

## Real Deacon Claybournes struggle to pay for health care



As a fan of ABC's *Nashville*, I was heartbroken as a doctor frantically tried to resuscitate Deacon Claybourne during a life-saving liver transplant at the end of last season. Great story, right?! But there is a very real piece of this plot line that has been grossly overlooked. How is the real-world musician Deacon paying for this complicated surgery, including the cost of medication, rehabilitation and harvesting his sister's liver. And based on current music industry statistics, it's unlikely Deacon even has health insurance to cover these costs.

As the founder of Music Health Alliance, a non-profit that provides free services including healthcare access to clients like Deacon every day, this story is more than just a cliffhanger; it's real life. It represents a surprisingly huge deficit within the entertainment industry that needs the attention of Nashville, our city whose vibrant foundation flourishes from the fruits of creative business. Despite the perceived prosperity of this industry, fame does not always equal fortune.

On ABC's *Nashville*, Deacon is a self-employed singer songwriter who co-wrote a string of hits for Rayna James in the early '90's, and recently joined Luke Wheeler on tour before discovering he has liver cancer.

### Deacon Claybourne's Projected 2015 Income:

Songwriting Mechanical Royalties (6 top 10 songs, 1993-1997)	\$10,055.36
Songwriting Performance Royalties (6 top 10 songs, 1993-1997)	\$12,202.00
Digital Royalties (6 top 10 songs, 1993-1997)	\$387.27
Touring Musician Income (25 shows)	\$9625.00
<b>TOTAL</b>	<b>\$32,269.63</b>

*Deacon's Songwriter and Touring Income for 2015 is 277% above the Federal Poverty level. As a result, he is not eligible for financial assistance from any Nashville area hospitals.*

Now let's take a look at the cost of Deacon's healthcare:

Liver Transplant	\$739,100.00
Liver Donor Surgery	\$148,000.00
Code Blue during Transplant	\$44,180.00

**TOTAL** **\$931,280.00**

*Figures from the Milliman Research Report's 2014 Organ and Tissue Transplant Costs and Baptist Memorial Healthcare's Cost Calculator. Totals do not include medications, travel or complications post surgery.*

The truth is Deacon Claybourne would be uninsured and unable to provide the typically required six-figure down payment for this kind of procedure. He would be bankrupted by medical bills or, even worse, unable to have surgery in the first place. Like Deacon, most of the music industry is self-employed, resulting in a deficit in healthcare coverage and protection against illness and injury. The crisis management norm in our industry is to pass the bucket to help cover emergency medical costs, leading to a perpetual cycle that leaves our music makers vulnerable, impacting the longevity of their careers and the vitality of our industry.

Music Health Alliance is working to break this cycle. In only 2.5 years we've served over 2,000 clients. The real stories from our "Deacons" who have been served by Music Health Alliance:

A Southern Rock artist given a death sentence because he had no health insurance is now able to receive treatment for liver cancer and is awaiting a liver transplant.

A Grammy winner eating rice and reusing disposable diapers because he could not afford his Parkinson's medication. MHA quickly determined he received incorrect information from several pharmacies. Now he has income to meet his needs and access to all of his medicines.

A booking agent with a traumatic brain injury and hospital bill totaling \$1.5 million didn't have access to rehabilitation. Through MHA's services, he now has a \$0 balance hospital bill and access to nationwide treatment options.

If the writers of *Nashville* really want to pull Deacon Claybourne out of the cliffhanger, they should call Music Health Alliance.

*- Tatum Hauck Allsep is a 20-year music industry veteran and the Founder/Executive Director of Music Health Alliance, a non-profit organization providing the music industry with healthcare advocacy by offering healthcare resources, health insurance and confidential guidance.*

<http://www.tennessean.com/story/opinion/contributors/2015/09/21/real-deacon-claybournes-struggle-pay-health-care/72552126/>