

**The Report committee for Harsh Kalan**

**Certifies that this is the approved version of the following report:**

**Health benefits and Support for Austin Musicians**

**APPROVED BY**

**SUPERVISING COMMITTEE:**

**Supervisor:** \_\_\_\_\_

Gene Burd

\_\_\_\_\_

R.B. Brenner

**Health Benefits and Support for Austin Musicians**

**by**

**Harsh Kalan, BSc; MCJ**

**Report**

Presented to the Faculty of the Graduate School of

The University of Texas at Austin

in Partial Fulfillment

of the Requirements

for the Degree of

**Master of Arts**

**The University of Texas at Austin**

**December 2009**

# **Health Benefits and Support for Austin Musicians**

by

Harsh Kalan, M.A.

The University of Texas at Austin, 2009

SUPERVISOR: Gene Burd

There is plenty of support for local musicians in Austin. It ranges from providing health benefits to receiving home loans to equipment insurance. The live music capital of the world has provisions for recording artists as well as street performers whose primary source of income is music. These facilities go a long way in maintaining Austin's identity as one of the major music cities in the world. They also bring together members of this community for benefits that help strengthen the local music industry, which has been an important part of the city's economy for several years.

## Table of Contents

1. Text .....	1
2. Reporting Method.....	16
3. References .....	17
4. Vitae.....	19

## **Text**

### **Health Benefits and Support for Austin Musicians**

Suzanna Choffel is one of Austin's most popular musicians. She has performed at every major venue in town – from Antone's to Stubb's Bar-B-Q to Emo's. Like several other local musicians, her road to success has been a bumpy one. But, just like every local musician, even she has access to the numerous health benefits that are available here for performers and artists in this industry.

There are local organizations like the Health Alliance for Austin Musicians (HAAM), the SIMS Foundation and the Austin Federation of Musicians (AFM) that have been created to assist local musicians to get health benefits. In a profession, where there is no provision for formalized healthcare plans, such organizational support becomes pivotal.

“It's not insurance per se, but it acts like insurance. If you go to a doctor, you pay a co pay depending on your income it's like a sliding scale. They also have a prescription program that gives you cheap prescriptions,” says Choffel about her HAAM membership benefits.

#### **Health Alliance for Austin Musicians**

Choffel, herself has never had to use her HAAM privileges for any serious medical conditions. But, about a year ago her drummer, Eldridge Goins, who's also a HAAM

member, was ably assisted by HAAM. Goins had to undergo a major surgery for a tumor near his heart.

“It was growing in him since he was born and it was the size of a softball. The doctors were amazed at how he survived,” says Choffel.

According to Choffel, representatives from HAAM helped Goins find the best doctors and hospitals to cater to his condition. They also helped Goins chalk out a recovery plan that was financially viable, based on his income level. This drastically brought down the overall cost borne by Goins.

“We held a benefit for Eldridge after his surgery at Antone’s downtown and managed to raise \$6,500,” says Choffel while highlighting the local support that musicians enjoy.

“This amount didn’t cover the whole thing, but it didn’t make it so daunting for him. And he felt like people came to show their support for him.”

“There are a lot of benefits to being a musician in Austin,” says Carolyn Schwartz.

“There are so many musicians in and around town. We need to have a system that helps them get proper health benefits.”

Schwartz is one of two permanent employees of the Health Alliance for Austin Musicians (HAAM). HAAM was formed in 2005 with the musicians’ best interests in mind and to create such a system. At the outset, Schwartz was the only fulltime employee of the organization. As Executive Director of HAAM, she has her hands full organizing various benefit events, fundraisers and awareness campaigns.

“This is necessary in a city like Austin where so much rests on music,” says Schwartz as she tries to emphasize the importance of this trade to the city, which has been voted as one of the best places to live in 2009 by a survey conducted by US News.

According to Texas Perspectives, an economic analysis and public policy firm hired by the City of Austin, the music industry contributes nearly \$1 billion in economic activity and more than \$25 million in local tax revenue each year. It was also found that Austin had more than 8000 musicians and about 11,200 music-related jobs in 2004.

Over and above this, millions of dollars are added to the city's economy and tens of thousands of visitors flock to it because of popular music festivals like Austin City Limits Music Festival and South By Southwest Music & Media Conference. This makes an organization like HAAM relevant in an economically sound city (as compared to other big US cities) like Austin.

But, when it comes to such health benefits, one question that comes to mind is how does HAAM, or other such local entities determine who qualifies as a musician? In other words, who is eligible to receive these services?

“We have a form that musicians can fill out based on which we determine if they are eligible to receive the benefits offered by being our members,” says Schwartz. “Once our board members approve an application, a musician gets all the benefits we offer. These benefits really help out professional musicians.”

The HAAM board is comprised of 13 members. These members range from local businessmen to community leaders to medical professionals and musicians themselves. A HAAM membership can provide a local artist better options for basic dental care, mental health counseling, and primary medical care. These include access to family practice physicians, care management, social services, lab services, nutritional counseling, health education and even referrals to specialty care.

Jennifer Stowe, who is the other full-time employee of HAAM says that becoming a member is “fairly uncomplicated“. Stowe is the Assistant Director of Services at HAAM and she helps out Schwartz with the daily workflow of the organization. She was employed in 2007 after the stature of the organization grew many a fold and there was a need for another employee to assist Schwartz.

“Just a third party letter, kind of like a reference letter from, like a band leader that employs you, a booking agent, club owner or even a manager definitely serves as proof of income,” says Stowe. “This letter should include the approximate earnings of the musicians for per month or per year, and just needs to be signed and dated by the individual verifying your income.”

After a hard copy of this letter is presented to HAAM, an interview is scheduled with the HAAM board in about a week’s time. This is the final determinant of an artist’s eligibility to benefit from HAAM’s and its affiliates’ services.

“250% of the Federal Poverty Level makes a musician’s income eligible for our services. The income level varies based on family size,” says Schwartz. “For instance, someone



earning about \$25 to 30 thousand dollars per year would be at 250% of the Federal Poverty level, as would someone earning about \$45,000, but supporting a family of 3.”

But, still there are local working musicians like Reed Burnam, who have to work other jobs while playing music. It becomes difficult for such artists to stay abreast of the various benefits available to them. They tend to look at music as more of a passion than profession.

“Most of the people I know and all of my friends in Austin are working musicians, they are in 3 or 5 bands, they tour; they do the whole nine yards. But, I do know that most of these guys, they do it for the art. They feel like it’s something they have to do, they are making a viable contribution to the community,” adds Burnam.

Like Burnam, there are several local musicians in Austin, who perform on a regular basis without earning majority of their livelihood through music or music-related jobs. Still music is an important part of Austin and a substantial chunk of the economy of the self-proclaimed ‘live music capital of the world’ is based on music and music-related businesses.

There are various individuals and groups that have started organizations locally to tackle issues that musicians face as part of their profession. Austin is also the only other city than New Orleans, LA to provide health benefits for local musicians.

This has created a platform that provides a support system for medical issues ranging from basic healthcare to drug addiction to hearing problems – in other words, anything

that can conceivably affect a professional musician given the hazards of the trade. So, for someone like Burnam, who invests majority of his time working on his music, Austin can be a very supportive city.

An Austin-like support system would have been useful for Burnam, when at the young age of 21 he found out he had thyroid cancer. At the time, he was working at a restaurant in his hometown of Houston and was doing what he likes best – playing music on the local scene. As a young aspiring musician, he had no health insurance to cover the expensive surgery and ensuing treatment required.

Unfortunately for Burnam, his cancer recurred four times and he spent most of his 20s coping with it. The various treatments required were extremely expensive for Burnam. But, thankfully, he was ably supported by his family at that point and saw that tough period in his life through.

“I also applied for state health care to take care of just my cancer stuff – MD Anderson out of Houston” says Burnam, who still has his state health coverage to support his medical expenses.

Burnam, who is 34 years old, began playing in bands since he was 17 years old and has been active in local bands since then.

“I love playing music; I love creating. It’s something that’s almost compulsory,” says Burnam, who currently plays bass for The Ron titter Project. “I’m going to keep doing it even though I’ve never made any money doing it; I’ve never gotten any fame doing it.

It's something that informs my identity and it's a part of my creative process and my creative process is part of being alive.”

Burnam's cancer is in remission now and he is now looking to complete his graduate studies at the University of Texas at Austin. He moved to Austin about seven years ago to get his undergraduate, and now, his graduate degree in Asian Studies. He still follows his passion for music despite his academic responsibilities and the obvious pitfalls of being a working musician without a multi-million dollar deal.

“If you are looking to make money off music like a job, it's going to be a hard way to live no matter which way you crack it – live performer or studio artist – unless you get really popular,” says Burnam, whose primary source of income is an academic fellowship.

His annual income falls within the bracket that makes him eligible for various benefits and services offered by HAAM. But, prior to this interview, he was not fully aware of the various benefits that are provided by HAAM. He believes that since the local music scene is very active, it becomes difficult to keep track of everything that goes on here.

“May be getting some sort of advertisements in the local clubs could help,” says Burnam.

“Most musicians in Austin are the working type. They may have other jobs, like coffee shops, restaurants - something to pay the bills. But, they all come together at music clubs. So, advertize there, and set up email lists. I know those things are out there, but they've never been advertized to me in a way that has caused me to seek them out.”

But, organizations like HAAM do their bit to promote themselves and get noticed in the community. They occasionally organize events across the city and try to get local musician involved in these events.

On September 22, 2009, HAAM had organized the HAAM Benefit Day. As part of this event various businesses donated 5% of the day's proceeds to HAAM to support musicians' health. Musicians, most of whom are HAAM members, performed throughout the day at retail stores, outside stages, City Hall and other such venues. The event started at 6am and went on till after midnight. This event was open for the general public to generate awareness about HAAM and its activities.

HAAM also managed to bring in several sponsors and generated a lot of media attention through their media affiliates. These included KGSR, 101X, KLBJ-FM, Time Warner Cable, News 8 Austin, Austin American-Statesman, The Austin Chronicle, Austin Business Journal, L Style/G Style, ME-Television, Soundcheck Magazine.

“Events such as, this one generate awareness and give us tremendous financial and moral support to carry on the mission of HAAM,” says Stowe, who had one of her busiest day of the year during this event.

### **SIMS Foundation**

HAAM is not the only organization in town that tries to cater to the healthcare needs of local musicians. One of their affiliates, the SIMS Foundation is also active in seeking out the best mental health treatment and counseling options for artists in and around Austin.

The SIMS Foundation has a Musicians Advisory Panel, which is in charge of overseeing the foundation's development. This panel's duties involve getting support for the foundation in order to provide local musicians and their families, access to mental health and addiction recovery services. They also try and provide financial support to those in need of it. This panel comprises 19 members and works alongside other local entities like HAAM.

“We connect the musicians to various mental health facilities,” says Lila Johnson, the Development and Volunteer Coordinator of the SIMS Foundation. “We do provide in-house counseling if it is short-term. But, for long-term counseling we connect various counselors and other such healthcare providers to the artists and their families.”

The foundation helps out musicians through various stages of depression, anxiety and other mental ailments using psychiatric counseling and even group therapy methods that include band counseling and family counseling.

“The counselors working with us typically work for about \$45 per hour, as opposed to their standard rates of about \$120 for an hour,” says Johnson.

The family of Sims Ellison founded the foundation in 1995. Ellison was a local musician whose personal battle with depression ended in suicide. The foundation's goal is to help out musicians like Ellison who tend to get trapped into a life of drug addiction and substance abuse and end up having emotional issues.

“There are so many live music venues and big-time music festivals such as SXSW and ACL in Austin each year. So many musicians come here to settle down and make a mark. But, unfortunately, with the rising cost of living and increasing competition for jobs in the music business, many musicians find themselves struggling financially and emotionally,” says Johnson about the hardships of local musicians. “To add to this, there are irregular hours and travel schedules that are likely to take an emotional toll on anyone. And when all of this is combined with financial insecurity, access to drugs and alcohol, it just turns into a very volatile situation for a person.”

Johnson also cites the resulting depression, career-related anxieties and disorderly relationships with family and friends as reasons for validating the foundation’s work. On top of this, the overbearing expenses of counseling and addiction treatment can take a financial toll on frequently underinsured (if not uninsured) musicians.

Like HAAM, most of the SIMS foundation’s work also depends on local volunteers, who help out the foundation with various benefit events and awareness drives.

“Volunteers are very important to us and our organization. They help us out every step of the way,” says Johnson. “We have a lot of events where we need outside help than our staff. Our volunteers are anyone from musicians to people who have nothing to do with music, but just want to be active in the community.”

The SIMS Foundation has 5 staff members, who devote most of their time trying to improve the outreach program of the foundation. They also employ services of volunteers and other community services, like free clinics and counseling to benefit their member

musicians. Other than this the foundation also has 10 members on its Board of Directors, who determine a musician's eligibility to avail of the foundation's membership and its affiliates' services.

“There are eligibility guidelines for Counseling, Psychiatric and Addiction Recovery Services. They are available to Austin-area musicians and their immediate family members who reside with-in a 50-mile radius of Austin, who are uninsured or underinsured, and who are low-income,” says Tricia Forbes, the Executive Director of the SIMS Foundation. “Musicians, usually, contact us. And then, we determine if they fit the criteria to receive SIMS services.”

The foundation typically provides quality low-cost mental health and addiction recovery services through its network of over 60 dedicated professionals and partner agencies. They offer their services at reduced rates to SIMS members.

Organizations like the SIMS Foundation that deal with sensitive issues like, mental health, have particular rules about information disclosure. Their policies dictate that any information regarding their members cannot be disclosed to a third party unless they are in immediate danger or are going to be affected by that information. Such organizations only disclose patient (or member) or patient-related information to medical service providers and law enforcement authorities in cases of absolute necessity. It was, therefore, impossible for a student journalist such as yours truly to get in touch with a musician who had been through rehabilitation through the SIMS Foundation.

“The names and information of our members remain confidential,” says Johnson. “They already go through a lot and trust us with their personal information. We don’t disclose any information about them. But, sometimes when they are to be referred to another facility or they do something that needs to be reported to the authorities. Only then do we give out their information.”

### **Austin Federation of Musicians**

Another important entity that helps out local musicians with health-related and healthcare issues is the Austin Federation of Musicians. This organization also works in collaboration with the likes of HAAM and the SIMS Foundation.

The Austin Federation of Musicians is the local chapter of the American Federation of Musicians of the U.S. and Canada. This was founded in 1907 and since then has assisted local musicians with wages, working conditions and other issues relating to their employment.

The Austin Federation of Musicians' main goal is to protect the interests of musicians working in the area. They do this by negotiating contracts covering wages, working conditions and other workplace issues. They also provide benefit programs, such as equipment insurance, that are geared to the needs of musicians.

“We’re ourselves, musicians and we represent and work for local musicians in the Austin area. We have over 500 local members right now,” says Terry Hale, who is himself a musician and is the President of this organization. “Being in the business (music



industry), we know firsthand the plight of individual musicians. So, we can relate to them on a level that is easy for them and us to reach out.”

According to Hale, there are members of the local chapter in places like San Antonio and Corpus Christi. He says that this is a very useful resource even for musician who live in far off places due to the various tie-ups with several programs around Texas that might be beneficial to these musicians.

In order for a musician to join this organization, they need to fill out an application form that qualifies them for the services provided by it. As part of this application, an artist needs to list the instrument they play. Also, one has to make at least 50 percent of their income through music to take full advantage of the services offered by the federation.

Hale is himself a bass player and has been actively playing for 35 years. Throughout this time he has been playing with recording artist George Strait.

Once the application is submitted, the six board members of the federation along with the president and vice president decide whether or not they should grant approval to an applicant.

“We also work with a company called R.J. Stillwell, which is from Nashville, TN, which helps us negotiate with several local healthcare providers. And this helps our union,” says Hale. “And of course we are associated with HAAM and SIM and all that stuff that goes on here locally.”

Also, through the national chapter of the federation (American Musicians Federation), the local members have access to various facilities such as disability funds, union privileges, education loans and even legal services, adds Hale. There is also a pension fund, which the musicians pay into through which they receive accrued payments once they retire.

“This comes from the musicians’ work dues, recording sessions, TV shows and other sources of music-related income,” says Hale. “The local (chapter) here, provides membership to the Houston Musicians Credit Union, which offers auto loans, instrument loans, and other such things at low interest rates. We also have what are called union privileges, which offer help with home mortgages, legal services and scholarships for musicians’ kids and stuff like that.”

### **Texas Music Office**

In addition to these privately run and funded organizations, musicians in Austin also have the Texas Music Office (TMO) for health and other needs. TMO is an official arm of the state government and it serves as the information clearinghouse and promotion office for the Texas music industry.

TMO was founded in 1990 to act as a resource pool for various music-related facilities and services available in Texas. It has also created useful resources such as, [EnjoyTexasMusic.com](http://EnjoyTexasMusic.com), which lists various music businesses, bands and events.

Music was identified as an industry in Texas in 1985, when the Texas Music Commission (TMC) was created. The idea was to give recognition and assistance to the industry from the government.

With a thick network of privately run organizations, Austin musicians have a hope for a secure future. In today's age where general healthcare has become a matter of national debate, local musicians and their unions and organizations strive to seek out what is best for them and their profession.

So, even for a working musician like Reed Burnam, Austin offers a strong organizational support to cope with various medical expenses.

“There are so many benefits for musicians in Austin, which shows that the community really cares,” says Choffel. “I think it helps being here ‘coz there’s an awareness about how strongly music drives our economy. It’s such a giving town, everybody is out there to just support.”

## **Reporting Method**

All the interviews conducted for this report were one-on-one and/or telephonic interviews. Some material was also sourced from various Web sites, books, journals and newspaper articles.

The author's personal experience was also pivotal in approaching this topic. He was himself a part-time/amateur musician in Mumbai, India, and used to be active in the local rock music scene there. He has also published a previous dissertation entitled 'Political Propaganda Music and Ads Used by BJP and NCP', which took a close look at two local parties' campaigns through the music and ads they used during a state election in 2004.

## References

<http://www.healthallianceforaustinmusicians.org/innerpage.php?pageid=156>

<http://hickorywindranch.com/index.php?page=contact-us>

<http://www.simsfoundation.org/>

<http://www.austinmusicianshealth.org/innerpage.php?pageid=156>

[http://www.austinmusicianshealth.org/files/FINALHAAM08annualreport\\_sm.pdf](http://www.austinmusicianshealth.org/files/FINALHAAM08annualreport_sm.pdf)

<http://artinsurer.com/health-insurance-for-musicians.php>

<http://www.mcguckinpr.com/mcguckin/haam/XLENTHAAM81105.pdf>

<http://www.articlesbase.com/music-articles/health-insurance-for-musicians-an-innovative-austin-program-421638.html>

<http://www.austinmusician.org/MemberBenefitsandServices.htm>

The Place of Music by Andrew Leyshon, David Matless and George Revill

Willie Nelson and the Austin music scene, 1972-1976 by William A. Furgeson

The Austin music scene, 1965-1994: through the lens of Burton Wilson by Burton Wilson, with Jack Ortman

Austin city limits: 25 years of American music by John T. Davis

Music Scenes: Local, Translocal, and Virtual by by Andy Bennett and Richard A. Peterson

Dissonant Identities: The Rock'n'Roll Scene in Austin, Texas by Barry Shank

Austin City Limits Music Festival: Webster's Timeline History, 2003 - 2005 by Icon Group International

## Vitae

Harsh Kalan, the only son of Mahesh and Dhanlaxmi Kalan, was born on January 28, 1983 in Mumbai, India. He has spent most of his life in Mumbai, where he got a previous master's degree in Communications from the University of Mumbai. Prior to this he got his Bachelor of Science (Computer Science) from R.D. National College at the University of Mumbai. His entire schooling was done at St Xavier's High School, Vile Parle (Mumbai).

Before coming to the University of Texas at Austin to pursue a master's degree in Journalism, he has also worked at All India Radio in Mumbai, where he got his first media experience. He has also worked on independent projects related to print media, computer programming, web design and feature writing and editing. He also has been a teaching assistant for courses like, Visual Design, Fundamentals of Multimedia Journalism, Visual Journalism, Television Producing and Television Reporting, while doing his graduate studies at the University of Texas at Austin.

Permanent address: 915 E.41<sup>st</sup> Street, Austin, Texas 78751

This report was typed by Harsh Kalan