



Susan Swan's vision comes to life – Drug, Health and Dental Care protection to be offered to writers

Writers no longer need to write off their own health care



Despite the old adage that suggests the pen is mightier than the sword, writing isn't usually considered to be an activity that may be hazardous to a person's health – certainly less so than fencing, for example. That is unless you are a professional writer in which case, until now, the pursuit of your career often has come at the expense of the good health of you and your family.

"A lot of famous older writers can't pay their rent, let alone their drug and dental bills," says Susan Swan, the author of *The Wives of Bath* and *What Casanova Told Me*. "Far from the 'Hollywood' image most people have of writers, the reality is that money is always tight for the overwhelming majority of writers."

Poor health care is one result of that tight money. Quite simply, self-employed writers, poets, editors, translators and others have rarely been able to afford the insured benefits packages that most salaried employees take for granted. On average, for example, a Canadian writer makes only between \$18,000 and \$22,000 per year from his or her writing, according to Statistics Canada. In 2005, about 3,000 Canadian authors, or 11 per cent of the 27,500 people who identified themselves as either self-employed or salaried writers, reported no earnings at all from their writing. And in 2006, almost 40 per cent of freelance writers for magazines earned less than \$10,000.

It was after watching the movie, *Gladiator*, a movie whose characters often did die by the sword, that Swan was inspired to do something to help improve her fellow writers' health. "There is a scene where the gladiators were surrounded by warriors with superior weapons and things looked pretty hopeless," she

recalls. "Instead, the gladiators crouched together to form a single human shield and handily defeated their opponents. I thought, we writers are always passing the hat for other writers in need. Why don't we band together to really do something important for ourselves and push for a health and dental insurance program?"

Swan began testing the idea in 2007 when she was chair of The Writers' Union of Canada, an organization founded in 1973 that is the national voice for Canadian writers of books in all the general trade genres. Swan talked, mostly to younger writers about their needs and concerns during a series of wine and cheese gatherings she hosted to meet some of TWUC's 1,800 members. The lack of an insurance program to provide coverage for writers, quickly emerged as a major issue for writers of all ages. Subsequent meetings with the leaders of other publishing organizations confirmed the urgent need for insurance for periodical writers, poets, editors, agents, publishers and others.

Teaming up with the AFBS

"Cultural workers contribute more to the gross national product than the oil and gas industry" so says Swan. For this reason, she initially considered petitioning the federal government for help in starting up a no-frills insurance program for writers. That was until fellow Writers' Union member and two-time Governor General's Award winner, Nino Ricci, steered Swan in the direction of the Actra Fraternal Benefit Society (AFBS). The AFBS has been the insurer and retirement trustee of English-language television and film workers for over 30 years.

Swan met with AFBS president and CEO Robert Underwood to explore the idea of having AFBS underwrite a benefits program for the Writers' Coalition, which includes TWUC, the Playwrights Guild of Canada and the Periodical Writers of Canada. One of the first outcomes of that meeting was an agreement that the AFBS would conduct an electronic survey on behalf of the Writers' Coalition to poll its members' needs. During a four month period in the spring of 2008 more than 600 people participated in the survey. The high level of response gave a clear picture of the kind of insurance coverage writers wanted.

"The survey findings confirmed everything I had suspected,"

Swan says. "Not only did writers feel there was a need for such a program, there was also a tremendous sense of urgency about it. It made me passionate about getting an insured program for us."

"Not only did writers feel there was a need for such a program, there was also a tremendous sense of urgency about it. It made me passionate about getting an insured program for us."

Insurance program comes to life in November

The AFBS and the Writers' Coalition have worked together and will launch the first Canadian benefits insurance program providing Drug, Health and Dental Care coverages specifically for uninsured writers and the writing industry. Those eligible will be required to be members of or employed by one of the approved list of Participating Organizations. The Program will be rolled out to all members of the Writers' Coalition on November 1, 2009.

For writers on tight budgets, one of the most appealing features of the Program will undoubtedly be its cost. "Since the AFBS is a not-for-profit organization, its premium rates don't include the built in profit margins of commercial insurers," Swan says. Monthly premiums for the new Writers' Coalition Program will be way more competitive than rates for comparable packages offered by commercial insurers.

Another attraction of the Program is that no medical is required to join, which means that people with pre-existing medical conditions will also be able to get coverage.

The initial Writers' Coalition Program will include three plans that cover prescription drug, health and dental expenses.

Coverage increases after the first and second year and writers may also insure their spouses and eligible dependant children under the Program. Since the Program provides members with a claim card, many prescriptions and dental claims may be processed immediately at the pharmacy or dental office.

In addition to health insurance, writers may also take advantage of Home/Tenant/Home Business & Auto Insurance through Dale Parizeau Morris Mackenzie Inc.

Swan points out that "the money you save on home and auto insurance can be used to pay your premiums".

A new website at www.writerscoalition.com provides full details about the Writers' Coalition Program and the Home/Tenant/Home Business & Auto Insurance. Through the website, writers may also find out who is eligible and how to enroll.

More to come?

Swan hopes to see the Writers' Coalition Program expand in future. Both the conversations at her wine and cheese gatherings and the input to the AFBS' survey confirmed that pensions are another big concern for writers, particularly younger ones. The AFBS currently administers an estimated \$400-million in retirement plan assets for ACTRA and the Writers' Guild of Canada. Underwood has said the AFBS would be willing to consider extending its retirement program to the Writers' Coalition.

On a final note Susan says "writers insure their homes and cars" – why not their "health".

An interview with

Susan Swan

author of The Wives of Bath and What Casanova Told Me