



FREQUENTLY ASKED QUESTIONS

What is Music Health Alliance?

Despite often working multiple jobs to support careers in music, over 76% of the 56,000 music professionals in Nashville including songwriters, recording artists, producers, engineers, radio personalities, road crews, etc., are self-employed or part of small business and do not have access to group benefits including health insurance. Already the #1 cause of bankruptcy in the U.S., medical expenses can easily shatter the careers of music professionals in their most vulnerable and urgent time of need. Music Health Alliance (MHA) is tackling this issue at its core through their mission to Heal the Music. Music Health Alliance provides free services that PROTECT, DIRECT & CONNECT music industry professionals with medical and financial resources including access to doctors, medicine, health insurance and financial assistance. In only 5 years Music Health Alliance has served 8,400 music industry professionals across the nation saving over \$33 million in healthcare costs to keep the music playing. MHA has also become the clearing house for “all things medical” for MusiCares, the Gospel Music Trust Fund, ACM Lifting Lives and the Opry Trust Fund to ensure that these financial resources can go much further for our industry.

Who is the Music Health Alliance team?

MHA’s staff has over 100 years of music industry experience and are certified, licensed, trained and experienced in healthcare navigation, healthcare law and health insurance to remove barriers and find solutions to the healthcare needs of our industry.

What are examples of services Music Health Alliance provides?

Healthcare difficulties that MHA can assist with include but are not limited to: No health insurance (individual and group coverage), newly diagnosed illness, need to find a doctor, cannot afford medication, high medical bills, pregnant, no healthcare options, help understanding health insurance policy, special needs family member, Medicare preparation, senior health concerns, and more.

What are qualifications for receiving Music Health Alliance’s services?

MHA services are available to any person who has worked in the music industry for two or more years, or who has credited contributions to 4 commercially released recordings or videos. Spouses, partners, and children of qualifying individuals may also receive access to MHA services from birth to end of life.

2737 Larmon Drive
Nashville, TN 37204
615-200-6896

info@musichealthalliance.com
MusicHealthAlliance.com



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What is the cost of Music Health Alliance's programs & services?

There is no cost for MHA programs and services.

How is Music Health Alliance funded?

MHA's free programs and services are solely supported by fundraising events, grants and personal donations. MHA's annual budget for 2018 is \$650,000. 87% of MHA's funding goes directly to MHA's programs and services including direct patient advocacy, education and workshops. 13% cover overhead costs. For every \$10 donation MHA is able to provide \$300 in life-saving healthcare financial resources for clients. To date, MHA's annual cost per client is approximately \$90 and the annual healthcare cost savings per client ranges from \$3,230.77 to \$1 million.

Where can I learn more about Music Health Alliance?

Visit us at MusicHealthAlliance.com

Call us at 615-200-6896

Watch: Music Health Alliance stories on YouTube

Read: American Songwriter Feature (May 4, 2017)

Donate to Heal The Music

What is Heal The Music Day?

October 19, 2018 is the second annual HEAL THE MUSIC DAY, enlisting the people and places that benefit from the city's music industry to directly support it with a percentage of the day's proceeds. Heal The Music Day is the one day a year where those in the creative community and those who simply love music can give back to an organization that gives to them each and every day throughout the year. Over 56,000 people work in the music industry in Nashville – 76% of which are self-employed or part of a small business without access to group health benefits - including producers, songwriters, recording artists, musicians, publishers, and more. Rodney Crowell continues to lead the charge to raise awareness and create an annual fundraising opportunity that benefits Music Health Alliance, whose free services connect the music industry with access to doctors, medicine, health insurance and financial assistance during times of illness. As Advocates, MHA fights the fight so that those in our industry is never alone in a health crisis.

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PATIENT STORIES

BRAIN TUMOR

Jared, a professional, self-employed musician, was diagnosed with a brain tumor and a secondary medical condition causing so much pain that it is called the “suicide disease”. Jared had no health insurance and was unable to work due to the pain of his brain tumor. He also had no way to pay for his medical care and imminent surgery. Jared called Music Health Alliance and they went to work on his case – working his medical team to ensure that he had access to all of the care he needed and securing a support system so Jared was never alone during his treatment process from start to finish. First MHA helped Jared secure the most appropriate and affordable health insurance. Through careful care coordination and a network of contacts, MHA helped Jared find a pain management team that worked with him before and after surgery to manage all of his medications. MHA connected him with additional financial resources to help cover his living expenses so he could focus on his recovery process. MHA negotiated on Jared’s behalf to reduce his out of pocket medical and recovery expenses by \$528,000. He is now back on tour. Jared said, “MHA saved my life. I am not sure I would be here today if it were not for their help, guidance and kindness.”

END of LIFE CARE

Blue, an award-winning songwriter, touring and studio musician, artist and Nashville Songwriter’s Hall of Fame Member was in the end stages of diabetes and congestive heart failure. He was 76 years old and no longer in the spotlight, he felt alone and abandoned. Leaving the hospital after heart surgery, he begged to return home where a friend found him without air conditioning in the heat of summer. He refused to die in a nursing home and was transported to a friend’s house in the middle of the night. His legs swollen with fluid, he was in severe pain and no longer able to walk or get to the bathroom unassisted. He reached out to his circle of friends - hospice was called but they only visited once a week and did nothing to relieve his daily agony. MHA was called and within 3 hours had secured a home health company that assessed his needs and scheduled around-the-clock nursing assistance. Finally, for the first time since leaving the hospital, Blue was given the care needed to ease his suffering and allow him to die with the dignity he deserved, surrounded by his family and friends.

HEART TRANSPLANT

Meet Denny, a 45-year Gospel and Contemporary Christian artist in need of a heart transplant. MHA helped him obtain healthcare coverage that enabled him to remain on the transplant waiting list and assisted him with grants to cover more than 8 months of living expenses so he could focus on his recovery. Without MHA’s assistance, Denny says without question that he would not be alive today.

PARKINSON’S DISEASE

A Grammy winner in North Carolina had been diagnosed with Parkinson’s Disease, forced to re-use disposable diapers and living on rice to pay for his medications. MHA was able to uncover benefits that he already had in place through the VA and Medicare to get his medications at no cost, saving him \$2,500 every month to cover his living expenses.

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PATIENT STORIES

LIVER TRANSPLANT

Kim is a music industry publicist who was in need of a liver transplant. She was sent home by the hospital to “get her affairs in order” because she did not have health insurance. With the assistance of MHA, Kim now has a new liver, is fully insured with \$0 in medical debt, allowing her to return to work this summer.

TRAUMATIC BRAIN INJURY

John, a booking agent with a traumatic brain injury and hospital bills totaling over \$1 million, had no access to rehabilitation. Through MHA’s support and advocacy, he now has a \$0 balance hospital bill and access to nationwide rehab/treatment options.

ESOPHAGEAL CANCER

Jim was a drummer for some of country and pop’s superstar acts for over 25 years, supporting a wife and three special needs children. When he was diagnosed with esophageal cancer, Jim reached out for help from various organizations, all of whom said there was nothing they could do. He felt abandoned and alone. The doctors said he would be dead in 3-6 months. He needed help and was running out of places to turn. A friend suggested he call Music Health Alliance. The conversation started with “I don’t know if you can help me buttt” and the journey began. With MHA, he found solutions and he and his family were no longer alone. Medical bills were reduced or written off. Healthcare plans were changed, saving \$800 per month. Financial aid paid for supplements, utilities, and mortgages. Jim was able to complete a ‘celebration of life’ while living. Jim outlived his medical life expectancy by almost 9 months.

32-YEAR-OLD MOM WITH OVARIAN CANCER

In the ever-changing music business, it’s hard to hold onto a job for 2 years, but one keyboard player/tour manager spent 37 years working for one celebrity. His 32-year-old daughter, Maggie, had a wonderful career as a nurse and was overjoyed at being a first-time mother. She broke the news to her Dad that a little boy was on the way. Excitement turned to fear and despair just two months after he was born when Maggie was diagnosed with an aggressive form of ovarian cancer. The gravity of the diagnosis along with the unbearable burden of financial stress brought on by daily living expenses and mounting medical bills literally bankrupted the family. 18 months after Maggie’s diagnosis, her Dad called Music Health Alliance. MHA went to work securing financial aid, changing medical plans, and found resources to assist in her with a much-needed cancer treatment out of state. From one clinical trial to another Maggie fought holding onto life and her little boy. When her son was almost four years old, Maggie lost the battle. Expressing sympathy to her Dad, he told MHA, “Thank you for what you did. Because of you, she stayed alive long enough that her son will be able to remember his Mom. “

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PATIENT STORIES

HEART ATTACK

Phil, a videographer, was 63 years old when he began having chest pains on a Saturday evening. He was rushed to a local Nashville hospital where he was admitted and told he had a blockage in his heart and needed surgery. Three days later Phil was released because he didn't have insurance. The doctor who had seen him in the hospital refused to see Phil again unless he could pay cash for the visit. On a fixed income, he earned \$900 per month between his social security and retirement benefit and didn't have \$145 to see the doctor. He was scared and alone without a wife or children. MHA stepped in and he was no longer alone. MHA helped Phil secure health insurance, got his insurance premiums covered for a year, found a Cardiologist and Primary Care doctor and secured financial grants to get on his feet following surgery. In February 2016, Phil had a quadruple bypass operation and has since recovered.

58-YEAR-OLD STROKE VICTIM

Rick and his wife spent 30 years working in the music industry. Their dream was to slow down and enjoy the second half of life at their country home on a beautiful wooded farm with a bubbling creek. It was December 2016 and Rick had stepped outside for logs to build a fire and rest for the evening. He felt bad and was convinced he was coming down with the flu. Rick ached all over and began to throw up. Soon, he could not walk or move his body. It wasn't the flu. Rick suffered a massive stroke and was life-flighted over an hour away to a Nashville Hospital. Neither he nor his wife had health insurance. Weeks passed and bills mounted. Thankfully, Rick had been a Veteran but the hospital did not have his discharge papers the night he was admitted. By the time the papers were found, Rick had accrued \$550,000 in medical bills and the hospital said the family was responsible for everything up until the time they received the paperwork. MHA called the hospital and was able to reason with them. MHA unclogged the system and got the total bill submitted to the VA in one lengthy phone call. In addition, MHA found financial aid to help pay off debt and supply income for housing while her husband recovered and assistance was provided to file for disability that would sustain them while Rick recovers. MHA was also able to enroll Rick's wife in a health insurance policy – the first time she had been covered in years.

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