

The Health Insurance Question: What Indie Artists Need to Know Right Now

If you're an independent musician, you already know the drill: no employer-sponsored benefits, no HR department, no one handing you a benefits packet on your first day. You're the label, the manager, the booking agent—and yes, the one who has to figure out health insurance.

Recently, BMI announced a new service called **BMI Health Connect**, a partnership with **Gallagher Alternative Health Solutions**, an insurance brokerage firm. The service is free to BMI affiliates and connects songwriters and composers with licensed insurance advisors who can help them compare ACA exchange plans, private off-exchange plans, Medicare, and supplemental options like dental and vision.

3. Look into industry-specific resources

Several organizations exist specifically to help musicians navigate this maze:

- **Music Health Alliance** provides a "concierge" service to help music professionals access healthcare resources, and it's available to all musicians, not just signed artists.
- **The Entertainment Community Fund** offers health insurance counseling nationwide and assists with ACA enrollment.
- **A2IM Artist Pro** (American Association of Independent Music) offers healthcare plans with premiums as low as $80 per month for a $99 annual membership.
- **Nonprofits like HAAM (Health Alliance for Austin Musicians)** subsidize monthly premiums for local musicians who purchase ACA marketplace plans—a model that's spreading to other cities.
- **SAG-AFTRA** health plans are available to artists signed to major labels, with premiums ranging from $125 for individuals to $750 for families of four.

The Bottom Line

BMI Health Connect isn't a scam, and it isn't a magic bullet. It's a free advisory service from a brokerage firm—which means it's worth exploring, but it's also worth approaching with clear eyes. **You are not required to use a broker to find health insurance.** You can go directly to Healthcare.gov, call your state exchange, or reach out to a nonprofit like Music Health Alliance that exists specifically to help people like you.

The most important thing is that you **don't go without coverage** and you **don't overpay out of confusion**. The information is out there. Take your time. Ask questions. Compare plans. And remember: you're not alone in this.

Here's the part you should know: **BMI and Gallagher may receive commissions if you purchase a plan through their guidance**, though BMI states this doesn't affect your premium pricing. That doesn't make the service inherently bad—brokers get paid by insurance companies all the time—but it's important to understand the model. A broker's job is to sell insurance. Their recommendations may be perfectly sound and genuinely helpful, but they're not operating as an unbiased consumer advocate.

So what's an indie artist to do?

You Have Options (And You Always Did)

The truth is, **you can absolutely find health insurance on your own without a broker or agent.** Here's how to start:

1. Start with Healthcare.gov (or your state exchange)

The Affordable Care Act marketplace is the primary route for self-employed individuals, including musicians and freelancers. You can browse plans during open enrollment (typically November 1 through January 15 for coverage starting January 1) and see subsidies you may qualify for based on your income. In 2026, a single person earning between roughly $15,650 and $62,600 may qualify for premium tax credits that cap a benchmark Silver plan at 8.5% of your income.

2. Know the real numbers

Healthcare costs are climbing. In 2026, ACA marketplace insurers raised rates by an average of around 20%, with some states seeing increases of 26% or more. The average gross monthly premium for a Bronze plan is around $456, and a benchmark Silver plan averages $625 before subsidies. If you're earning $60,000 net, you might realistically budget $5,000–$7,000 annually for healthcare—and that's without a major medical event.