELF AND SPOUSE/PARTNER AND CHILDREN
4. NO, HAVE ALWAYS HAD HEALTH INSURANCE IN LAST THREE YEARS
5. NOT SURE

***How much is being paid for health costs in the household?***

Approximately how much do you pay in total every **month** or **annually** for each of the following health care expenses: (WAHIP Q18)

DOES NOT			DOES NOT	
MONTHLY	APPLY		ANNUALLY	APPLY
\$ _____		A. HEALTH CARE PREMIUMS* FOR YOURSELF	\$ _____	
\$ _____	D	B. HEALTH CARE PREMIUMS FOR SPOUSE/CHILDREN	\$ _____	D
\$ _____	D	C. MEDICAL CO-PAYS**	\$ _____	D
\$ _____	D	D. PRESCRIPTION DRUGS	\$ _____	D
\$ _____	D	E. OTHER OUT-OF-POCKET HEALTH EXPENSES	\$ _____	D

\***Premium** = the monthly charge for the cost of your health insurance plan. \*\***Co-pay** = the partial payments you make for your health care each time you see a doctor, use the health care system, or purchase prescription drugs, while someone else pays for your main health care coverage.

***What is the health status of artists and their dependents?***

Would you say your health in general is... (WAHIP Q31)

1. EXCELLENT
2. VERY GOOD
3. GOOD
4. FAIR
5. POOR

Thinking about the health of others in your immediate family, such as a spouse/partner or your dependent children, is there anyone in your household who is in poor health? (WAHIP Q32)

1. YES
2. NO
3. NOT SURE
4. DOES NOT APPLY

**Information in the following important areas may be available through analysis of the US Census of your community or other sources, in addition to surveying:**

***What is the estimated size of the state/community artist population?***

Your state or community may have existing estimates of the artist population. US Census data may prove useful if other data are not available.

***What are the demographic characteristics of the state/community artist population?***

It is necessary to know the demographic characteristics of the artist population. Data may be available through existing sources or may need to be gathered. Key demographic characteristics include:

- GENDER; AGE; MARITAL OR PARTNERSHIP STATUS
- EDUCATION LEVEL ATTAINED
- NUMBER IN HOUSEHOLD
- NUMBER OF CHILDREN 18 OR YOUNGER IN HOUSEHOLD
- HOUSEHOLD ANNUAL INCOME
- THE INDIVIDUAL ARTIST'S ANNUAL INCOME

Note that racial or ethnic information and primary language spoken in the household is not used in determining insurance coverage but may be useful for understanding access information. Please view the WAHIP Survey for wording on demographic questions. (WAHIP Q60-Q72, Q82)