



Freelancers Union

Freelancers Union: A Health Insurance Model as Part of the Next Safety Net

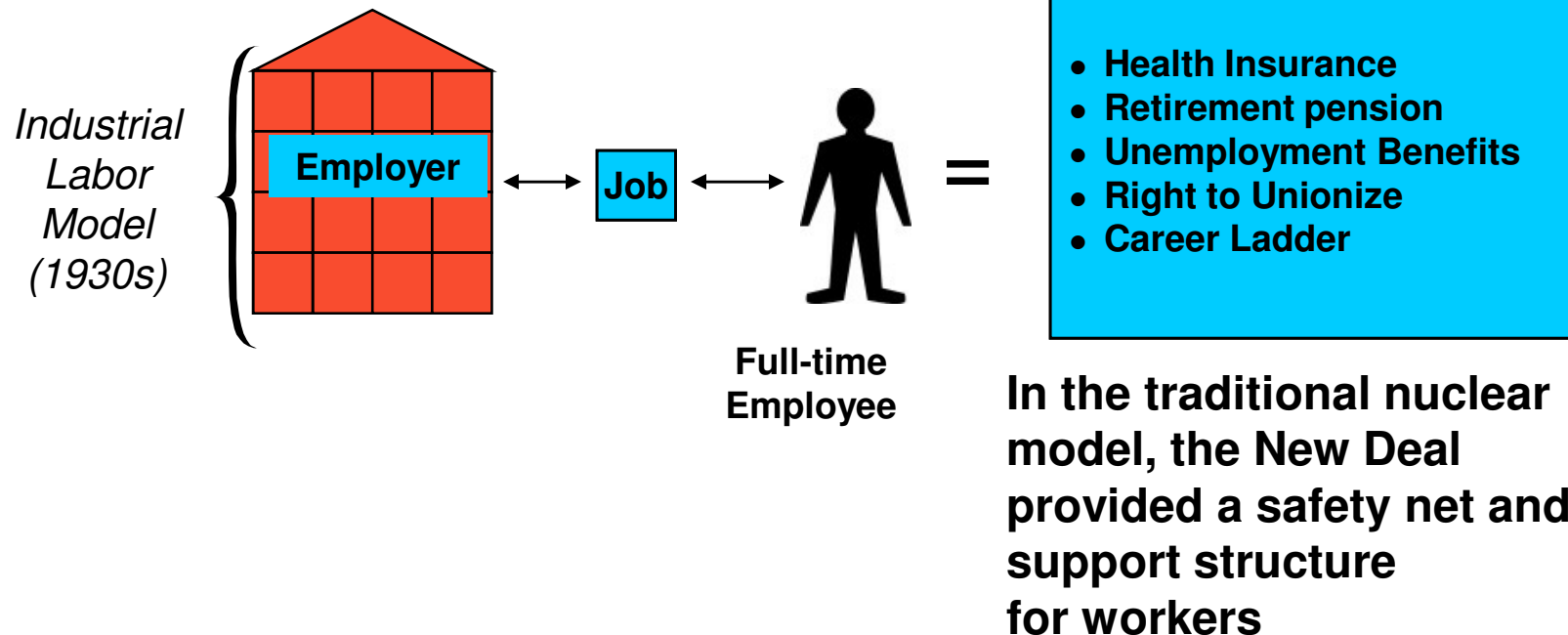
May 8, 2009



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The traditional model

LONG-TERM EMPLOYMENT

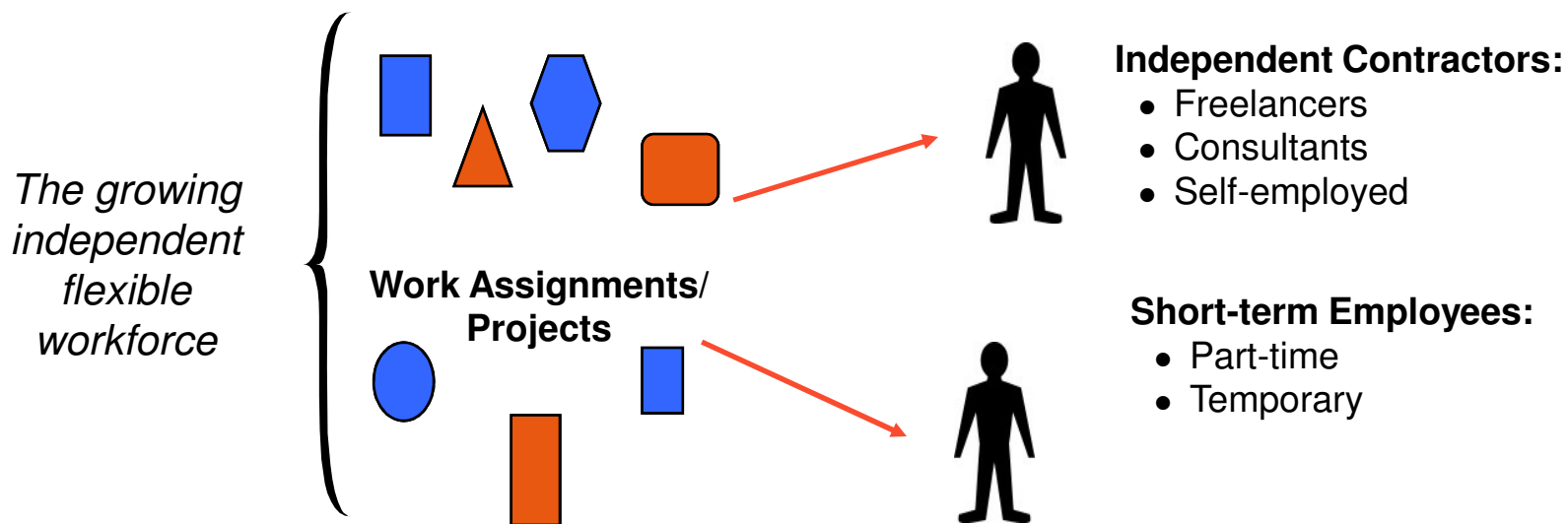




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Today, independent workers do not have a safety net or a support structure

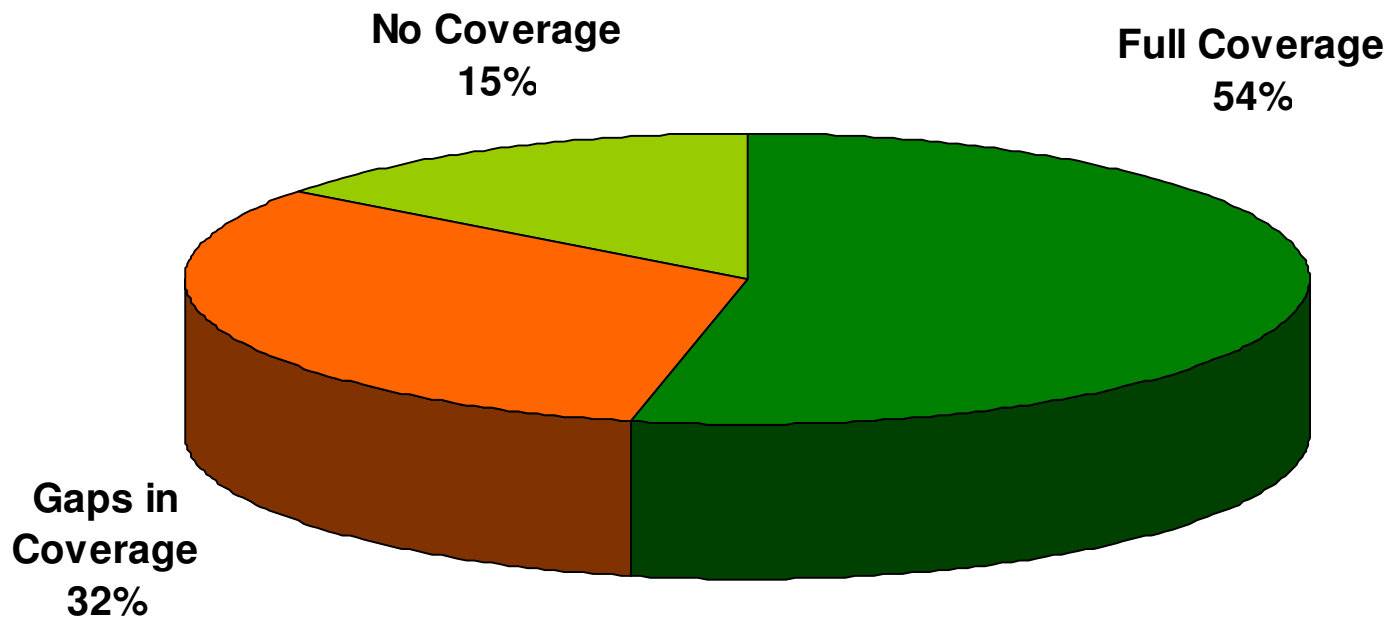
SHORT-TERM EMPLOYMENT





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Nearly half of independent workers in NYC experience gaps in their health coverage





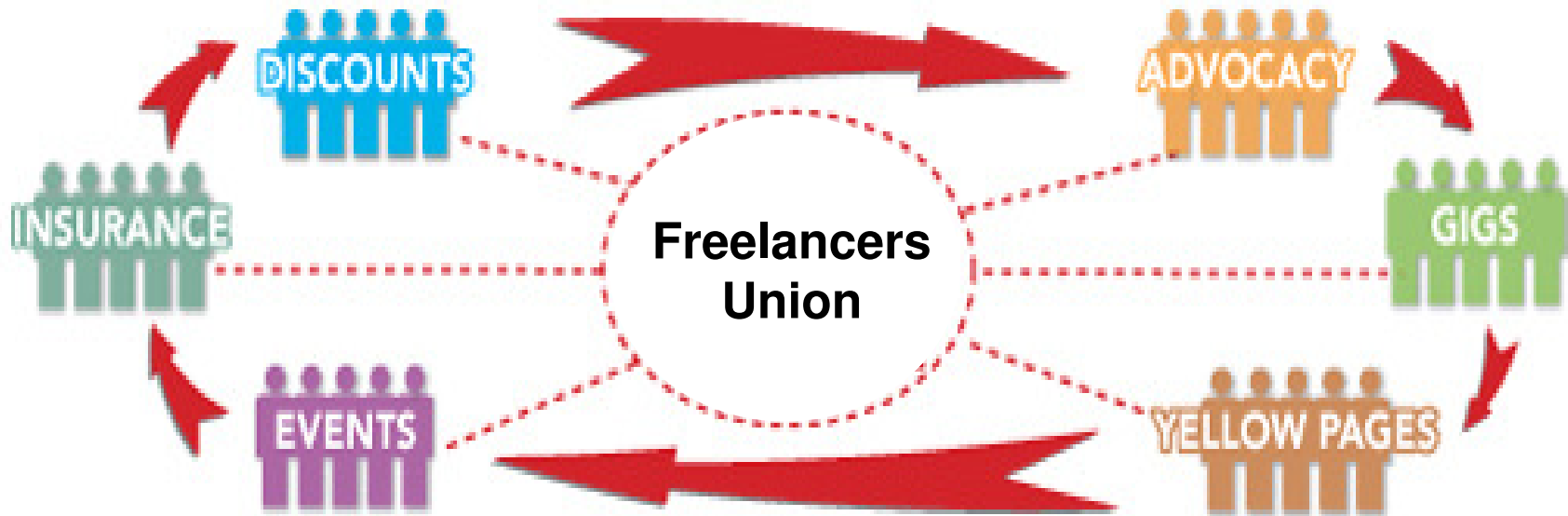
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What we offer: Benefits and Services

1. Portable Benefits Network
 - a) Health Insurance (through Freelancers Insurance Company)
 - b) Dental Insurance
 - c) Disability and Life insurance
 - d) Freelancer 401(k) plan
2. Financial and career education
 - a) Tax and financial management seminars
 - b) Marketing seminars
3. Discounts
 - a) Health-related
 - b) Work-related
 - c) Life-related
4. Social network, events, and gigs
 - a) Online social networking tools
 - b) Networking events



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- Insurance
- Educational and networking events
- Advocacy

- Yellow Pages
- Gigs
- Discounts



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FIC Health Plan Highlights

Plan	Features	Premium
PPO 1	<ul style="list-style-type: none"> • \$30/\$40 Dr. copays • \$10/\$35/\$60 Rx copays • \$1,000 Facility deductible 	\$460
PPO 2	<ul style="list-style-type: none"> • \$30/\$50 Dr. copays • \$10/\$35/\$60 Rx copays • \$2,000 Facility deductible 	\$320
PPO 3	<ul style="list-style-type: none"> • \$30/\$50 Dr. copays • \$10 Rx copay; discounted brand • \$3,000 Facility deductible 	\$235
HD 5000	<ul style="list-style-type: none"> • \$5,000 Deductible • 0% Medical coinsurance • 30% Rx coinsurance 	\$215
HD 10,000	<ul style="list-style-type: none"> • \$10,000 Deductible • 0% Medical coinsurance • 30% Rx coinsurance 	\$149



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Freelancers Union wholly owns and controls FIC

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Freelancers Insurance Company, Inc.



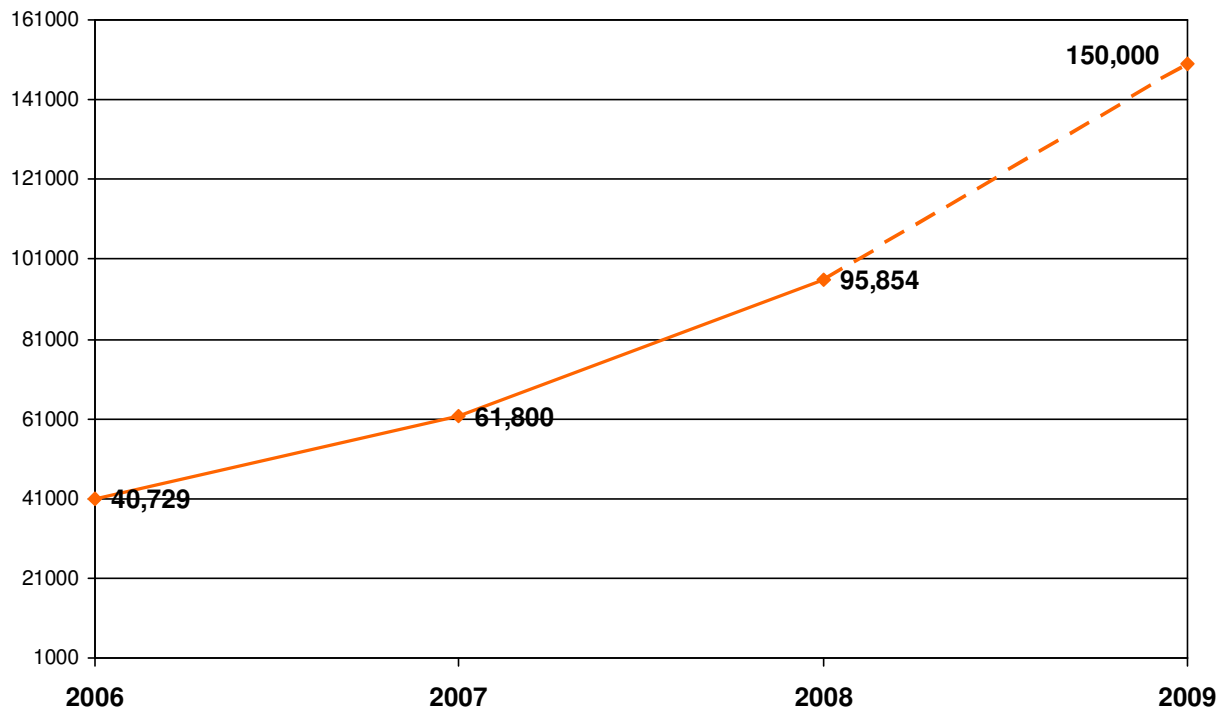
FREELANCERS
INSURANCE COMPANY



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Growth in National Membership

Over 110,000 members nationwide and at least 135,000 projected by year-end.

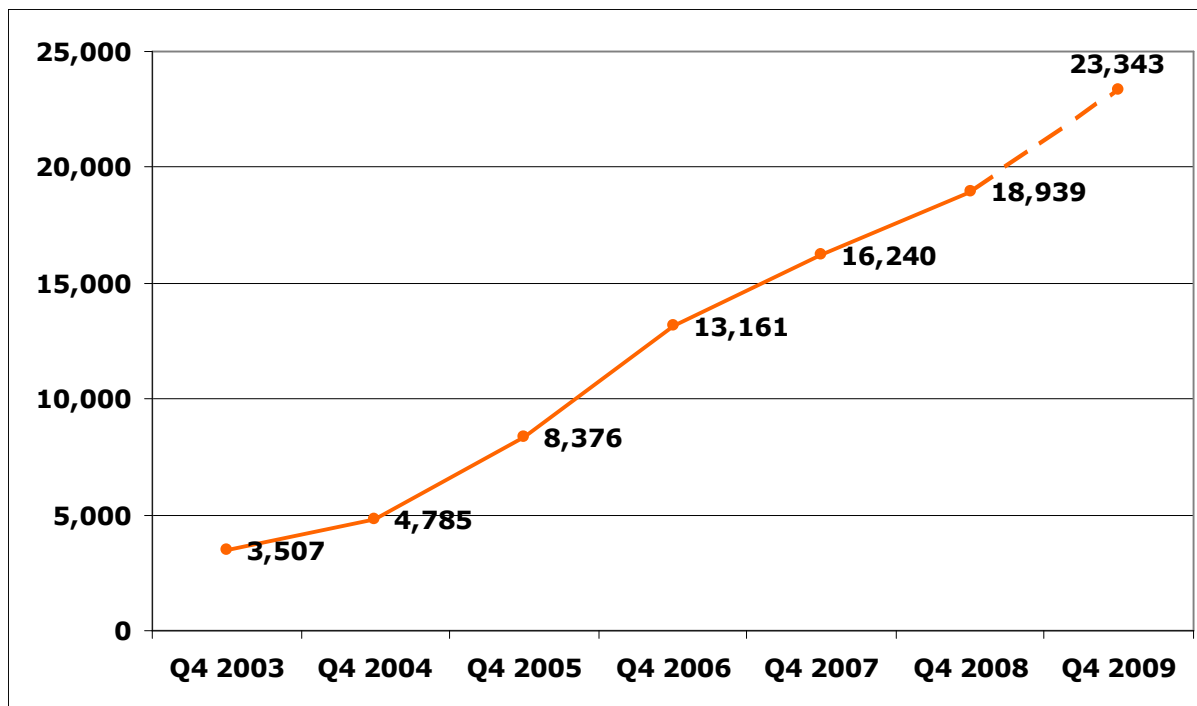




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Health Insurance Coverage in New York

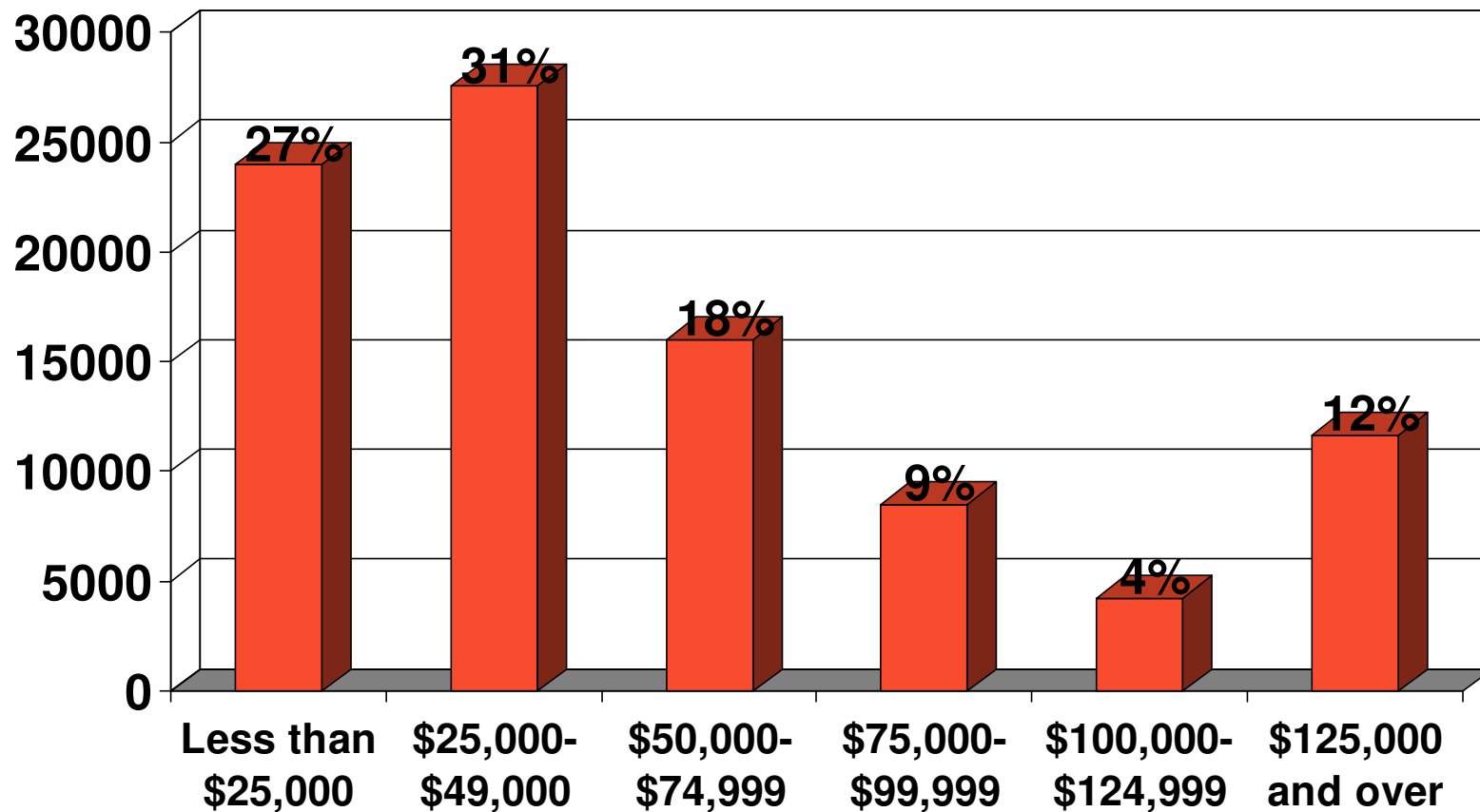
Over 20,200 individuals and children currently receiving health insurance coverage.





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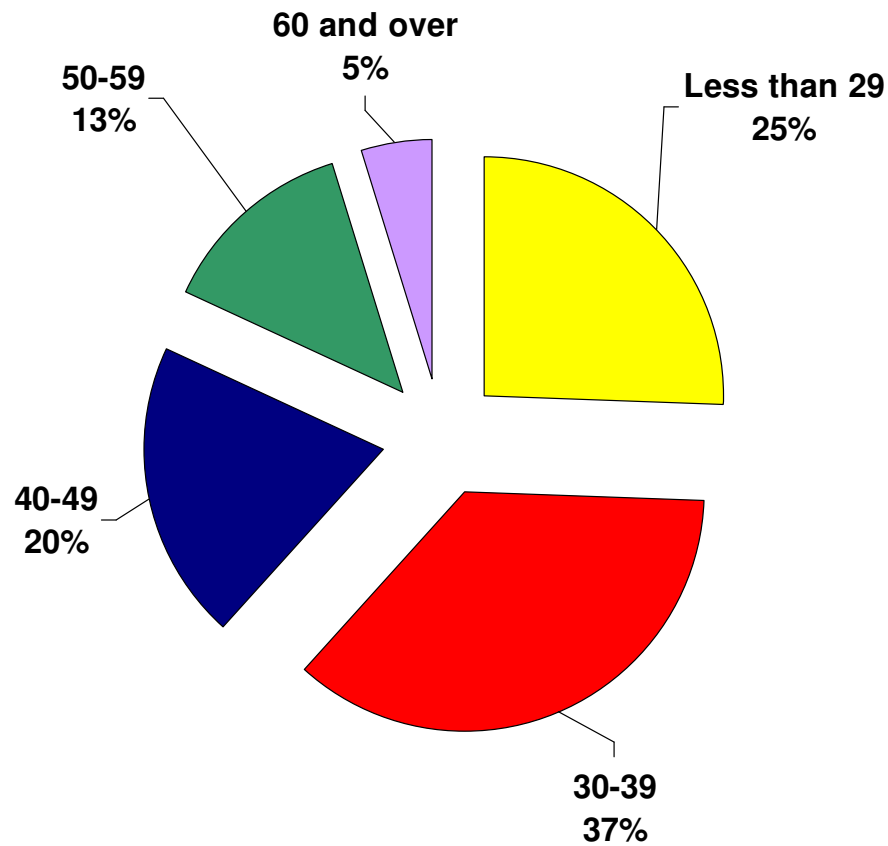
2009 Membership Income



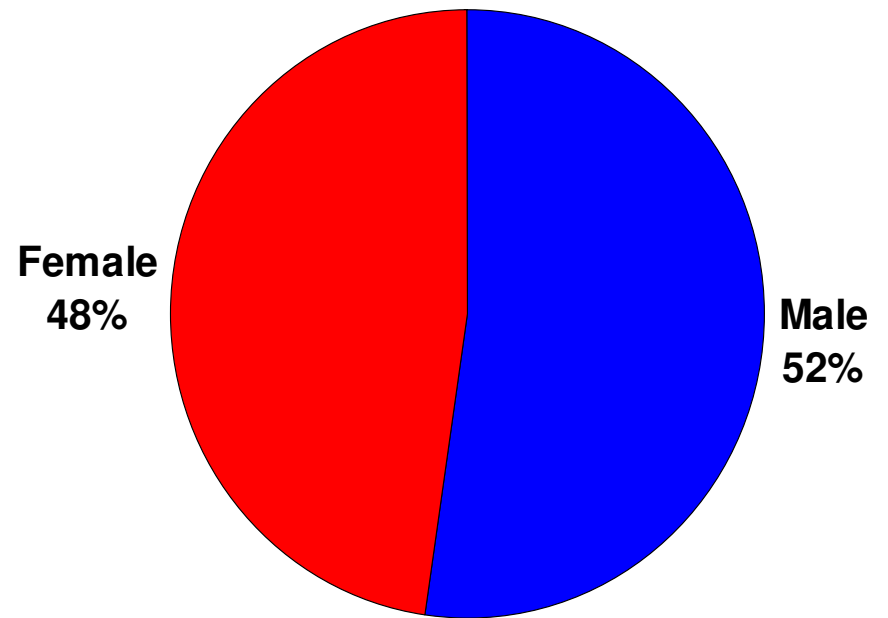


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Membership by age



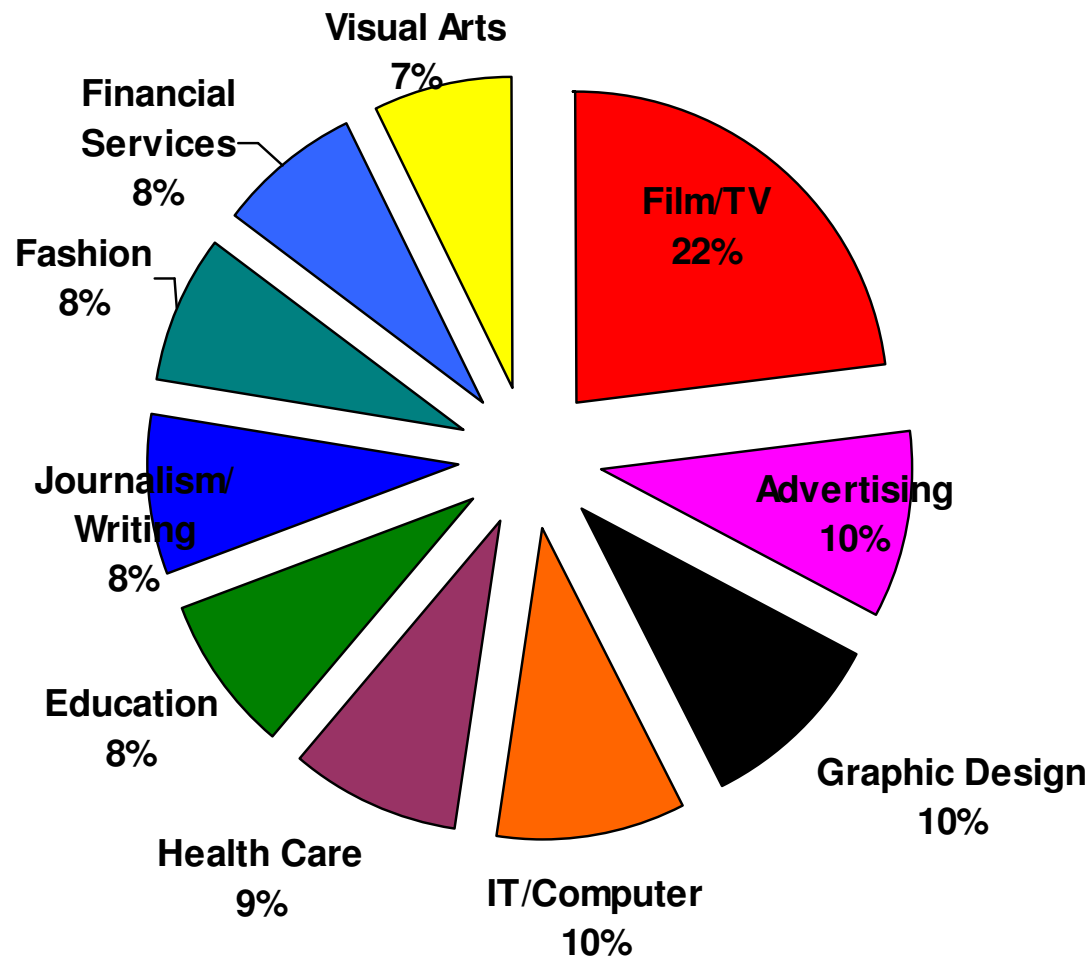
Membership by gender





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Top 10 Industries





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Civil Society Hubs

- Negotiate tailored plans
 - Provide menu of vetted choices
 - Enroll members
 - Explain plan offerings
 - Represent members
 - Serve as health care advocate
 - Understand the needs of members
-



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Where are the Civil Society Hubs?

Find Insurance > Commonwealth Connector - Mozilla Firefox

File Edit View Go Bookmarks Tools Help

http://www.mahealthconnector.org/portal/site/connector/menuitem.0c5d8e0f63bf313ea6c05667d6468a0c/?fiShown=default

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Find Insurance
LOOKING FOR HEALTH INSURANCE?

You have options.

The Health Connector works with insurance carriers to offer the health coverage that you need. We also work to put that health coverage within your reach.

The way you look at health insurance depends on who you are and what you need.

We can help. Let's begin.

Individuals & Families
Looking for health insurance without an employer's help.
Individuals & Families [SHOP NOW](#)

Young Adults
Young Adults (18-26 year olds), click here to get insured.
Young Adults [SHOP NOW](#)

Employees
Offered a Health Connector plan through an employer.
Employees [SHOP NOW](#)

Employers
Offer health benefits and tax savings to employees.
Employers [SHOP NOW](#)

Brokers
Help employers offer health benefits.
Brokers [SHOP NOW](#)

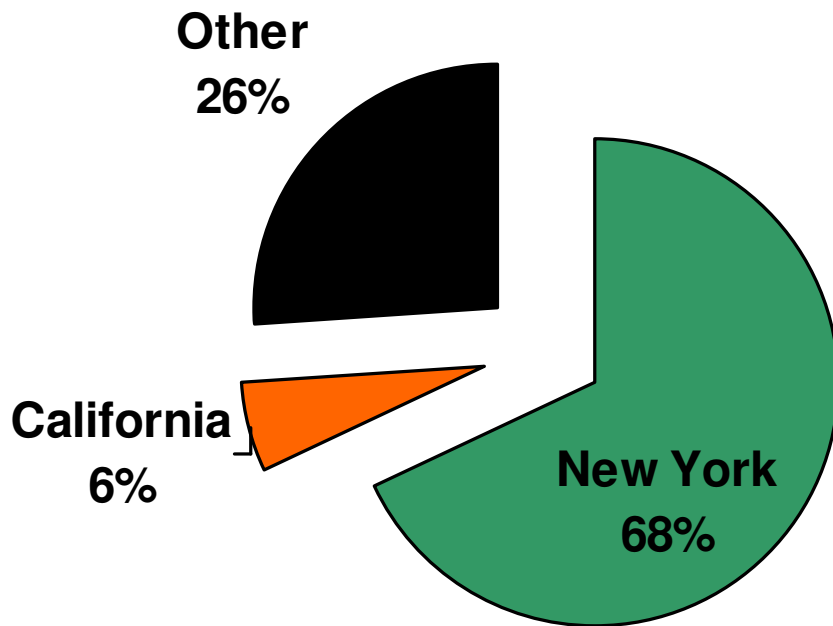
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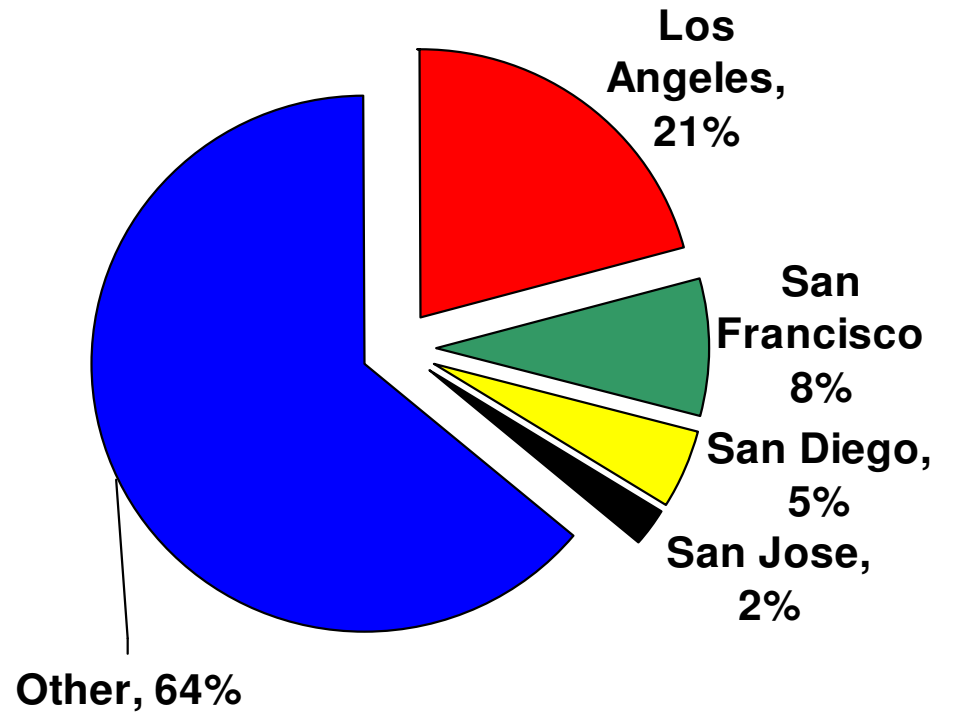
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Geographic Expansion in California

Total Members by State



California Members by Top Counties





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Impediments in California

- Medically underwritten market
 - Special rates for young people
 - Group plans aren't self-sustaining, as it becomes a self-selecting group
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