

**Health Insurance Resource Center**  
**Frequently Asked Questions**

**Does the Health Insurance Resource Center (HIRC) sell health insurance?**

No. HIRC is an information service, independent of any insurer or government agency, that can give you an unbiased assessment of your options in purchasing health insurance and obtaining quality, affordable health care.

**Who can use your services?**

HIRC's counseling sessions and seminars are available to all artists, craftspeople and workers in the entertainment industry and performing arts; our website, Access to Health Insurance/Resources for Care at [www.ahirc.org](http://www.ahirc.org), is an extensive information database that can be used by anyone.

**What is the fastest way for me to understand my options for getting health insurance?**

Go to [www.ahirc.org](http://www.ahirc.org), select your state, and then click on the "Quick Guide" next to START HERE. If there is no guide yet for your state, go the sections that relate to your particular situation.

**Why is my state so important in getting health insurance?**

Health insurance is regulated separately by each state, and each state has its own rules about your right to purchase insurance, the definition of a "pre-existing condition," and what benefits must be included in a health insurance plan. Also, you can only purchase health insurance from an insurer or HMO that is regulated in your state. Click on the box titled "Rights and Protections" (at the top left of your state's main screen) to find resources that will explain your state's rules and regulations.

**Does HIRC offer financial assistance to help pay for premiums?**

No, but we do list organizations and government programs that assist artists and entertainment professionals in paying for their health insurance and other needs. These organizations are listed under the category "Financial Assistance for Artists."

**What if I cannot afford even the least expensive plan available to me?**

In the section "Low-Income Individuals" of your state's page you will find information on obtaining care at a sliding-scale clinic in your area as well as prescription assistance programs, free and low-cost testing and other services for the uninsured.