GUIDE TO HEAL+HCARE



FOR MINNESOTA ARTISTS

This is a guide to healthcare resources for artists in Minnesota, compiled by Springboard for the Arts and The Artists Health Insurance Resource Center (AHIRC). The contact information for all <u>underlined</u> resources can be found at the end of this guide, in the Resource Directory.

While this guide includes many of the healthcare resources currently available for Minnesota artists, it is by no means complete. Updates will be made to the guide as they become available.

* Please note that Springboard for the Arts is not a provider of healthcare or health insurance.





Springboard for the Arts' Guide to Healthcare is available in printed form and as a PDF download on www.springboardforthearts.org with live links to resource websites.

If you cannot find what you are looking for, please let us know how we can help. Email Nikki Hunt at nikki@springboardforthearts.org or call 651-379-0871.

AHIRC is an up-to-date, comprehensive and unbiased database of healthcare resources for artists, performers, freelancers and the self-employed. For more information, please visit www.ahirc.org.

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Health Insurance Info

It is worth taking the time to see if you can be covered by health insurance, whether it is comprehensive or catastrophic coverage. Below you will find resources for both private health insurance (insurance you obtain through a private insurance company, such as Medica, Blue Cross and Blue Shield, and HealthPartners) and public health insurance (insurance provided through the state of Minnesota). Investigate both of these options to determine which is the best choice for you.

While researching health insurance plans (also called insurance policies), here are some things to consider:

What kind of coverage is important to you, or what types of
medical services do you want to make sure you have good
coverage for (for example emergency room, prescriptions,
pregnancy)? Your covered services are also referred to as
benefits. Find out what's covered, how much of the expenses
are covered, and what the limitations are.

Your coverage may be expressed in terms of **co-insurance**, or the shared costs (between you and the insurer) of a specific service after you have met the deductible. This figure is usually expressed as a percentage. For example, if your co-insurance is 80/20 for routine doctor visits, the insurer pays 80 percent of the doctor's bill and you, the patient, pay 20 percent.

- Does a plan cover pre-existing conditions, which are health conditions (such as asthma or diabetes) that exist prior to your obtaining that insurance plan? Usually, these ailments are considered pre-existing conditions if you've been treated for them in the past year (however, depending on the plan, this could be as long ago as five years or as recently as six months; this time period is often called the "look-back period"). If you're concerned about serious health conditions and major surgeries, you'll also want to check out the maximum plan dollar limit, or the maximum amount they'll pay for covered services in a year.
- How much can you afford to pay for premiums, which are the amount of money you will pay per month for insurance coverage?
- Consider your **deductible**, the amount of medical costs you pay in full each year before your insurance company starts paying for your medical expenses. How high of a deductible can you afford? It is a general rule that the lower your deductible is, the higher your premiums will be.
- What are the costs of **co-payments**, also called copays? These are fees that you pay when you use a medical service that is covered by the insurance plan. (For example, a \$2 copay for prescriptions or a \$200 copay for emergency room visits.) This fee is paid by you before you access the service. While the copay does not apply towards the cost of the performed services, copays can usually be applied towards your deductible (although you must check the particular policy you are considering or have purchased).

- What is your **out-of-pocket limit**, or maximum out-of-pocket expense? The out-of-pocket limit is the maximum amount of covered expenses you could pay each year. In a typical policy, after you have met the annual deductible, you generally pay 20% of covered expenses, up to your out-of-pocket limit. Once you have reached your out-of-pocket limit, the plan pays 100% of covered expenses for the remainder of the calendar year.
- HMO or PPO? HMO, or Health Maintenance Organization, plans offer a wide variety of health services, but limit coverage of care to doctors within their network. PPO, or Preferred Provider Organization, plans pay for care in or outside a network of providers. However, if you go to an out-of-network provider, you often pay that doctor's fees directly and file for reimbursement with the insurance company. So, which doctors are in your network, or which doctors accept your health insurance and give you the full benefits of your plan? Further, is there coverage for out-of-network providers, even if they offer lesser benefits? Do you need coverage outside of the U.S.? Are you willing to accept a limited selection of health care providers in return for lower premiums?
- Read all the fine print. Look for insurance plans that will guarantee your premiums won't rise for 12 months. Insurers have been known to attract customers with low rates that change after only a few months.

Determine which type of plan may be best for your needs

High-deductible health plans (HDHP), or "catastrophic" coverage plans, are health plans that have lower premiums in exchange for high deductibles (deductibles usually range from \$1,000 to \$12,000. For example, in 2011, the "Medica Solo" plan premiums were as cheap as \$64/month, but deductibles are as high as \$12,200). These plans are designed to help you out in the event of a serious health emergency. Although new plans purchased after September 23, 2010 should provide preventative care (such as screenings, immunizations and physical examinations) at no cost to you via the Patient Protection and Affordable Care Act.

Low-deductible health plans (LDHP), or "full-featured" plans, have higher premiums in exchange for lower deductibles (deductibles could be as low as \$100). These plans feature comprehensive coverage for hospitalization, emergency room, office visits, and preventative care in exchange for higher premiums of anywhere from around \$300 to \$1,000/month or more.

When choosing between high and low-deductible insurance plans, you may have to make a compromise between how much you can afford to pay for premiums and how comprehensive your coverage will be. Many artists who simply cannot afford to pay the premiums of a full-featured health insurance plan will obtain a high-deductible health plan and receive non-emergency medical care through low-cost clinics and programs. The key to finding the right coverage for your own situation is to know all your options and be creative.

Besides low-deductible full-featured plans and high-deductible catastrophic plans, another private health insurance option is a **Health Savings Account (HSA)**. There are two components to an HSA: 1) a high-deductible health insurance plan (usually one with a deductible that does not exceed \$2,700) to cover large health expenses, and 2) a savings account that features tax-free withdrawals to pay for your healthcare. With your HSA, you can only make tax-free withdrawals to pay for qualified health care expenses (as defined in IRS Publication 502). Any other withdrawals are subject to both income tax and a 10% penalty, until you reach the age of 65.

The amount of money in your HSA is usually equal to, and not greater than, the deductible of your health insurance plan. If you have money left in your savings account at the end of the year, it is typically rolled over into the following year and can earn interest, like an Individual Retirement Account (IRA).

So, an advantage of an HSA (especially for younger, healthier people) might be that it gives you tax-free savings while also allowing you to put aside money for medical emergencies. Plus, a high-deductible health insurance plan will save you more money on monthly premiums than buying a low-deductible plan.

NOTE: Health Savings Accounts are obtained either independently (by contacting an insurance company or bank) or through an employer. HSAs are different from other health accounts, such as Health Reimbursement Accounts (HRA) and Flex Savings Accounts (FSA), which are only provided through a sponsoring employer. While these accounts may include tax-free withdrawals like HSAs, they typically do not roll over from year to year, may not be portable if you switch employers and cannot under any circumstances be used for non-medical expenses.

• Make sure you are familiar with your legal rights for both purchasing health insurance and as the policyholder (owner) of an individual or group health insurance plan in Minnesota. For example, small employers (with 2 to 50 full-time employees) are guaranteed the right to buy group insurance plans regardless of their employees' health status. (This is what is referred to as guaranteed-issue insurance). This type of coverage can be an option for those who might otherwise be rejected for individual insurance based on pre-existing conditions.

The Georgetown University Health Policy Institute maintains free, downloadable consumer guides for this information on www.healthinsuranceinfo.net. "Book One, Understanding Private Health Insurance" and "Book Two, Medicare and Medicaid: A Health Care Safety Net for People with Serious Disabilities and Chronic Conditions" provide a more in-depth understanding of private and public, as well as individual and employee, health insurance.

• The passage of Patient Protection and Affordable Care Act will bring changes to health insurance law over the coming years. The <u>Artists' Health Insurance Resource Center</u> provides an informational booklet on Healthcare Reform for Artists, downloadable on their website. You can also get updates and learn how and when these new laws affect you on <u>healthreform.gov</u>. The law includes many provisions, but here are some highlights:

Already implemented: A new tax credit for some small businesses to provide health insurance for employees. A new law allowing young people to stay on their parents' health plans until the age of 26 and a tax credit for parents with children on their health plan. It is illegal for health insurance companies that cover children to deny coverage to your child based on pre-existing conditions. Adults with pre-existing conditions will be eligible to join a temporary high-risk pool until 2014 (when all health plans cannot deny coverage to people with pre-existing conditions). All new health plans must provide coverage for preventive services. Insurers cannot place lifetime limits on what they will pay for your medical care and annual limits will be regulated by the government. Insurers will no longer be able to arbitrarily cancel your insurance policy when you get sick, except in cases of fraud.

In 2014: Most people will be required to obtain health insurance coverage (unless they are exempt due to low income or other reasons) or pay a fine if they don't. State health insurance exchanges for small businesses and individuals will open. Healthcare tax credits will become available to help people with low incomes. Health plans will not be able to exclude people from coverage due to pre-existing conditions.

Health Insurance Providers

Private Health Insurance Providers

• Insurance providers such as Medica, Blue Cross and Blue Shield, HealthPartners, Assurant and Preferred One offer many insurance plans with varying premiums, deductibles and benefits. You may research your options by contacting each insurance provider individually. Or, you can contact an insurance agent, who acts as a representative and sells insurance for several different insurance companies. The benefit of an insurance agent is exactly that—insurance agents can assist you in finding your best option from not just one insurance company, but from all or a majority of insurance companies.

Jamie Williams of Minnesota Health Coverage (who gave a presentation on HSAs at our 2007 Health Fair for Artists), Sheryl Radle of Radle Insurance Services, Dennis and Silvia Conger Insurance Agency and Matt Saxe are all independent insurance agents that participated in our 2007 Health Fair for Artists. Andre and Nancy Stephani of Headwaters Solutions, Inc. are insurance agents who are also practicing artists. Gohealthinsurance.com is an online tool that generates and compares quotes offered by different health insurance companies. Just make sure you don't provide your email or phone number unless you want to be contacted by lots of different insurance providers.

- <u>AFLAC</u> offers Direct Dental, as well as Accident, Cancer, Specified Event (heart attack/stroke/renal failure), Sickness and Life plans.
- Please note that you may be eligible to obtain insurance through your spouse/domestic partner's employer. In this case, the employee usually pays part of the cost and the employer/union pays the rest. This is called group insurance. Coverage of pre-existing conditions may be excluded for a period of time and a waiting period may be imposed before you can sign up for coverage.
- COBRA (short for Consolidated Omnibus Budget Reconciliation Act) is a law that allows an employee who leaves a job to continue coverage under the employer's health plan, if your employer has 20 or more employees. COBRA coverage lasts up to 18 months (sometimes longer) after you've left or become ineligible for benefits. You will pay the full premium, i.e. both your share and the amount your employer or union was paying on your behalf, which can be expensive, so it is wise to explore your options. You have 60 days from the date of your notification letter to choose COBRA coverage.
- Some entertainment industry unions offer health plans to eligible members. Please note that these select plans may not offer the ideal coverage or rates for your particular health and financial situation, so it's important to do your research. For performers, eligibility is achieved through the amount of "union work" in which an employer contributes towards the union health benefit. Selected entertainment unions include

- the <u>American Federation of Television and Radio Artists</u>, <u>Actors' Equity</u> and <u>Screen Actors Guild</u>.
- Alumni of Minneapolis College of Art and Design (MCAD) are eligible for group health insurance through Meyer and Associates and dental insurance from more than 30 national and regional discount plans.

Employee Health Insurance

• Like insurance agents for individual insurance plans, <u>Strategic Employee Benefit Services</u>' Employee Benefit Specialists help you assess and select a group plan from the major insurance providers mentioned previously (Medica, Blue Cross, et. al.).

Public Health Insurance Providers

The Minnesota Department of Human Services ensures basic healthcare coverage for low-income Minnesotans through three publicly subsidized healthcare assistance programs. These are commonly referred to as "Minnesota State Healthcare Programs." More than half a million Minnesotans have healthcare coverage through these programs:

- 1) **Medical Assistance** (Minnesota's Medicaid program) is for persons who are either under age 21, a parent of a minor child, pregnant, age 65 or older or blind or disabled. You do not have to pay monthly premiums for Medical Assistance. Medical Assistance will pay for current and future medical bills. You must meet income and asset limits to qualify.
- 2) **MinnesotaCare** is for persons who have had no health insurance and no Medicare within the last four months. You must meet income and asset limits to qualify. You must pay a monthly premium.
- 3) **General Assistance Medical Care** pays for current and future covered medical services. Coverage can only go back to the date you turn in your application. To be eligible for GAMC, you must not be eligible for MA and you must meet income and asset limits. GAMC primarily covers low-income adults, ages 21 to 64, who do not have any dependent children. There are no monthly premiums for GAMC, but there are some co-payments.

The Minnesota Department of Human Services (DHS) administers MinnesotaCare; MA and GAMC are administered by your particular county (such as Hennepin or Ramsey County).

 Medicare is a public health insurance program for people age 65 or older, some disabled people under age 65, and people of all ages with End-Stage Renal Disease (permanent kidney failure treated with dialysis or a transplant). An online tool found at www.medicare.gov can help determine your eligibility.

Minnesota State Healthcare Programs: Understanding Eligibility & Obtaining Health Coverage

- The Children's Defense Fund's Bridge to Benefits website (www.bridgetobenefits.org) is an online screening tool that can help you and your family understand if you are eligible for public programs such as MinnesotaCare, Medical Assistance, and General Assistance Medical Care. (NOTE: Bridge to Benefits can also help you understand if you are are eligible for energy assistance, food support, childcare assistance, school meals, and state and federal tax credits.)
- If you need assistance applying for Minnesota State Healthcare Programs, the <u>Neighborhood Health Care Network</u> provides free health care assistance through their 489-CARE hotline.
- If you are seeking insurance for your children, you may also want to look into The Children's Defense Fund's Children's Health Insurance Program (CHIP), a partnership between the federal government and the state of Minnesota to fund and provide health insurance for children in mostly working families with incomes too high to qualify for Medicaid, but too low to afford private coverage. Please visit www.cdf.org.
- Portico Healthnet can also tell you if you are eligible for Minnesota State Healthcare Programs. If you qualify, they can also assist you with the application forms and help you through the enrollment process.

Healthcare Advocacy Organizations

- Despite these health insurance options, our nation's healthcare system is far from perfect. If you'd like to help advocate for universal healthcare and fundamental healthcare reform in Minnesota, please check out the <u>Universal Healthcare Action Network (uhcan-MN)</u>, the <u>Greater Minnesota Healthcare Coalition, TakeAction Minnesota, Minnesota COACT</u> and the <u>Minnesota Universal Healthcare Coalition (MUHCC)</u>. In particular, MUHCC and the Greater Minnesota Healthcare Coalition are co-sponsoring the campaign for the Minnesota Health Act and it's creation of the <u>Minnesota Health Plan</u>, dedicated to establishing comprehensive, single-payer health care for all Minnesota residents. You can also share your story and connect with your Senate and Congress representatives on the <u>Artists United for Health Care</u> website.
- The Minnesota Transgender Health Coalition and the Rainbow Health Initiative are organizations that exist to improve health care access and the quality of health care received by members of the GLBT allied community.

If you do not qualify for private or public health insurance:

• If you are not eligible for one of Minnesota's programs, another option may be the Portico Healthnet Program, which offers access to a number of healthcare services through a network of providers. Services such as primary care clinic visits, urgent care services, prescription drugs, and eye care may be covered.

If you have a medical condition ("pre-existing condition") that is keeping you from being insured by public and private insurance providers:

- Check out a <u>Pre-Existing Condition Insurance (PCIP)</u> plan, offered through the state as part of the new, national healthcare reform. PCIP plans are high-deductible insurance that will cover a broad range of health benefits, including primary and specialty care, hospital care, and prescription drugs. Monthly premiums range from \$274 to \$583.
- Check out the Minnesota Comprehensive Health Association, or MCHA. MCHA was established in 1976 by the Minnesota Legislature to offer policies of individual health insurance to Minnesota residents who have been turned down for health insurance by the private market, due to pre-existing health conditions. MCHA is sometimes referred to as Minnesota's "high risk pool" for health insurance (or "health insurance of last resort"). Currently, about 30,000 Minnesota residents are insured by MCHA throughout the State of Minnesota.

Low-cost and Free Clinics

You do not need to have health insurance to receive medical care. People who do not have comprehensive health insurance or who want to save money on their everyday health expenses can receive healthcare at low-cost clinics. The majority of these clinics offer a "sliding fee scale," or a rate that is dependent on your ability to pay.

- Low-cost clinics in the Twin Cities area also include People's
 Center Health Services, Community-University Health Care Center, HCMC's Family Medical Center, HCMC's Family Care East
 Lake Clinic, the Native American Community Clinic (for Native Americans), N.I.P. Community Clinic, NorthPoint Health and Wellness Center, Open Cities Health Center, Phillips
 Neighborhood Clinic, Fremont Community Clinics, West Side Community Health Services, and Southside Community
 Health Services. Doctor Sam, N.I.P. and People's Center Health Services are part of Springboard's "Artists' Access to Healthcare" program. For more info, please see below.
- Low-cost clinics outside of the Twin Cities include the
 <u>Family HealthCare Center</u> in Fargo/Moorhead and the <u>Open</u>
 <u>Door Health Center</u> serving southern Minnesota. <u>Scenic River</u>
 <u>Health Services</u>, <u>Birch Grove Clinic</u>, <u>North Shore Hospital</u>,
 <u>Sawtooth Mountain Clinic</u>, <u>Grand Portage Health Services</u> and
 <u>Lake Superior Health Center</u> are low-cost clinics serving
 Northern Minnesota.
- <u>Dr. Christopher J. Wenner</u> is a solo family physician operating a comprehensive Family Medicine clinic in Cold Spring, MN. His clinic operates under the ideal medical practice model, an outpatient primary care clinic that adopts a low overhead, high technology model to deliver extremely personal care. Dr. Wenner offers a payment plan for those with no insurance or with catastrophic insurance.
- The Neighborhood Health Care Network's statewide phone service, 489-CARE, provides free healthcare information and referrals to free and sliding fee scale clinics in Minneapolis and Saint Paul. They also maintain an excellent online directory of medical, dental and mental health clinics, including care available to the uninsured or underinsured, in the Twin Cities and greater Minnesota. You can also view a list of low-cost clinics nationwide and locate the low-cost clinic nearest you by visiting the Department of Health and Human Services' Health Resources and Services Administration website. Keep in mind that the nearest clinic to you may also be in a neighboring state.
- Medical services at these low-cost clinics may include general medical, dentistry, endocrinology, geriatrics, internal medicine, pediatrics, podiatry, mental health/counseling, optometry, ophthalmology, obstetrics & gynecology, minor surgery and urology. Clinic services will vary. Call or visit clinic websites to find out which services are provided.

- Free clinics (for eligible persons) located in the Twin Cities include St. Mary's Health Clinics and the Pillsbury House Clinic. Primary care services at St. Mary's include physical exams, lab tests, x-rays, diagnostic tests and most medications. Holistic care services at the Pillsbury House include acupuncture, chiropractics, massage therapy, psychology, nursing, health coaching, physical examinations and medical evaluation for non-acute conditions. In addition, The Hennepin County Health Care for the Homeless Project is located in nine shelters and drop-in centers in Minneapolis. The Project provides health and wellness services including medical services, public health nursing, help with applying for public assistance (cash, food, healthcare coverage and referrals for chemical and mental health services).
- Free clinics outside of the Twin Cities include the <u>Mid-Minnesota</u>
 <u>Family Medicine Center</u> in Saint Cloud, the <u>Salvation Army</u>
 <u>Good Samaritan Health Clinic</u> in Rochester, <u>Project Care</u>
 <u>Clinics</u> of Hibbing and the <u>HOPE Clinic</u> in Duluth.
- In addition to the free and low-cost clinics listed above, there are low-cost clinics that specialize in reproductive health. Services may include free or low-cost birth control, Sexually Transmitted Infection (STI) and HIV testing, pregnancy testing, emergency contraception and gynecological care. Clinics include Family Tree Clinic, Midwest Health Center for Women in the Twin Cities, and Planned Parenthood of Minnesota locations across the state.
- A lengthy list of low-cost and sliding-fee scale dental care resources can be found on the <u>Minnesota Dental Association</u>'s website. This list includes resources for general care and hygiene, as well as clinics that provide emergency services (Open Cities Health Center, the University of Minnesota, et al).
- Additional hearing resources can be found by contacting the <u>Minnesota Academy of Audiology</u>.
- Mental health counseling is provided at the following low-cost clinics in the Twin Cities: Hamm Clinic, Pillsbury House Clinic, HCMC's Family Medical Center, the Native American Community Clinic, N.I.P. Community Clinic, NorthPoint Health and Wellness Center, Open Cities Health Center and Southside Community Health Services. Outside of the Twin Cities, the Lake Superior Health Center in Northern Minnesota and Open Door Health Center in Southern Minnesota provide mental health services.
- Adam Arnold is a licensed psychotherapist, working primarily with individuals and families. With a private practice located in Northern Warehouse Artist Cooperative in St. Paul, Adam specializes in treatment for depression, anxiety, sexuality, gender issues, addiction and adolescent development. Adam is also a professional theatre artist and artistic director of Blank Slate Theatre with an interest in serving the mental health needs of artistic professionals. A sliding fee scale is available for those with limited income.

- If you are in crisis and uncertain how to proceed, the <u>Crisis Connection</u> and <u>National Suicide Prevention Lifeline</u> are free mental health counseling resources available 24 hours per day, 7 days a week. Staff at both crisis centers can speak to you and refer you to local resources. The <u>Mental Health Association of Minnesota</u> has information on counseling, crisis lines, domestic violence support services, support groups, and other mental health services. <u>NAMI (National Alliance on Mental Illness)</u> is the nation's largest grassroots organization for people with mental illness and their families. NAMI members and friends work to fulfill the organizations' mission by providing support, education, and advocacy.
- Zipnosis is an online tool used to diagnose basic health problems such as colds, sinus infections, strep throat, bladder infections, yeast infections and seasonal allergies for Minnesotans ages thirteen and older, no insurance needed. Zipnosis requests, while usually \$25, are being offered free-of-charge to artists with promotional code SPRINGBOARD2012 through December 31, 2012 (offer now through 2012). After completing a brief online survey about your symptoms, a board-certified and fully licensed clinician at Fairview Health Services reviews your medical information. They make the clinical decision, not the software, and recommend the best treatment for you. Zipnosis clinicians can prescribe only basic medications and prescriptions are emailed directly to your chosen pharmacy.

Programs to Help Reduce the Cost of Your Healthcare

- Artists, arts administrators and their families may access free, Springboard for the Arts' <u>Artists' Access to Healthcare</u> (AAH) vouchers to be used, like a gift certificate, towards the cost of services at these low-cost clinics in the Twin Cities:
 - Everspring Health (alternative, Minneapolis)
 - Family Dental Care (dental, Minneapolis)
 - N.I.P. Community Clinic (medical/dental/mental health, Minneapolis)
 - People's Center Health Services (medical/mental health, Minneapolis)
 - United Family Medicine (medical, St. Paul)

There are no income requirements. If you are uninsured or underinsured, you qualify! In addition to vouchers at each clinic, members of the Twin Cities Musicians Union (TCMU) get the added benefit of a \$75 reimbursement for follow-up care at NIP Community Clinic.

- "AAH North" is a program of the Artist Relief Fund (in collaboration with Springboard for the Arts) that reimburses underinsured artists living in the arrowhead region of Minnesota and Douglas and Bayfield Counties of Wisconsin for qualifying healthcare expenses.
- The <u>SAGE Cancer Screening Program</u> is a statewide program providing free mammograms and Pap tests to women forty years and older. The program also provides diagnostic services (colposcopy, ultrasound, et al) for those with abnormal results. The program is available to women who meet income guidelines and who either have no health insurance, an unmet deductible, or whose insurance does not cover the cost of these services. SAGE is a program of the Minnesota Department of Health in cooperation with over 360 clinics and health care providers in Minnesota.

- If you are eligible and take part in the SAGE cervical and breast cancer screening program, you may also be eligible to enroll in the <u>SAGEplus program</u>. The SAGEplus program provides free heart disease risk screening (blood pressure, blood cholesterol, blood glucose, body mass index), free life-style change coaching (diet, exercise, smoking cessation), and a free medical referral visit for women with abnormal screening results.
- The Minnesota Department of Health's <u>AIDS Drug Assistance Program (ADAP)</u> and The <u>Minnesota AIDS Project</u>'s Program HH help HIV positive uninsured or underinsured individuals access medications, treatments and insurance. ADAP makes medications available to those who do not qualify for Medicaid. Program HH pays medical and dental insurance premiums. Both programs have income and asset limits.
- Emergency Foodshelf Network's "Fare For All" is a creative and affordable program (open to everyone!) that helps families and individuals stretch their monthly food budgets. Through its volume-purchasing power, Fare For All is able to buy nutritious food at below-retail costs and pass on the savings to people in the community.
- Sage Scopes is a free colorectal cancer screening program that will provide free colonoscopies, as well as free treatment for abnormal results, to men and women who meet income and eligibility guidelines.

A note on colorectal cancer screenings: If you have health insurance, your plan may cover the expense. As of September 23, 2010, all new health insurance policies must cover evidence-based preventive services, including screenings and vaccinations, at no cost to you. If you do not have health insurance that covers colorectal cancer screening and do not qualify for Sage, there are several types of colorectal cancer screenings available in all different price ranges, such as fecal occult blood tests (\$10–25), sigmoidoscopies (\$150–\$300), double-contrast barium enemas (\$250–\$500) and virtual colonoscopies (\$500–\$900) (source: *Colon Cancer Screening for the Uninsured*

by Donna Myers). Some of these tests, especially the fecal occult blood test, may be done at a low-cost clinic. However, none of these tests are as comprehensive as a colonoscopy.

Colonoscopies are costly procedures (\$800-\$2000) that are not performed at low-cost clinics. If you cannot acquire health insurance and need a colonoscopy (or any other surgical procedure not performed by low-cost clinics), the best route for getting this procedure is to obtain a referral from a low-cost clinic such as N.I.P., Open Cities Health Center, or St. Mary's Clinics. Ask these low-cost clinics for recommendations, but also do your research to find out which healthcare providers will do it for less and whether they have financial aid or payment plans (since you will have to pay for the procedure yourself). This will mean explaining your situation and getting a lot of quotes.

It also does not hurt to ask for a reduced cost. For more information about bartering a lower cost, please consult The <u>Georgetown University Health Policy Institute</u>'s free, downloadable guide on "Options for Avoiding and Managing Medical Debt."

Programs to Help Reduce the Cost of Your Prescription Medications

- As a resident of Minnesota, you and your family have access to a statewide Prescription Assistance Program (PAP) called the Minnesota Drug Card. This card provides you with Rx medication savings of up to 75% at more than 56,000 pharmacies across the country including Target, Cub Pharmacy, Kmart Pharmacy, CVS/pharmacy, Hy-Vee, Pamida, Shopko, Walgreens, Thrifty White, Walmart, and many more. You can create as many cards as you need online. Or, we can mail you a card by emailing your request to nikki@springboardforthearts.org. The card is pre-activated and can be used immediately.
- The FamilyWize Prescription Drug Discount Card enables you to receive discounted pricing on prescription drugs. It can offer immediate savings on prescription drugs at participating pharmacies for people that have no health insurance, during deductible periods and for prescription medicine not covered by health insurance, Medicare and other benefit plans. The free resource saves an average of up to 30% or more off the pharmacy's usual and customary retail price of prescription drugs, with the highest savings on generic drugs.
- <u>Partnership for Prescription Assistance</u> helps qualifying patients who lack prescription coverage get the medicines they need through public or private programs.
- The <u>Together RX Access</u> program gives qualifying persons a free prescription-savings card for 24–40% off brand-name or generic prescriptions.
- <u>Target Pharmacy</u> and <u>Walmart Pharmacy</u> have programs (no enrollment fee) that offer generic drugs for \$4 for a 30 day supply and \$10 for a 90 day supply. The program includes nearly 300 generic drugs, but does not include birth control

- pills. Target and Walmart publish the list of eligible medications on their website. Please check with a pharmacist if there is an asterisk next to your medication on the list, as this medication may not cost \$4 in Minnesota.
- If your medication is not covered under Target and Walmart's free programs, it may be worth checking out <u>CVS</u>, <u>Kmart</u> and <u>Walgreens</u>. These stores offer a drug discount program that may have a larger list of eligible prescriptions, but you must pay an annual enrollment fee between \$10 and \$20.
- You may also save money by ordering prescriptions online, via secure Canadian websites like <u>Canadadrugs.com</u> and <u>Jan</u> <u>Pharmacy</u>. These Canadian websites allow you to check prices on your prescriptions before ordering.
- Personalized assistance is available through Minnesota Rx
 <u>Connect</u> help line at 800-333-2433. Representatives can help
 sort through a variety of prescription drug assistance options
 including state, federal and private programs. This includes
 free, impartial assistance about Medicare prescription drug
 coverage. Minnesota RxPriceCompare lists local prescription
 medication prices.
- <u>Pharmacy Checker</u> is an independent source of information on online and mail-order pharmacies. It publishes pharmacy ratings, profiles, and drug price comparisons.
- <u>NeedyMeds</u> has information on pharmaceutical patient assistance programs as well as discount drug cards, low-cost clinics, disease-based financial assistance and government programs.

Preventative and Alternative Healthcare

Receiving medical care is an inevitable and necessary part of life. However, studies have proven that eating healthy, exercising, and treating drug and alcohol addiction can help prevent medical complications in the future. It can also help reduce the cost of your health insurance premiums. Alternative healthcare is used for both therapeutic and preventive care and includes homeopathy, naturopathy, herbal medicine, massage, acupuncture and acupressure.

- Everspring Health provides personalized acupuncture, tuina medical massage (acupressure), dietary therapy, herbal therapy, and lifestyle consulting. As part of Springboard for the Arts' Artists' Access to Healthcare voucher program, artists can receive two free, full-service visits and a membership card that can be used for one additional visit per month during 2012 at a reduced-cost of \$25/visit (that's a \$40 savings per visit). Apply online at www.springboardforthearts.org
- Nutrition resources in the Twin Cities include One Simple
 Shift, and Mastel's Health Foods. Twin Cities Natural Food
 Co-ops have 12 community- and member-owned grocery
 stores dedicated to connecting neighborhood residents with
 the small, local producers, who stock their shelves and cases
 with the freshest produce, dairy and meat products available.
 Many low-cost clinics also provide nutrition and lifestyle
 education.
- Yoga resources in the Twin Cities include Embodied Health, LLC, the St. Paul Yoga Center, One Yoga and the University of Minnesota's Center for Spirituality and Healing. To find a yoga class near you, www.yogafinder.com has a searchable database.
- Addiction resources include <u>QuitPlan</u>, a free service to help you quit smoking, and <u>Alcoholics Anonymous</u>, a free association of men and women that help each other achieve sobriety and stay sober.
- Spiritual care and meditation resources in the Twin Cities include <u>Marilyn Myo-O</u> and the <u>University of Minnesota's Center for</u> <u>Spirituality and Healing</u>.
- Massage and body working resources in the Twin Cities include Embodied Health, LLC and <u>Massage Geek</u>. The Minnesota Chapter of the <u>American Massage Therapy Association</u> has a searchable database to locate a certified massage therapist near you.
- <u>Bhakti Wellness Center</u> provides therapeutic massage, reiki therapy, therapeutic bodywork, spa treatments and meditation.
- <u>Sacred Rearrangements</u> provides healing work, bodywork, acupressure, massage therapy, breathwork, spiritual coaching and mental channeling.

- Golden Sun Chiropractic Wellness Center provides an array
 of preventive health care and natural healing modalities
 including chiropractic, acupuncture, massage, nutrition
 therapy and Health Kinesiology.
- Minnesota Center for Homeopathy and Jackie Krammer
 <u>Classical Homeopathy</u> practice homeopathy, a method of
 treating disease with naturally occurring substances.
 Homeopathic providers outside of the Twin Cities include
 <u>Vital Force Consulting</u> in Northfield and <u>Beth Knudtsen-Spears</u> in Cambridge.
- NE Community Acupuncture, Minnesota Community Acupuncture, Amy Nystrom and Andy Lininger practice acupuncture and herbal medicine in the Twin Cities. Community acupuncture, or group acupuncture, is usually less costly than individual sessions. Additional resources outside of the Twin Cities include Presence Acupuncture and Jade Community Acupuncture Clinic, serving Southern Minnesota, and Professional Acupuncture and Physical Therapy, serving Northern Minnesota. The Acupuncture and Oriental Medicine Association of Minnesota (AOMAM), the only statewide professional association for licensed practitioners of Oriental medicine, has an online searchable database to help you locate a practitioner near you.

Physical Therapy and Chiropractic

When you are injured, it's difficult to continue your artistic practice. These "artist friendly" physical therapists and chiropractors can help you prevent getting hurt or help you bounce back when you are:

- Clinics in the Twin Cities that meet the needs of area artists include Arts Medicine Minnesota Physical Therapy & Reynold's Rehab Physical Therapy, Fairview Rehabilitation Services (Fairview Voice Center, Fairview Performing Arts Physical Therapy, and the Fairview Hand Center), and Allina's Sister Kenny Rehabilitation Institute. Among other clinics, Sister Kenny has a Performing Artists Clinic for injuries related to music practice and performance. The Minnesota Chapter of the American Physical Therapy Association can help you locate a physical therapist nearest you.
- Physical Therapy resources at low-cost clinics include The Phillips Neighborhood Clinic and Pillsbury House Clinic in the Twin Cities and the <u>Lake Superior College Physical Therapy Clinic</u> and North Shore Hospital in Northern Minnesota.
- Dr. Jesse Ploessl of <u>Polar Family Chiropractic Center, Health Plus Chiropractic Clinic</u>, <u>Bend in the River Chiropractic</u>, and Golden Sun Chiropractic Wellness Center provide chiropractic in the Twin Cities. The <u>Minnesota Chiropractic Association</u> has a searchable online database that can help you locate a chiropractic professional near you.

Additional Resources

- The People Incorporated Artability program is a resource for any adults (18+) with mental illness. The program features a free, summer-long series of art and writing workshops, culminating in a three-day show in the fall.
- If you are in the midst of a health challenge, <u>Well Within</u> is a non-profit wellness resource center that can give you encouragement and help you find wellness and balance within your life. While there is a fee for their services, Well Within is committed to bringing services to all individuals regardless of their ability to pay. Please ask any Well Within staff member about scholarships.
- The University of Illinois at Chicago's Health in the Arts program diagnoses, treats and prevents arts-related disorders among people working in all aspects of the arts. Make sure you are well educated on your occupational risks by visiting the program's online database for emergency procedures, precautions, waste management and safety.

Resource Directory

HEALTH INSURANCE INFO

Artists' Health Insurance Resource Center

www.ahirc.org ahirc@actorsfund.org

Georgetown University Health Policy Institute

www.healthinsuranceinfo.net

HealthReform.gov

HEALTH INSURANCE

Private Insurance

Actors' Equity

Equity-League Pension

www.actorsequity.org www.equityleague.org

American Federation of Television and Radio Artists

www.aftra.org

AFLAC

www.aflac.com

Main: 1-800-992-3522 Kelly Anderson, AFLAC Office phone: 952-237-6413

Assurant

www.assurant.com

Blue Cross & Blue Shield of MN

www.bluecrossmn.com

COBRA

Minnesota Department of Commerce www.health.state.mn.us/hmo/cobra.htm 651-296-4026

Dennis and Silvia Conger Insurance Agency

www.congerinsurance.com 651-275-1474

Gohealthinsurance.com

1-888-322-7557

Headwaters Solutions Inc. Consultants for Affordable Health Coverage Andre and Nancy Stephani

612-599-8688

HealthPartners

www.healthpartners.com

Matt Saxe

mattsaxe@gmail.com 612-275-9573 mobile

Medica

www.medica.com 1-800-670-5935

Minneapolis College of Art and Design

meyerandassoc.com/mcadmcaddentalplans.com

Minnesota Health Coverage Jamie Williams

www.mnhealthcoverage.com Office Phone: 612-870-8099

Preferred One

www.preferredone.com

Radle Insurance Services Sheryl Radle

Office Phone: 952-435-3622

Screen Actors Guild

www.sagph.org 800-777-4013

Employee Insurance

Strategic Employee Benefit Services Jim Odegard

100 Washington Square, Suite 1200, Minneapolis www.mn.strategicebs.com 612-758-7701

Public Insurance

Children's Defense Fund of Minnesota

www.cdf-mn.org www.bridgetobenefits.org 651-227-6121

Medicare

www.medicare.gov 1-800-MEDICARE

Minnesota Comprehensive Health Association

www.mchamn.com 1-866-894-8053

Minnesota State Healthcare Programs (Minnesota Department of Human Services)

www.dhs.state.mn.us Twin Cities metro area: 651-431-2670 Outside Twin Cities metro area: 1-800-657-3739

Neighborhood Health Care Network

www.nhcn.org 651-489-CARE 1-866-489-4899 (toll free, outside the metro area)

Portico Healthnet

2610 University Ave W, Ste. 550, St. Paul www.porticohealthnet.org 651-603-5100

Pre-Existing Condition Insurance (PCIP)

www.pcip.gov 1-866-717-5826

HEALTHCARE ADVOCACY ORGANIZATIONS

Artists United for Health Care

www.artistsunitedforhealthcare.org

Greater MN Healthcare Coalition

www.gmhcc.org 1-888-694-5055

Minnesota COACT

www.coact.org 651-646-0900

Minnesota Health Plan

mnhealthplan.org

Minnesota Transgender Health Coalition

www.mntranshealth.org 612-823-1152

Minnesota Universal Health Care Coalition (MUHCC)

2469 University Ave. West, Room 150W, St. Paul www.muhcc.org 651-641-4073

Rainbow Health Initiative

www.rainbowhealthiniative.org 877-499-7744

TakeAction MN

www.takeactionminnesota.org 651-641-6199

Universal Health Care Action Network (uhcan-MN)

3249 Hennepin Ave., Suite 220, Minneapolis www.uhcan-mn.org 612-384-0973

LOW-COST AND FREE CLINICS

Adam Arnold Psychotherapy and Counseling Services

308 Prince Street, #515, St. Paul www.adamwarnold.com 612-481-2234

Birch Grove Clinic

9 Good Neighbor Hill Rd, Tofte sawtoothmountainclinic.org 218-387-2330

Dr. Christopher J. Wenner

24 3rd Ave. South, Suite #1, Cold Spring www.cjwennermd.com 320-685-3020

Community-University Health Care Center

2001 Bloomington Avenue, Minneapolis www.ahc.umn.edu/cuhcc 612-638-0700

Crisis Connection

www.crisis.org 1-866-379-6363

Department of Health and Human Services Health Resources and Services Administration

www.ask.hrsa.gov

Family HealthCare Center

306 4th St N, Fargo, ND (medical and dental) 701-271-3344 715 N 11th St, Suite 106b Moorhead (dental clinic) 218-299-7830 www.famhealthcare.org

Family Tree Clinic

1619 Dayton Ave., St. Paul www.familytreeclinic.org 651-645-0478

Fremont Community Clinics

www.fremonthealth.org Fremont Clinic: 612-588-9411 Central Avenue Clinic: 612-781-6816 Sheridan Women & Children's Clinic: 612-362-4111

Grand Portage Health Services

62 Upper Rd., Grand Portage sawtoothmountainclinic.org 218-475-2235

Hamm Clinic

408 Saint Peter Street, Suite 429, St. Paul www.hammclinic.org 651-224-0614

HCMC's Family Care East Lake Clinic

2700 East Lake Street, Minneapolis www.hcmc.org 612-873-8100

HCMC's Family Medical Center

5 West Lake Street, Minneapolis www.hcmc.org 612-545-9000

Hennepin County Health Care for the Homeless Project

Nine locations in Minneapolis www.hennepin.us or www.ow.ly/2CkZj 612-348-5553

HOPE Clinic

University of Minnesota, Duluth CHUM Center125, N. 1st Ave. W, Duluth www.hopeclinicduluth.org

Lake Superior Community Health Center

multiple locations: 4325 Grand Ave, Duluth, MN 218-722-1497 3600 Tower Avenue, Superior, WI 715-392-1955 www.lschc.org

Mental Health Association of Minnesota

2021 East Hennepin Avenue, Suite 412, Minneapolis www.mentalhealthmn.org 800-862-1799

Mid-Minnesota Family Medicine Center

1520 Whitney Court, Suite 200, St. Cloud www.centracare.com/clinics/mid_mn.html 320-240-3157

Midwest Health Center for Women

33 Fifth Street S., 4th floor, Minneapolis www.midwesthealthcenter.org 1-800-998-6075

Minnesota Academy of Audiology

www.minnesotaaudiology.org 612-250-0305

Minnesota Dental Association

1335 Industrial Boulevard, Suite 200, Minneapolis www.mndental.org 612-767-8400

National Suicide Prevention Lifeline

1-800-273-TALK (8255)

Native American Community Clinic (Counseling Services)

1113 East Franklin Avenue, Suite 104, Minneapolis www.nacc-healthcare.org 612-238-0747

Native American Community Clinic (Medical Services)

1213 East Franklin Avenue, Minneapolis www.nacc-healthcare.org 612-872-8086

Neighborhood Involvement Program (N.I.P.) Community Clinic

2431 Hennepin Avenue South, Minneapolis www.neighborhoodinvolve.org 612-374-3125

NorthPoint Health and Wellness Center

1315 Penn Avenue North, Minneapolis www.northpointhealth.org 612-302-4600

North Shore Hospital

515 5th Ave W, Grand Marais www.grandmaraishospital.com 218-387-2330

Open Cities Health Center

409 North Dunlap Street, St. Paul www.ochealthcenter.com 651-290-9200

Open Door Health Center

309 Holly Ln., Mankato www.odhc.org 507-388-2120

People's Center Health Services

425 20th Avenue South, Minneapolis *Drop-in clinic:* Seward Co-op, 2823 East Franklin Ave., Minneapolis www.peoples-center.org 612-332-4973

Phillips Neighborhood Clinic

2647 Bloomington Avenue South, Minneapolis www.student.med.umn.edu/pnc 612-724-1690

Pillsbury House Clinic

3501 Chicago Avenue South, Minneapolis www.puc-mn.org 612-824-0708

Planned Parenthood of Minnesota

www.plannedparenthood.org 1-800-230-PLAN

Project Care Clinics

3112 6th Ave East, Hibbing www.hibbing.mn.us or www.ow.ly/2Cndp 218-362-6442

Salvation Army Good Samaritan Health Clinic

120 North Broadway, Rochester www.usc.salvationarmy.org or www.ow.ly/2CmmW 507-529-4100

Sawtooth Mountain Clinic

513 5th Ave W, Grand Marais www.sawtoothmountainclinic.org 218-387-2330

Scenic Rivers Health Services

126 W 7th Ave, Floodwood 601 Highway 73, Floodwood 135 Pine Tree Dr, Bigfork 12052 Main St, Northome 20 5th St SE, Cook 410 2nd St. NW, Big falls www.bigforkvalley.org/clinics/srhs.html 218-666-5102 (x25)

Southside Community Health Services

www.southsidechs.org 612-822-9030

St. Mary's Health Clinics

Nine metro-area clinic sites www.stmaryshealthclinics.org 651-690-7029

West Side Community Health Services

153 Cesar Chavez St., St. Paul www.westsidechs.org 651-222-1816

PROGRAMS TO HELP REDUCE THE COST OF YOUR HEALTHCARE

"AAH - North"

Artist Relief Fund www.artistrelieffund.org 218-722-0952

AIDS Drug Assistance Program Minnesota Department of Health and Human Services

www.dhs.state.mn.us or www.ow.ly/2DyEN 800-657-3761

"Artists' Access to Healthcare" Program

www.springboardforthearts.org aah@springboardforthearts.org Nikki Hunt, Springboard for the Arts 651-379-0871

Emergency Food Shelf Network Fare for All Program

www.emergencyfoodshelf.org/ffa 1-800-582-4291

Georgetown University Health Policy Institute

www.healthinsuranceinfo.net

Minnesota AIDS Project

1400 Park Avenue S, Minneapolis www.mnaidsproject.org 612-341-2060

SAGE Cancer Screening Program

www.health.state.mn.us 1-888-643-2584

SAGE plus Cancer Screening Program

www.health.state.mn.us 651-201-5615

Sage Scopes Cancer Screening Program

www.health.stat e.mn.us 651-556-0680

Twin Cities Musicians Union (TCMU)

www.tcmu.com tcmu@comcast.net 612-338-5013

PROGRAMS TO HELP REDUCE THE COST OF YOUR PRESCRIPTION MEDICATIONS

CanadaDrugs.com

www.canadadrugs.com 1-800-226-3784

CVS Pharmacy

www.cvs.com 1-800-746-7287

FamilyWize Prescription Drug Discount Card

www.familywize.com info@familywize.org 800-222-2818

Jan Pharmacy

www.jandrugs.com 1-866-395-3784

Kmart Pharmacy

www.kmart.com/pharmacy 1-866-KMART-4U

Minnesota Drug Card

www.mndrugcard.com

Minnesota RxConnect & RxPrice Compare

www.state.mn.us or www.ow.ly/2DBIH 800-333-2433

NeedyMeds

www.needymeds.org

Partnership for Prescription Assistance

www.pparxmn.org 1-888-477-2669

Pharmacy Checker

www.pharmacychecker.com

Target Pharmacy

www.target.com 1-800-440-0680

Together RX Access

www.togetherrxaccess.com 1-800-444-4106

Walgreens Pharmacy

www.walgreens.com 1-800-925-4733

Walmart Pharmacy

www.walmart.com/pharmacy 1-800-925-6278

PREVENTATIVE HEALTHCARE

Alcoholics Anonymous

www.alcoholics-anonymous.org Look for "Alcoholics Anonymous" in any telephone directory

Embodied Health, LLC

2500 University Ave. W., #F5, St. Paul www.embodied-health.com 651-235-8254

Mastel's Health Foods

1526 St. Clair Avenue, St. Paul www.mastelshealthfoods.com 651-690-1692

One Simple Shift

612-250-1432

One Yoga

2100 B Lyndale Avenue South, Minneapolis www.one-yoga.com 612-872-6347

QuitPlan

www.quitplan.com 1-888-354-PLAN

St. Paul Yoga Center

1162 Selby Ave., St. Paul www.stpaulyogacenter.com 651-644-7141

Twin Cities Natural Food Co-ops

www.themix.coop

University of Minnesota's Center for Spirituality and Healing

www.csh.umn.edu 612-624-9459

YogaFinder

www.yogafinder.com

ALTERNATIVE HEALTHCARE

Acupuncture and Oriental Medicine Association of Minnesota

12527 Central Ave NE Suite 137 Blaine www.aomam.org 651-641-0467

American Massage Therapy Association

www.amtamn.org

Amy Nystrom, L.Ac.

101 Lake Street West, Wayzata www.minneapolisacupuncturist.com 952-473-4241

Andy Lininger, L.Ac.

651-291-9498

Beth Knudtsen-Spears, Homeopathic Practitioner

807 N. Main, Cambridge www.spearsnaturalhealth.com 763-552-HEAL

Bhakti Wellness Center

1200 Main Street, Hopkins www.bhakticlinic.com 612-859-7709

Everspring Health

2201 Hennepin Ave., Minneapolis www.EverspringHealth.com 612-216-3500

Golden Sun Chiropractic Wellness Center

7035 Wayzata Boulevard, Suite 100, St. Louis Park www.goldensunchiro.com 952-922-1478

Jackie Kramer Classical Homeopathy

4306 Bryant Avenue South, Minneapolis homeopathyminneapolis.com 612-824-7808

Jade Community Acupuncture Clinic

103 E 3rd St, Winona www.acupuncturewinona.com 507-312-0621

Marilyn Myo-0

www.marilynmyo-o.com 952-259-1468

Massage Geek

New Light Specialty Clinic: 2375 University Ave. W., #160, St. Paul Spring Salon Spa: 4289 Sheridan Ave. S., Minneapolis www.massagegeek.com 612-325-3357

Minnesota Center for Homeopathy

7575 Golden Valley Road, Suite 385, Golden Valley www.homeovista.org 763-746-9242

Minnesota Community Acupuncture

5500 Lincoln Drive, Suite 100, Edina 2599 White Bear Ave., Maplewood 1635 Robert St. Ste. C-2, West St. Paul www.minnca.com Edina: 952-746-3478 Maplewood: 651-243-1850 West St. Paul: 651-705-6522

NE Community Acupuncture

1224 2nd St. NE, Suite 200, Minneapolis www.necommunityacupuncture.com 612-709-5872

Presence Acupuncture

7094 Lake Drive, Lino Lakes www.mnacupuncture.net 651-366-9512

Professional Acupuncture and Physical Therapy

1827 East Superior St., Duluth www.profacup.com 218-724-3400

Sacred Rearrangements

4304 Chicago Ave. South, Minneapolis www.sacredrearrangements.com

University of Minnesota's Center for Spirituality and Healing

www.csh.umn.edu 612-624-9459

Vital Force Consulting, Inc.

108 East Third Street, Northfield www.vitalforceconsulting.com 507-645-4329

PHYSICAL THERAPY

American Physical Therapy Association Minnesota Chapter

www.mnapta.org 651-635-0902

Bend in the River Chiropractic Marina Proudfoot, DC

2021 East Hennepin Ave, Ste 137, Minneapolis www.bendintheriver.com 612-676-0438

Fairview Voice Center, Fairview Performing Arts Physical Therapy, and the Fairview Hand Center

www.fairview.org/rehab 612-672-6507

HealthPlus Chiropractic Clinic

4080 W. Broadway, Ste. 128, Robbinsdale www.healthpluschiropracticclinic.com 763-535-4342

Lake Superior College Physical Therapy Clinic

Duluth, MN 218-733-1093

Minnesota Chiropractic Association

4620 West 77th Street, Suite 100, Edina www.mnchiro.com 952-882-9411

Phillips Neighborhood Clinic

2647 Bloomington Avenue South, Minneapolis www.student.med.umn.edu/pnc 612-724-1690

Pillsbury House Clinic

3501 Chicago Avenue S, Minneapolis www.puc-mn.org 612-824-0708

Polar Family Chiropractic Center

Dr. Jesse Ploessl 2470 McKnight Rd North, North Saint Paul www.polarfamilychiro.com ploesslchiro@hotmail.com 651-777-3877

Reynolds Rehab Physical Therapy & Arts Medicine Minnesota

43 Main Street SE, Minneapolis 2119 Cliff Road, Eagan www.reynoldsrehabpt.com 612-331-5757; 651-688-7500

Sister Kenny Rehabilitation Institute (& Performing Artists Clinic)

800 East 28th Street, Minneapolis www.allina.com 612-863-4466

ADDITIONAL RESOURCES

Artability

www.peopleincorporated.org/get-involved/artability/artability@PeopleIncorporated.org

NAMI (National Alliance on Mental Illness) - Minnesota

P.O. Box 28512 Oakdale, MN 55128 www.nami.org 651-501-9834

University of Illinois at Chicago's Health in the Arts program

835 South Wolcott Street Room #E144, Chicago, IL www.uic.edu 312-996-7420

Well Within

1880 Livingston Avenue, Ste 103, W St. Paul www.wellwithin.org 651-451-3113