

The Affordable Care Act and LA Actors: How to get health insurance

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The Affordable Care Act may be up and running but it can be a bit confusing to [actors](#) trying to navigate the best options for themselves and their families. The good news is that there are quite a few new options for actors who didn't make the qualifying annual minimums, or have been out-priced of COBRA plans.

Here are three great resources available to

professional actors and performing [artists](#) to guide us through the best [health insurance](#) opportunities currently available.

The Screen Actors Guild - Producers Pension and Health Plans

SAG-PHP just announced that actors [will be able to combine their earnings](#) under AFTRA PHP and SAG-PHP to meet the minimum eligibility requirement for the SAG-PHP Plan II, beginning July 1, 2014.

With the vote in March of 2012 to merge AFTRA and SAG, one of the major promises (and concerns) was regarding the combining of the two separate health plans. Last December, the SAG Producers Health Plan announced they were working on an option for actors who were not qualifying for coverage under either AFTRA HP or SAG-PHP, but earning under both. This latest announcement means that if one's combined earnings during the qualifying period (between April 1, 2013 through March 31, 2014) are at least \$15,100, you qualify for the SAG-PHP Plan II.

For more information about this option, and SAG-PHP versus the Affordable Care Act, [follow the jump](#).

The Actors Fund

The Actors Fund has its own [Artists Health Insurance Resource Center](#) for actors across the nation, which "identifies alternative routes to coverage and local resources for care for small

businesses, performers, visual artists, stagehands, filmmakers, musicians, artisans, and other self-employed and episodic workers."

AHIRC offers [health care reform workshops](#) regularly, covering issues related to both private and government health insurance programs, as well as assistance via email and phone. Their workshop [Finding Affordable Health Insurance with Covered California](#) is offered regularly throughout 2014.

The Actors Fund also provides its own **Covered California Helpline** at 855.491.3357, specifically to answer questions about the Affordable Care Act as it pertains to actors.

The Motion Picture and Television Fund

[MPTF](#) is offering its own workshop, *Health Care Reform 101*, on March 23, 2014 in Los Angeles.

The Panel presentation will be covering the Affordable Care Act, COBRA, MPTF Health Centers and the exchange, and how to make it all work for you. RSVP to

naomi.rodde@mptf.com by March 20, 2013 as spots are limited.

SUGGESTED LINKS

- **Save money: How to host your professional acting website on the cheap**
- **Save money: How to host your headshots, photos and demo reels online for free**
- **Save money: How to lower your utility bills in Los Angeles**
- **Save time: How to find entertainment news that helps your LA acting career**

➤ Free 2013 tax return assistance for LA actors from VITA via The Actors Fund



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