

freelancers union health plans

freelancers union health plans have become an essential resource for independent contractors seeking reliable and affordable health insurance coverage. As the gig economy continues to expand, more professionals are navigating the complexities of securing health benefits outside traditional employer-sponsored plans. Freelancers Union health plans offer tailored options designed specifically for the unique needs of freelancers, providing access to comprehensive medical coverage, dental, vision, and additional benefits. This article explores the features, benefits, eligibility criteria, and how these plans compare to other insurance options available to self-employed individuals. In addition, it covers practical tips on enrolling in freelancers union health plans and maximizing the value of membership. Understanding these plans can empower freelancers to make informed decisions about their healthcare, ensuring stability and peace of mind in an often unpredictable work environment.

- Overview of Freelancers Union Health Plans
- Benefits of Joining Freelancers Union
- Eligibility and Enrollment Process
- Types of Health Plans Offered
- Comparing Freelancers Union Plans to Other Options
- Tips for Maximizing Plan Benefits

Overview of Freelancers Union Health Plans

Freelancers Union health plans are designed to address the insurance needs of independent workers who do not have access to employer-sponsored health benefits. These plans are typically offered through partnerships with established insurance providers, allowing members to access competitive rates and comprehensive coverage options. The union advocates on behalf of freelancers to secure affordable health insurance, emphasizing flexibility and choice. Since freelancers often face unpredictable income and work schedules, these plans aim to provide adaptable solutions that cater to varying budgets and healthcare requirements. Coverage often includes preventive care, hospital stays, prescription drugs, and specialist visits, ensuring freelancers have the protection they need.

History and Mission of Freelancers Union

The Freelancers Union was founded to support the growing number of independent professionals who lack traditional employment benefits. Its mission focuses on advocating for freelancers' rights and providing access to affordable health insurance and other resources. The health plans offered through the union are a key component of this mission, helping to bridge the gap in coverage for self-employed individuals across the United States. By leveraging group purchasing power and negotiating favorable terms with

insurers, the union delivers value and security to its members.

Benefits of Joining Freelancers Union

Joining the Freelancers Union and enrolling in its health plans offers numerous advantages tailored to the freelance lifestyle. Beyond access to health insurance, members benefit from community support, educational resources, and advocacy efforts aimed at improving conditions for independent workers. The union provides members with tools and information to navigate healthcare options effectively and maintain wellness while managing the unpredictability of freelance work.

Health Coverage Advantages

Freelancers Union health plans offer several key benefits, including:

- Wide range of coverage options suitable for different budgets and health needs.
- Access to preventive care services at no extra cost.
- Coverage for essential medical services such as hospitalization, surgery, and prescription medications.
- Flexibility to choose primary care providers and specialists within network plans.
- Options for dental and vision insurance included or available as add-ons.

Additional Member Perks

Besides insurance coverage, members gain access to exclusive freelance-focused resources, including:

- Community networking and support groups.
- Workshops and webinars on freelancing best practices and business growth.
- Discounts on coworking spaces, software, and professional services.
- Advocacy initiatives aimed at improving legislation and protections for freelancers.

Eligibility and Enrollment Process

Eligibility for freelancers union health plans generally requires membership in the Freelancers Union, which is open to independent professionals across

the United States. There are no strict income or occupational restrictions, making the plans accessible to a broad range of freelancers, contractors, consultants, and self-employed individuals.

How to Become a Member

Joining the Freelancers Union is straightforward and involves completing an online membership application. Membership may be free or require a nominal fee, depending on the services accessed. Once a member, individuals gain access to the union's resources, including health plan offerings.

Enrollment Periods and Deadlines

Enrollment in freelancers union health plans typically aligns with standard health insurance enrollment periods, including the annual Open Enrollment Period. Additionally, qualifying life events such as loss of coverage, marriage, or birth of a child can trigger Special Enrollment Periods. It is crucial for freelancers to keep track of these timelines to avoid gaps in coverage. The enrollment process usually involves selecting a plan, submitting necessary documentation, and confirming payment arrangements.

Types of Health Plans Offered

Freelancers Union provides access to various health insurance plans tailored for freelancers' diverse needs. These plans may include Health Maintenance Organizations (HMOs), Preferred Provider Organizations (PPOs), and high-deductible health plans (HDHPs) compatible with Health Savings Accounts (HSAs).

Individual and Family Plans

The union offers individual plans suitable for solo freelancers, as well as family plans that cover spouses and dependents. These plans provide comprehensive coverage options, including inpatient and outpatient care, maternity services, mental health support, and prescription drug coverage. The flexibility to choose between different plan types allows members to balance premiums, deductibles, and out-of-pocket costs according to their healthcare priorities.

Dental and Vision Insurance

Many freelancers union health plans include or offer optional dental and vision coverage. This expansion of benefits ensures that members can maintain overall health, including regular dental check-ups and eye care, which are often excluded from basic health insurance plans. Access to affordable dental and vision insurance is particularly important for freelancers who might otherwise face high out-of-pocket expenses.

Comparing Freelancers Union Plans to Other Options

When evaluating freelancers union health plans, it is important to compare them with other insurance products available on the market. This includes marketplace plans under the Affordable Care Act (ACA), private insurance policies, and potential alternatives like short-term health plans or association health plans.

Pricing and Coverage Comparison

Freelancers Union health plans often benefit from group purchasing power, which can lead to competitive premiums compared to individual market plans. However, pricing and coverage vary by state and plan type. Members should assess factors such as monthly premiums, deductibles, co-pays, out-of-pocket maximums, and provider networks to determine the best fit. The union's plans generally emphasize comprehensive coverage with preventative care and chronic condition management included.

Flexibility and Member Support

One distinguishing feature of freelancers union health plans is the additional member support and advocacy provided by the union. Unlike standard insurance providers, the union offers guidance tailored to freelancers' unique challenges, including assistance with claims and policy understanding. This support can be valuable in navigating the complexities of health insurance without employer HR departments.

Tips for Maximizing Plan Benefits

To get the most out of freelancers union health plans, members should adopt strategies that optimize their coverage and minimize costs. Understanding plan details and proactive health management are key components of maximizing benefits.

Utilize Preventive Services

Most freelancers union health plans cover preventive services without additional costs, including annual physicals, immunizations, and screenings. Taking advantage of these services can detect health issues early and reduce the need for expensive treatments later.

Manage Healthcare Expenses

Freelancers should carefully track medical expenses and use online portals or mobile apps provided by the insurance carrier to monitor claims and payments. Selecting in-network providers can significantly lower out-of-pocket costs. Additionally, contributing to Health Savings Accounts (HSAs) if available can offer tax advantages and help build a healthcare expense fund.

Engage with Union Resources

Members are encouraged to participate in Freelancers Union workshops and informational sessions to stay informed about healthcare changes and best practices. Networking with other freelancers can also provide insights into managing health insurance and related financial planning.

Frequently Asked Questions

What is the Freelancers Union Health Plan?

The Freelancers Union Health Plan is a health insurance program designed specifically for freelancers, independent contractors, and self-employed individuals, offering affordable and flexible coverage options tailored to their unique needs.

Who is eligible to join the Freelancers Union Health Plan?

Eligibility typically includes freelancers, independent workers, and self-employed individuals across various industries. Requirements may vary by state and plan type, so it's best to check specific eligibility criteria on the Freelancers Union website.

What types of health insurance plans are offered by the Freelancers Union?

The Freelancers Union offers a range of health insurance plans including individual and family health plans, dental and vision coverage, short-term health insurance, and supplemental products such as disability insurance.

How does the Freelancers Union Health Plan compare to traditional employer-sponsored health insurance?

The Freelancers Union Health Plan is designed to provide flexible coverage options for independent workers who do not have access to traditional employer-sponsored insurance. While it may not always have the same pricing advantages as group plans, it offers tailored benefits and resources suited to freelancers.

Can freelancers access additional resources or benefits through the Freelancers Union Health Plan?

Yes, members often gain access to additional resources such as advocacy, networking opportunities, financial planning tools, and discounts on other services like coworking spaces and wellness programs.

How can freelancers enroll in the Freelancers Union Health Plan?

Freelancers can enroll by visiting the Freelancers Union website, where they

can compare plans, check eligibility, and apply online during open enrollment periods or special enrollment windows triggered by qualifying life events.

Are there any recent updates or changes to the Freelancers Union Health Plans for 2024?

For 2024, the Freelancers Union has introduced enhanced telehealth services, expanded mental health coverage, and new plan options to better accommodate freelancers' diverse needs. It's recommended to check their official site for the most current information.

Additional Resources

1. The Freelancer's Guide to Health Insurance: Navigating Union Plans

This book offers a comprehensive overview of health insurance options specifically tailored for freelancers. It focuses on the benefits and challenges of joining freelancers union health plans, explaining eligibility, coverage details, and cost management. Readers will find practical advice on choosing the right plan to ensure financial and health security.

2. Health Benefits for Independent Workers: Understanding Freelancers Union Plans

Designed for independent contractors and gig workers, this book dives into the structure and advantages of health plans offered by freelancers unions. It highlights how collective bargaining can reduce premiums and improve coverage. The book also provides tips on maximizing benefits and avoiding common pitfalls.

3. Protecting Your Health and Income: A Freelancer's Handbook

This handbook emphasizes the importance of health insurance for freelancers and how union health plans can be a valuable resource. It covers enrollment processes, plan comparisons, and how to leverage union resources for better health outcomes. The author shares real-life case studies to illustrate successful health plan management.

4. Union Health Plans for the Self-Employed: A Practical Approach

Focusing on the self-employed community, this book explains the role of freelancers unions in providing affordable health insurance options. Readers learn about the legal frameworks, subsidies, and additional perks that come with union health plans. The book is filled with actionable steps for securing and maintaining coverage.

5. The Gig Economy and Health Insurance: Freelancers Union Strategies

This title explores the intersection of the gig economy and health insurance, spotlighting how freelancers unions advocate for better health benefits. It discusses policy developments, union negotiations, and the impact on freelancers' healthcare access. The book is essential for gig workers seeking to understand their health insurance rights.

6. Affordable Health Coverage for Freelancers: Inside the Union Plans

This book breaks down the cost structures and coverage options available through freelancers union health plans. It guides readers through budgeting for health insurance and explains how unions negotiate group rates for members. The author also covers supplemental benefits and wellness programs offered by these plans.

7. Securing Health Insurance as a Freelancer: The Union Advantage

Highlighting the unique benefits of union-backed health insurance, this guide helps freelancers understand the advantages of pooling resources. It discusses plan selection, enrollment timing, and managing claims within union health programs. The book is a valuable resource for freelancers prioritizing comprehensive health coverage.

8. *Freelancers Union Health Plans: A Comprehensive Resource*

This resource book serves as an all-in-one reference for freelancers interested in union health plans. It includes detailed explanations of plan types, eligibility requirements, and member services. Additionally, it offers guidance on navigating healthcare systems and advocating for better benefits.

9. *Health Insurance Solutions for Freelancers: Union Plans Explained*

Aimed at demystifying health insurance, this book explains how freelancers unions create tailored health plans to meet independent workers' needs. It covers enrollment processes, cost-sharing mechanisms, and how to access preventive care through union plans. The author also addresses future trends in freelancer health insurance options.

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freelancers union health plans: The Freelancer's Bible Sara Horowitz, Toni Sciarra Poynter, 2012-10-23 Amazingly, one-third of the American workforce is freelance—that's 42 million people who have to wrestle with not just doing the work, but finding the work, then getting paid for the work, plus health care, taxes, setting up an office, marketing, and so on. Now help is here, and consultants, independent contractors, the self-employed, "solopreneurs," and everyone else living a freelancer's life will never be alone again but instead can be part of a strong and vibrant community. Written by the authority on freelance working, Sara Horowitz, MacArthur "Genius" Fellow and founder of the national Freelancers Union and, most recently, the Freelancers Insurance Company, The Freelancer's Bible will help those new to freelancing learn the ropes, and will help those who've been freelancing for a while grow and expand. It's the one-stop, all-encompassing guide to every practical detail and challenge of being a nimble, flexible, and successful freelancer: the three essentials of getting clients and the three most important ways to keep them happy. Five fee-setting strategies. Thirteen tactics for making it through a prolonged dry spell. Setting up a home office vs. renting space. The one-hour contract. A dozen negotiating dos and don'ts. Building and maintaining

your reputation. Dealing with deadbeats. Health Insurance 101. Record-keeping and taxes. Productivity, including a quiz: "What Is Your Ideal Day?" Building a community. Subcontracting and other strategies for taking your freelancing career to the next level. Retirement plans, plans for saving for education, and how to achieve financial freedom.

freelancers union health plans: *Graphic Artists Guild Handbook, 17th Edition* The Graphic Artists Guild, 2025-11-04 The industry bible for graphic arts professionals, with pricing guidelines and information on business, ethical, and legal issues—in a new, updated edition with essential information on AI, NFTs, social media, and more. For over 50 years, the Graphic Artists Guild Handbook has been an indispensable resource for graphic arts, communication design, and illustration professionals. As the graphic art marketplace continues to evolve with the changing digital and print media landscape, the need for up-to-date information on business, ethical, technical, and legal issues is greater than ever. The content of the 17th Edition has been updated and expanded to create a resource that is relevant to how graphic artists work today: New content addressing generative AI and ways to protect your work. How to develop a business plan. A new section on non-fungible tokens (NFTs) and how artists are using them to maximize their income. The addition of the following sub-disciplines: public art, mural art, and social media design & marketing. Realistic pricing guidelines to help the self-employed create a sustainable livelihood and plan for times of economic uncertainty. Current U.S. salary information and freelance rates by discipline. Up-to-date copyright registration information, including an explanation of the Copyright Claims Board and how to use it. Model contracts and forms to adapt to your specific needs. Eight new interviews with diverse and self-employed graphic artists. A QR code to access future updates that will be available on the Graphic Artists Guild website. This new robust edition also includes a dedication to industry legend Cheryl D. Miller and a foreword by industry luminary Debbie Millman, best known as the host of the podcast Design Matters, along with a wealth of contributing writers who offer tips on and insight into today's most pressing topics.

freelancers union health plans: Career Interrupted Reena Gupta, Rebecca Cullen, 2021-11-17 Packed with wisdom and insight from interviews with 43 experts including entrepreneurs, talent industry executives, psychologists, and career coaches, *Career Interrupted* stands out as a highly-personalized self-help book that teaches you how to navigate even the most challenging of career crossroads. In this refreshing guide on what it takes to find fulfillment and balance in your professional and personal life, serial technopreneur and work-life advisor, Reena Gupta, is your personal champion giving you the mindset, tools, and strategies helping you to: ? Identify and change the patterns that are holding you back ? Get clarity on your priorities and zero in on your secret sauce ? Create your own happiness scale ? Find your professional ecosystem ? Flex your social connection muscles ? Reinforce your support network ? Prioritize your body, mind, and soul wellness ? Explore three different career paths ? Choose your path to create a life you totally love By the end of *Career Interrupted*, rather than playing a passive part in your career, you will be in the driver's seat making work-life harmony a reality.

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freelancers union health plans: *Raw Deal* Steven Hill, 2015-10-20 What's going to happen to my job? That's what an increasing number of anxious Americans are asking themselves. The US workforce, which has been one of the most productive and wealthiest in the world, is undergoing an alarming transformation. Increasing numbers of workers find themselves on shaky ground, turned into freelancers, temps and contractors. Even many full-time and professional jobs are experiencing this precarious shift. Within a decade, a near-majority of the 145 million employed Americans will be impacted. Add to that the steamroller of automation, robots and artificial intelligence already replacing millions of workers and projected to obsolesce millions more, and the jobs picture starts looking grim. Now a weird yet historic mash-up of Silicon Valley technology and Wall Street greed is thrusting upon us the latest economic fraud: the so-called sharing economy, with companies like Uber, Airbnb and TaskRabbit allegedly liberating workers to become independent and their own CEOs, hiring themselves out for ever-smaller jobs and wages while the companies profit. But this share the crumbs economy is just the tip of a looming iceberg that the middle class is drifting toward. *Raw Deal: How the Uber Economy and Runaway Capitalism Are Screwing American Workers*, by veteran journalist Steven Hill, is an exposé that challenges conventional thinking, and the hype celebrating this new economy, by showing why the vision of the techno sapien leaders and their Ayn Rand libertarianism is a dead end. In *Raw Deal*, Steven Hill proposes pragmatic policy solutions to transform the US economy and its safety net and social contract, launching a new kind of deal to restore power back into the hands of American workers.

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technological change are reflected and processed in political and public discourses in the United States in the most recent past. More specifically, this work examines how the themes of automation, digitization, and the platform economy and their impact on the future of work are reflected in public discourse through the analysis of journalistic articles, and political discourse through the analysis of congressional hearings. Public and political discourses, as well as economic narratives, shape our understanding of certain developments such as technological change, our behavior more generally, and societal support of said developments. Therefore, it is vital to investigate and analyze these discourses in order to show how technological change is perceived and evaluated today. This work draws from concepts and methods of several different disciplines, most notably using a combination of corpus-linguistic methods and exemplary textual analysis. This way, this work stands as truly interdisciplinary, with a unique approach to the quantitative and qualitative examination of discourses.

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freelancers union health plans: *The 2012 Collection* Daniel Pinchbeck, 2012-02-21 Now in the years beyond 2012—discover the true meaning behind the hype that captivated the world. It should be no surprise to us now, but the pomp surrounding the coming of the year 2012 that grasped the human race's attention in those preceding years was not at all about the end of the world. Instead, much to the contrary, Daniel Pinchbeck believes that the passing of the year 2012 marked the beginning of a global shift in consciousness—where the human race would begin to see the world and existence on this planet through a different lens, embracing fresh ideas about who we are and what it means to be human. Discover the true wisdom behind the 2012 phenomenon with these two captivating works by one of the leading minds in the movement—both in one place for the first time, and at one low price. 2012: The Return of Quetzalcoatl Cross James Merrill, H. P. Lovecraft, and Carlos Castaneda—each imbued with a twenty-first-century aptitude for quantum theory and existential psychology—and you get the voice of Daniel Pinchbeck. And yet, nothing quite prepares us for the lucidity, rationale, and informed audacity of this seeker, skeptic, and cartographer of hidden realms. Throughout the 1990s, Pinchbeck had been a member of New York's literary select. He wrote for publications such as The New York Times Magazine, Esquire, and Harper's Bazaar. His first book, *Breaking Open the Head*, was heralded as the most significant on psychedelic experimentation since the work of Terence McKenna. But slowly something happened: Rather than writing from a journalistic remove, Pinchbeck—his literary powers at their peak—began to participate in the shamanic and metaphysical belief systems he was encountering. As his psyche and body opened to new experience, disparate threads and occurrences made sense like never before: Humanity, every sign pointed, is precariously balanced between greater self-potential and environmental disaster. The Mayan calendar's end date of 2012 seems to define our present age: It heralds the end of one way of existence and the return of another, in which the serpent god Quetzalcoatl reigns anew, bringing with him an unimaginably ancient—yet, to us, wholly new—way of living. A result not just of study but also of participation, 2012 tells the tale of a single man in whose trials we ultimately recognize our own hopes and anxieties about modern life. *Toward 2012: Perspectives on the Next Age* An informed, challenging, and engaging collection of essays on the

new choices in lifestyles and community as we begin the countdown toward the year 2012. This fresh and thought-provoking anthology draws together some of today's most celebrated visionaries, thinkers, and pioneers in the field of evolving consciousness—exploring topics from shamanism to urban homesteading, the legacy of Carlos Castaneda to Mayan predictions for the year 2012, and new paths in direct political action and human sexuality. *Toward 2012* highlights some of the most challenging, intelligent pieces published on the acclaimed website Reality Sandwich. It is coedited by Daniel Pinchbeck, the preeminent voice on 2012, and online pioneer Ken Jordan, and features original works from Stanislav Grof, John Major Jenkins, and Paul D. Miller (DJ Spooky); interviews with Abbie Hoffman and artist Alex Grey; and a new introduction by Pinchbeck. Here are ideas that trace the arc of our evolution in consciousness, lifestyles, and communities as we draw closer to a moment in time that portends ways of living that are different from anything we have expected or experienced.

freelancers union health plans: Uberworked and Underpaid Trebor Scholz, 2017-05-23 This book is about the rise of digital labor. Companies like Uber and Amazon Mechanical Turk promise autonomy, choice, and flexibility. One of network culture's toughest critics, Trebor Scholz chronicles the work of workers in the sharing economy, and the free labor on sites like Facebook, to take these myths apart. In this rich, accessible, and provocative book, Scholz exposes the uncaring reality of contingent digital work, which is thriving at the expense of employment and worker rights. The book is meant to inspire readers to join the growing number of worker-owned platform cooperatives, rethink unions, and build a better future of work. A call to action, loud and clear, *Uberworked and Underpaid* shows that it is time to stop wage theft and crowd fleecing, rethink wealth distribution, and address the urgent question of how digital labor should be regulated and how workers from Berlin, Barcelona, Seattle, and São Paulo can act in solidarity to defend their rights.

freelancers union health plans: The Participatory Condition in the Digital Age Darin Barney, Gabriella Coleman, Christine Ross, Jonathan Sterne, Tamar Tembeck, 2016-11-01 Just what is the “participatory condition”? It is the situation in which taking part in something with others has become both environmental and normative. The fact that we have always participated does not mean we have always lived under the participatory condition. What is distinctive about the present is the extent to which the everyday social, economic, cultural, and political activities that comprise simply being in the world have been thematized and organized around the priority of participation. Structured along four axes investigating the relations between participation and politics, surveillance, openness, and aesthetics, *The Participatory Condition in the Digital Age* comprises fifteen essays that explore the promises, possibilities, and failures of contemporary participatory media practices as related to power, Occupy Wall Street, the Arab Spring uprisings, worker-owned cooperatives for the post-Internet age; paradoxes of participation, media activism, open source projects; participatory civic life; commercial surveillance; contemporary art and design; and education. This book represents the most comprehensive and transdisciplinary endeavor to date to examine the nature, place, and value of participation in the digital age. Just as in 1979, when Jean-François Lyotard proposed that “the postmodern condition” was characterized by the questioning of historical grand narratives, *The Participatory Condition in the Digital Age* investigates how participation has become a central preoccupation of our time. Contributors: Mark Andrejevic, Pomona College; Bart Cammaerts, London School of Economics and Political Science (LSE); Nico Carpentier, Vrije Universiteit Brussel (VUB - Free University of Brussels) and Charles University in Prague; Julie E. Cohen, Georgetown University; Kate Crawford, MIT; Alessandro Delfanti, University of Toronto; Christina Dunbar-Hester, University of Southern California; Rudolf Frieling, California College of Arts and the San Francisco Art Institute; Salvatore Iaconesi, La Sapienza University of Rome and ISIA Design Florence; Jason Edward Lewis, Concordia University; Rafael Lozano-Hemmer; Graham Pullin, University of Dundee; Trebor Scholz, The New School in New York City; Cayley Sorochan, McGill University; Bernard Stiegler, Institute for Research and Innovation in Paris; Krzysztof Wodiczko, Harvard Graduate School of Design; Jillian C. York.

freelancers union health plans: A New American Labor Movement William E. Scheuerman,

2021-10-01 The American labor movement isn't dead. It's just moving from the bargaining table to the streets. In *A New American Labor Movement*, William Scheuerman analyzes how the decline of unions and the emergence of these new direct-action movements are reshaping the American labor movement. Tens of thousands of exploited workers—from farm laborers and gig drivers to freelance artists and restaurant workers—have taken to the streets in a collective attempt to attain a living wage and decent working conditions, with or without the help of unions. This new worker militancy, expressed through mass demonstrations, strikes, sit-ins, political action, and similar activities, has already achieved much success and offers models for workers to exercise their power in the twenty-first century. Finally, Scheuerman notes, many of the strategies of the new direct-action groups share features with the sectoral bargaining model that dominates the European labor movement, suggesting that sectoral bargaining may become the foundation of a new American labor movement.

freelancers union health plans: How to Survive and Prosper as an Artist Carroll Michels, 2009-06-09 The classic handbook for launching and sustaining a career that explodes the romantic notion of the starving artist, (The New York Times) with a brand-new chapter on Internet art marketing Now in its sixth edition, *How to Survive and Prosper as an Artist* is the definitive guide to taking control of your career and making a good living in the art world. Drawing on nearly three decades of experience, Carroll Michels offers a wealth of insider's information on getting into a gallery, being your own PR agent, and negotiating prices, as well as innovative marketing, exhibition, and sales opportunities for various artistic disciplines. She has also added a new section on digital printmaking and marketing in this emerging field. Most notably, this sixth edition contains an entirely new chapter: Art Marketing on the Internet. Michels offers criteria for selecting an ideal Web designer for your online portfolio and for organizing your Web presence, and shares proven methods for attracting curators, dealers, and private clients to your site. She also addresses vital legal concerns in the age of e-commerce, including copyrighting and registering your art, and finally, the appendix of resources, consistently updated online at Michels's site the Artist Help Network, is fully revised.

freelancers union health plans: The New Journalist's Guide to Freelancing Meg Wilcox, 2022-09-13 Freelancers make up one of the fastest-growing groups of workers in North America. But, in today's fractured and quick-paced media industry, where do you start? This book is a guide for journalism students, recent graduates, and early-career journalists looking to better understand both the creative and business sides of freelance work in Canada and the US. Learn how to develop your personal brand, how to pitch to different types of publications and media outlets, and how to plan for your financial future as a freelancer (yes, it's possible!). Practical and easy to read, *The New Journalist's Guide* combines more than a decade of the author's personal experience as a freelance journalist with the perspectives of freelancers and experts across Canada and the US in a range of fields.

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