



# Health Insurance and Wellness Support for Artists and Arts Workers

## **SPEAKERS:**

Anna Tragesser, Indy Arts Council

Dianna Huddleston, Aspire Indiana Health

Shawna Lake, Deep End Talent Strategies

Dylan Melling, Integrity Benefits Partners

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**HOLD ON, BY TAYLOR BAMGOSE**

# Today's Plan:

- 01 Health insurance, simplified
- 02 Changes in 2026
- 03 Finding affordable, quality care
- 04 Freshbenies with Indy Arts Council

[indyarts.org/wellness](https://indyarts.org/wellness)



A group of people are gathered in an art gallery, looking at a wall of colorful framed art. The gallery has a brick wall and a high ceiling with exposed pipes and spotlights. In the foreground, a woman in a blue jacket is pointing at a piece of art on the wall. Other people are visible in the background, some looking at art on pedestals. The overall atmosphere is one of a busy art exhibition.

**Why is health insurance  
*even a thing?***

PHOTO: MIKAELA HELANE

# Common terms:

**Premium:** Amount paid to insurance company each month

**Deductible:** Cost for care before insurance kicks in

**Copay** is usually a fixed amount due at the time of service.

**Coinsurance** is usually a percentage of the cost remaining after you've met your deductible, usually billed later.

**In-network** physicians and providers have pre-negotiated their rates with your insurer. **Out-of-network** providers will have higher costs.

**Pre-existing conditions** (illness or injury that you had before your insurance began) may make some plans a better fit for you than others.

**Preauthorization** means the insurer has given the provider permission for a service to ensure it is medically necessary.

A **formulary** is a list of prescription medications preferred and covered by a health insurance plan.



# Common terms:

**Open enrollment** is a time frame that you may sign up for a health insurance plan, typically November 1 – January 15.

**Qualifying life events** like getting married, turning 26, or losing job-based coverage allows you to enroll outside the open enrollment period.

**Preferred Provider Organization (PPO)** is a type of insurance plan that is flexible about the providers you can see.

**Health Maintenance Organization (HMO)** often has lower premiums than PPOs, but you must see specific providers.

**High Deductible Health Plan (HDHP)** can have even lower premiums than HMOs. It can be paired with a health savings account (HSA). If so, it is called a **Consumer Driven Health Plan (CDHP)**.

**Health Savings Accounts (HSA)** is a bank account only used for health and wellness expenses. It has tax benefits (and limits), earns interest, and is yours forever.

**Flexible Spending Account (FSA)** is a fixed amount of money for you to use on health and wellness. Expires after a period of time (use it or lose it).





# Where (and how) does one *get* health insurance?

PHOTO: MIKE LEE

# Find a Health Insurance Plan



## Talk to a Navigator

Show up at a Federally Qualified Health Center

Reach out to a professional Navigator  
([localhelp.healthcare.gov](https://localhelp.healthcare.gov))



## Marketplace [healthcare.gov](https://healthcare.gov)

aka “Obamacare” or “the exchange”

Private insurance plans + subsidies



## Insurance Broker

Lists available at [healthcare.gov](https://healthcare.gov) and [localhelp.healthcare.gov](https://localhelp.healthcare.gov).



A photograph of a group of people at a social gathering, possibly a conference or networking event. The background is a brick wall. In the center, a man with dark hair and glasses, wearing a white shirt and a name tag, is smiling broadly. To his left, a woman with short blonde hair and glasses is looking towards him. In the foreground, the back of a person's head and shoulder in a blue shirt is visible on the left, and another person's arm is visible on the right. There are glasses and a metal cup on the table in front of them.

# What should we know about health insurance changes in 2026?

**PHOTO: DEMEL BOLDEN**

A man with a beard and glasses, wearing a dark jacket over a light-colored shirt, is performing on stage. He is holding a microphone in his left hand and pointing his right index finger towards the camera. The background is dark with some stage lights and a blurred figure of another person in the distance. The overall scene is dimly lit with a blue tint.

**Are there options for quality care if I don't have insurance?**

# Finding affordable, quality care

## CONTROL YOUR COSTS

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Obviously. But how?

- **Be an informed consumer**
- **Freshbenies, especially the advocacy tool**
- **Prevention, when possible**

## AFFORDABLE RESOURCES

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- **Federally Qualified Health Centers (FQHC)**  
[localhelp.healthcare.gov](https://localhelp.healthcare.gov)
- **Healthy Indiana Plan (HIP)**  
[in.gov/fssa/hip](https://in.gov/fssa/hip)

## ALTERNATIVE MODELS

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Are public or employer-sponsored health insurance plans the only option?

- **Multiple Employer Welfare Arrangement (MEWA)**
- **Direct primary care**





*A resource for Central Indiana artists and arts workers that cuts healthcare costs and confusion.*  
**indyarts.com/wellness**

# Freshbenies

with Indy Arts Council

## VIRTUAL CARE

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- 24/7 General Telehealth (acute issues)
- Primary Care
- Behavioral Health
- Physical Therapy

## ADVOCACY

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- Questions about care
- Scheduling assistance
- Finding affordable options
- Organize/investigate bills and claims

## DISCOUNTS

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- Dental
- Vision
- 1,400 \$0 prescriptions, plus discounts on others

## PORTABLE BENEFIT

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- **Monthly subscription via Indy Arts Council (\$20-38/month)**
- Can be used with or without health insurance
- Extends to spouse and tax eligible dependents.





**HOLD ON, BY TAYLOR BAMBOSE**

# What now?

- **Get care** at a Federally Qualified Health Center ([localhelp.healthcare.gov](https://localhelp.healthcare.gov))
- Learn about **insurance plans** from a navigator or broker ([healthcare.gov](https://healthcare.gov) or [localhelp.healthcare.gov](https://localhelp.healthcare.gov))
- Explore MEWAs like **ChamberCare** and **Indiana Philanthropy Alliance** (for employers)
- **Try Freshbenies with Indy Arts Council** (primary care, behavioral health, physical therapy, prescription discounts, and more)



**Thank you!**

**[indyarts.org/wellness](https://indyarts.org/wellness)**

