

HAAM *saves*

2020 ANNUAL REPORT



HEALTH ALLIANCE *FOR*
AUSTIN MUSICIANS

Letter from THE CHAIRMAN



The COVID-19 pandemic has not just changed how we live, it has changed how we speak. The phrases "unprecedented times" and "flatten the curve" spill off our tongues as frequently as the words "masks," "Zoom" and "social distancing."

Here at HAAM, we've also acquired a new vocabulary and adjusted to a new normal. Virtual HAAM Day and Virtual Open Enrollment are just two examples. The minute it became clear just how devastating the pandemic would be on the music industry, the HAAM board and staff jumped into action and reaffirmed its commitment to the welfare of our music community.

As you will read in the pages that follow, HAAM not only pivoted its service delivery and fundraising models, we shifted some of our focus and resources to make sure musicians had access to basics like food and prescriptions. Our staff worked tirelessly to connect HAAM musicians to rental assistance, stimulus funds, increased health insurance premium subsidies and other community benefits. We did not give up on a single musician and we never will.

As we look ahead to 2021, the future is, in fact, uncertain. It will take a long time for musicians and live music to fully recover. But as I write this letter, I am full of optimism and gratitude. I am optimistic that the music industry and HAAM will return stronger than ever. I am grateful to my fellow board members, the creative HAAM staff and to you, our dedicated donors and supporters, for stepping up in a big way when we needed you most.

If the pandemic has taught us anything as an organization, it's that we need to remain flexible so we can continue to offer the types of services and support that HAAM musicians need. The pandemic has also reminded us that we can and will do more to expand access to our programs in the diverse communities that make Austin so rich.

Please help rebuild Austin's live music scene by supporting HAAM with a one-time or monthly donation at www.myhaam.org. Your support will help save a big part of what makes Austin Austin.

Thank you for your support this year and best wishes to you and your loved ones for a happy and healthy 2021.

A handwritten signature in white ink that reads "Stephen". The signature is fluid and cursive, with a large, sweeping initial 'S'.

Stephen Jeffrey
HAAM Board Chairman, 2018-2020

P.S. There are so many ways you can give back to support HAAM musicians as they continue to navigate our new normal. Join the Pearl Society, our giving circle; donate that vehicle that has been taking up space in your driveway or make a gift in honor of someone you love. Visit www.myhaam.org for more details.

HAAM *saves*

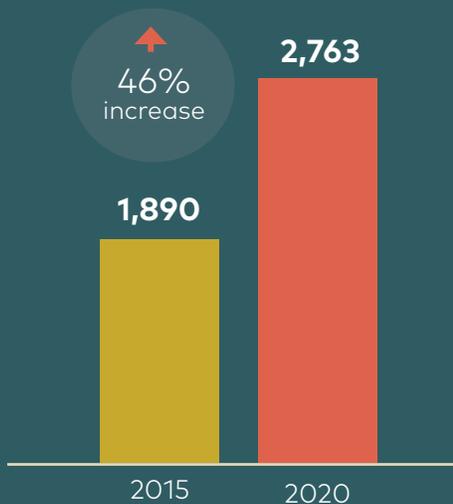
Eligibility and Insurance:

- **87%** of HAAM members were insured in 2020
- **2,419** eligibility appointments

\$ Saved on Monthly Insurance Costs:

- **\$12,627,106** saved on monthly insurance costs for members in 2020
- HAAM members save an average of **\$7,300**/year (\$605 per month) on monthly insurance costs
- **85%** of premium assistance program recipients received additional funding after the onset of COVID-19 to help offset their monthly insurance costs

Membership Growth:



\$98,965,466

Total value to members since 2005

100% of members

have access to Dental, Hearing, Vision, Wellness and Specialty Care programs along with enrollment and health navigation services

Basic Needs:



Percentage of members who were food insecure



613

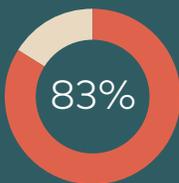
H-E-B gift cards sent to members for food and prescriptions



of members needed help paying for housing in 2020



COVID-19 Impact on the Music Industry:



of live music businesses in Austin laid off full-time staff due to COVID-19



of live music businesses are unable to adapt to the current business environment

Most Impacted Austin Industries/Sectors:

- Live Music
- Restaurant/Bar
- Hospitality Services

Source: *The Covid-19 Pandemic & Austin Businesses: Impact Reactions & Survival*; Hobby School of Public Affairs, University of Houston; June 11-25, 2020.



RAH CARSON

PHOTO BY BEN PORTER

HAAM SAVES *lives*

Richard "Rah" Carson is not only a celebrated musician and percussionist, he is a visionary event producer who has dedicated his life to bringing people together through music. Rah has spent the last 30 years making music and also producing events aimed at promoting racial healing.

Early in 2020, Rah returned to Austin after spending several years on the East Coast. He was all set to play a few shows at SXSW with the Spirit of the Drum Ensemble and had secured a temporary place to stay with a local patron of the arts. Then the COVID-19 pandemic hit.

Rah found himself homeless with no way to earn money. He lived in his car on a piece of land owned by a friend for six months after learning that the cabin located on the land was uninhabitable.

When Rah turned to HAAM for assistance, he was struck by the speed and compassion with which his basic needs were met. "HAAM staff was in constant touch with me and was a big support to me both financially and psychologically."

Rah received H-E-B and Visa gift cards and a \$500 grant from Housing Opportunities for Musicians and Entertainers (HOME), a local nonprofit established by HAAM board member, Marcia Ball. The HAAM staff also worked wonders helping connect Rah with the Texas Workforce Commission to secure his unemployment benefits, which enabled him to move out of his car and into a small studio. He also received support from the Jazz Foundation of America.

Rah credits HAAM for "keeping me upright," and looks forward to the day that he can pay it forward and play at HAAM Day or another fundraising event to show his appreciation.

"AS BAD AS THIS PANDEMIC IS AND HAS BEEN IT HAS SHOWN ME THAT LOVE IS WHAT REALLY MATTERS. I HAVE SEEN SOME REAL CHAMPIONS OF LOVE AND HAAM IS ONE OF THEM."

- RAH CARSON

PROGRAM HIGHLIGHT

HAAM Basic Needs Assistance Program

Because of years of careful financial stewardship, HAAM was able to act swiftly following the cancellation of SXSW and the enactment of state and local COVID-19 stay-at-home orders.

Since the beginning of the pandemic, HAAM provided emergency financial support to musicians who found themselves in the same boat as Rah, out of work and struggling to survive.

While HAAM historically has not provided basic needs or emergency assistance, we soon realized that without food, shelter and prescription medications, HAAM musicians would quickly see declines in health during the worst health crisis in living memory.

HAAM's response was to act quickly and mobilize resources and infrastructure to meet immediate needs. Our basic needs assistance program now includes:

- Fast access to food with H-E-B gift cards deployed within 2 days of a request
- Enrollment in a wholesale prescription benefit program
- Insurance premium assistance
- Comprehensive navigation to help members secure unemployment, stimulus payments, SNAP food and nutrition benefits, COVID-19 testing and treatment and connection to emotional support resources

HAAM SAVES *hope*

On February 28, 2019, Eden Welpy was struck by a car and paralyzed while walking to class at Texas State University. Eden's heart stopped for 11 minutes and she sustained multiple life-threatening injuries. Her doctors didn't think she would survive, but Eden proved them wrong.

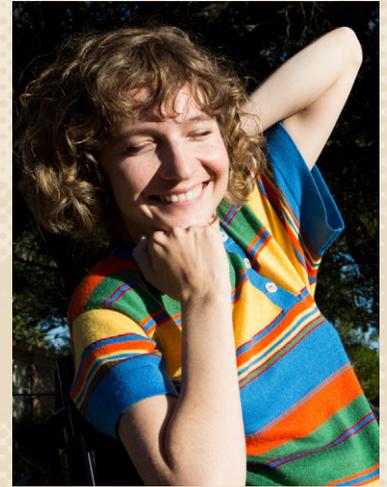


PHOTO BY JEN RACHID

Two HAAM staff members went to visit Eden in the hospital when she regained consciousness. This visit marked the beginning of a beautiful new relationship between Eden and HAAM.

"It was unusual for HAAM to get involved in a case like mine, but when HAAM staff came to visit me in the hospital, they saw my needs and immediately started to help me," said Eden. "I think about those people every day. The work they do is so monumental."

With navigation help from HAAM and financial and material support through the Season for Caring, Eden has avoided the need to move to a nursing home, something she feared not only because of the emotional isolation, but because she knew it would stall her physical recovery.

Eden spent several months at a Houston rehabilitation hospital last year, but she is now back living at home with the support of a roommate and a paid caregiver who comes to the house eight-hours each day. Nevertheless, the pandemic has hit hard.

"The experience of going through paralysis is pretty isolating in and of itself. With the pandemic, it's an even different kind of long-game," she said.

Eden has plans to return to college to complete her degree. She has also been doing advocacy work with the disability community, channeling her own experience into action. For the first time since her injury, Eden is planning to return to the studio with a friend to see where it takes her.



EDEN WELPLY

PHOTO BY JEN RACHID

In 2019, HAAM nominated singer-songwriter Eden Welpy for the Statesman's Season for Caring program. The annual program highlights the needs of 12 families and serves even more through local nonprofits. HAAM nominated a new musician for the 2021 Season for Caring Program. Stay tuned for more information and ways you can get involved.

"THE GOOD PLACE THAT I'M IN RIGHT NOW, I CAN ATTRIBUTE DIRECTLY TO HAAM AND THE STATESMAN SEASON FOR CARING. WITHOUT SEASON FOR CARING, I WOULD HAVE BEEN IN A NURSING HOME BY NOW. "

— EDEN WELPLY

HAAM SAVES *careers*

HAAM musician Marco Cerillo moved to Austin 10 years ago from Mexico City where he studied at the prestigious National Conservancy of Music. Today, with HAAM as his guardian angel, Marco makes his living as a music instructor, teaching adults and children all genres of music.

HAAM connected Marco to an affordable Sendero Health Plan with no monthly premium. HAAM helped Marco access \$880 in monthly federal premium tax credits through the Affordable Care Act and \$257 in monthly premium assistance through HAAM's partnership with Central Health.

Marco credits HAAM with saving his career. "I owe HAAM my life," said Marco, referring to the hand surgery he had several years ago. The surgery, performed by Dr. Alton Barron, physician and founder of the Musicians Treatment Foundation and one of HAAM's new Specialty Care program physicians, allowed Marco to continue playing and teaching piano. Marco's health insurance also covered cataract surgery on one of his eyes, which was also crucial for him to continue practicing his craft.

When Marco first learned about HAAM, he was surprised that such a comprehensive program existed to support musicians. But he also believes that musicians deserve a program like HAAM. "Musicians should be seen as equal to other professions," said Marco.



MARCO CERILLO

PHOTO BY BEN PORTER

**"HAAM MAKES IT
POSSIBLE FOR ME TO KEEP
BEING A MUSICIAN AND
TO SHARE MY MUSIC WITH
OTHERS AS A TEACHER."**

– MARCO CERILLO

PROGRAM HIGHLIGHTS

Health Navigation and Premium Assistance

HAAM helps musicians access affordable healthcare coverage through the Affordable Care Act. Open Enrollment occurs every November (virtually in 2020). With support from our partners, Central Health, the City of Austin and other donors, eligible musicians receive premium assistance to lower their monthly out-of-pocket costs. In addition to helping our musicians enroll in and afford quality health plans, HAAM provides hands-on navigation services.

Health Navigation:

- Help with health plan enrollment and premium assistance applications
- Hands-on troubleshooting to ensure continuous insurance and prevent coverage loss
- Individualized health and insurance literacy

Expert assessment, guidance and resource navigation with:

- Healthcare access and finance (e.g., finding a doctor, discerning medical bills)
- Mental health and wellness resources and services
- COVID-19 prevention, testing and treatment
- Basic needs like housing and food
- Legal, financial and tax assistance
- Childcare and eldercare
- Jobs and unemployment assistance
- Local and federal stimulus grants and programs



GINA CHAVEZ

PHOTO BY BEN PORTER

STRIVING FOR DIVERSITY, EQUITY AND RACIAL JUSTICE.

"Racial justice conversations are so long overdue," says 2015 Austin Musician of the Year, social justice activist and HAAM fan, Gina Chavez.

Gina, who describes herself as a "queer, Latinx Catholic," performed at the 2020 Latin Grammy Awards in November where her latest album *La Que Manda* (The Woman in Charge) was nominated for Best Pop/Rock Album.

An Austin native, Gina is hopeful that 2020 and the heightened focus on issues related to racial justice can ultimately impact the local music scene in a positive way.

"There are so many artists who are not on our stages. So many artists who sing at churches or perform at house parties on the East Side who don't know about HAAM or the services it provides. There is a lot more that we can do to reach the people who deserve access to these services and make sure that they, too, have opportunities to perform on Austin stages," says Chavez.

AS AN ORGANIZATION COMMITTED TO DIVERSITY, RACIAL AND GENDER EQUITY AND SOCIAL JUSTICE, HAAM IS WORKING BOTH INTERNALLY AND EXTERNALLY WITH OUR PARTNERS TO MAKE OUR SERVICES MORE ACCESSIBLE TO MUSICIANS FROM THE LGBT+ COMMUNITY AND ALL RACIAL/ETHNIC BACKGROUNDS.

HAAM SAVES *smiles*

The Austin music scene is beautifully diverse—attracting musicians from all over the country and the world. HAAM musician Indrajit Banerjee relocated from his native India to Austin more than a decade ago. Raised among world-class musicians, he is an internationally acclaimed Sitar player with students all over the world. He performed at his first HAAM Day in 2020.

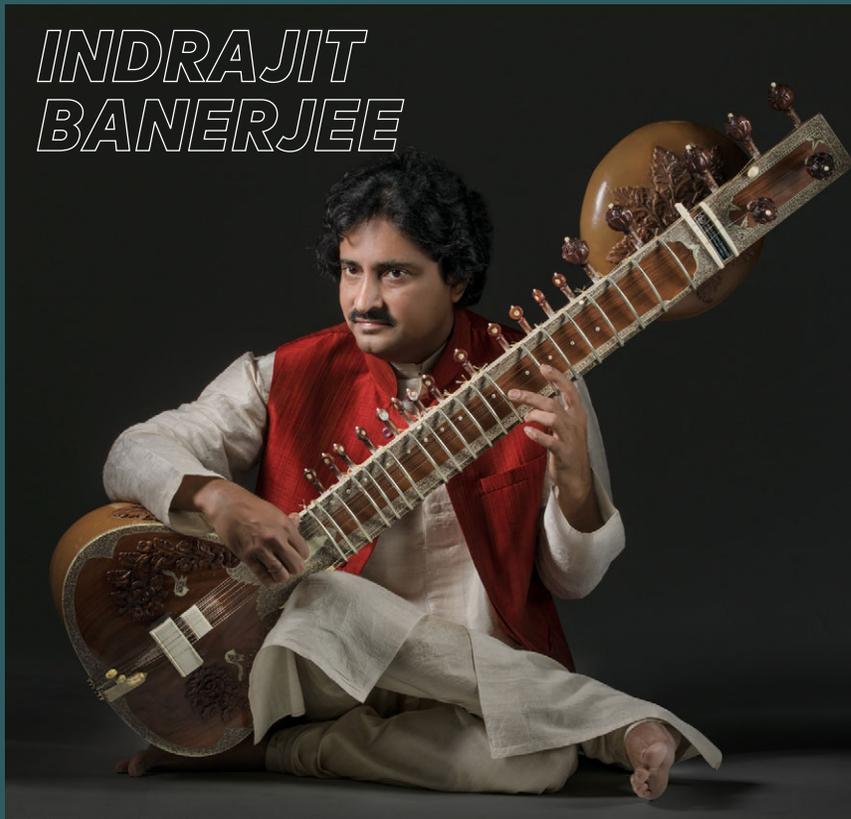
Indrajit considers himself lucky that he is able to support himself as a working musician in Austin, especially during the COVID-19 pandemic. He is grateful to HAAM for making healthcare both accessible and affordable.

“Musicians don’t make much money and having a good health insurance plan is very hard to afford. HAAM has been there for me financially but also by helping me navigate the healthcare system and access care,” said Indrajit.

HAAM musicians not only have access to low-cost health insurance, they have access to HAAM dental, hearing, vision and wellness benefits.

When Indrajit needed extensive dental work to repair missing and broken teeth, HAAM helped save his smile. In addition to his \$600 annual dental benefit, which is available to all HAAM musicians, Indrajit was eligible for over \$9,000 in donated care through HAAM’s Restorative Care Program. Indrajit’s total smile makeover included a series of x-rays for a comprehensive oral evaluation, crowns for three teeth, resurfacing of two teeth, a metal framework for the placement of multiple artificial teeth and dentures to replace broken teeth.

“We are performers. We need to smile. It may seem cosmetic, but it’s actually necessary for us to perform,” Indrajit said.



**INDRAJIT
BANERJEE**

**“MUSICIANS
ARE ARTISTS
AND I HAVE
NEVER SEEN
SUCH STRONG
SUPPORT FOR
ARTISTS BEFORE
MOVING TO
AUSTIN AND
DISCOVERING
HAAM.”**

– INDRAJIT BANERJEE

PROGRAM HIGHLIGHTS

Dental

HAAM has long recognized that dental care is an essential component of general health. In the program's early days, HAAM musicians received care in dental vans used by St. David's Foundation. More recently, HAAM has partnered with St. David's Foundation to create a program that provides HAAM musicians with \$600 a year to use at participating dental providers in private offices across the city. In 2016, HAAM created a Restorative Care program to provide additional financial support to musicians who need more complex dental work like dentures, root canals and crowns. HAAM also helps musicians requiring treatment exceeding the \$600 benefit to find additional grant funding, often through MusiCares.

Hearing & Vision

All HAAM musicians, including those with private or employer-based health insurance, are eligible for hearing and vision benefits. Through our partnership with Estes Audiology, HAAM musicians are eligible for custom-fitted ear plugs that help prevent hearing loss, a common ailment among musicians of all ages. HAAM also partners with CommUnityCare offering musicians a free pair of glasses per year. In 2021, HAAM and Sharpe Vision are piloting a new program to offer LASIK surgery on a limited basis.

Mental Health & Wellness

HAAM musicians have access to counseling, substance abuse treatment and other mental health services through their health insurance plan, community sliding-scale-fee clinics and our long-standing partnership with SIMS Foundation.

With an eye toward giving musicians additional tools to perform at their peak and develop healthy ways to cope with stress and anxiety, HAAM launched a comprehensive wellness program in 2019 to make Mind+Body services like chiropractic care, acupuncture, massage and Austin YMCA fitness memberships more affordable.

HAAM SAVES *Vision*



"I can't imagine my life without music." Those words spoken by HAAM musician, Tim Eagan, ring true to countless creatives in Austin and beyond. An electric guitarist who has been playing since he was a teen, Tim rounded the corner on his 6th decade this year and has no plans to slow down.

"THE GOOD THAT HAAM DOES FOR MUSICIANS RADIATES ACROSS OUR ENTIRE COMMUNITY."

- TIM EAGAN

HAAM has been there for Tim even when he didn't know he needed it. A few months ago, Tim went for a free eye exam through HAAM's partnership with CommUnityCare and learned that he had two cataracts, one which was rapidly-growing and threatening his eyesight. With support from HAAM, Tim had surgery that preserved his eyesight and several follow-up exams to make sure everything was on track.

"HAAM helped save my eyes and by extension, my career and livelihood," said Tim. "I'm so grateful for everyone involved with HAAM especially now when things are so uncertain in the music world."



GEOFF QUEEN

PHOTO BY BEN PORTER

"THERE'S NO WAY TO OVERSTATE THE BENEFIT OF HAAM TO AN AUSTIN MUSICIAN. I KNOW MANY WHO WOULD NEVER LEAVE AUSTIN BECAUSE THEY KNOW THERE IS NOTHING LIKE HAAM ANYWHERE ELSE."

— GEOFF QUEEN

HAAM SAVES *dreams*

With HAAM by his side since 2005, Geoff Queen has found success as a musician, playing steel guitar for the past decade with the legendary Kelly Willis and Bruce Robison.

He still remembers, however, what it was like to scrape by and credits HAAM for indirectly launching the careers of more than a handful of Austin music greats.

"There are a lot of musicians out there trying to survive off a tip jar. Having the support of HAAM is sometimes the difference between whether musicians pursue their dreams or walk away," Geoff said.

In the age of COVID-19, Geoff believes HAAM's support is even more critical.

"It's pretty brutal out there for Austin musicians," he said. "So many musicians tended bar or waited tables and then played at night. Those folks literally lost everything overnight."

Geoff considers himself lucky since he has a home studio and has been able to work on his music and record during quarantine. He considers himself even luckier to be one of the first recipients of LASIK surgery through HAAM's new partnership with Sharpe Vision. After decades of wearing glasses, Geoff now has picture perfect vision. An extra bonus? His glasses no longer fog up in the recording studio when he is practicing with his band.

Thanks

FOR HAVING OUR BACK!



PHOTO COURTESY OF TERI SILVI AND LUCK REUNION

If 2020 proved anything, it was that HAAM supporters are 100 percent committed to our mission of keeping music in Austin alive and well.

This unwavering commitment to the health and well-being of Austin musicians was on full display in 2020. Foundations, family grants, individual donors and our annual giving circle, the Pearl Society rallied behind HAAM to help us react swiftly and holistically to the needs of local musicians hit so hard by the pandemic. Music fans supported HAAM by attending digital music and fundraising events, while HAAM musicians continued to give back by playing at virtual fundraisers all year.



POSTER ART BY JESSICA FONTENOT

HAAM DAY 2020: VIRTUAL EDITION



PHOTO COURTESY OF SPECTRAL SEA

COVID-19 was no match for HAAM Day's army of staff, volunteers and musicians. When it became clear that our traditional, in-person model for HAAM Day was impossible because of social distancing, HAAM staff and volunteers wasted little time and pivoted to a virtual event that turned out even better than everyone had hoped.

As much as we missed being with everyone in person, Virtual HAAM Day was a huge success, both as a fundraiser and a community pick-me-up. Over the course of the day, more than 150 musicians participated in 67 individual streamed shows. Fans enjoyed over 80 hours of streamed music from some of Austin's best musicians who generously donated their time and talent to the cause.



PHOTO COURTESY OF PARAMOUNT THEATRE

Because of the virtual format, location was no longer a barrier and music fans all over (many who had never participated in a HAAM Day before) were able to get in on the action from the comfort of their couch. No need to drive to a venue, tackle rush-hour traffic or fight for parking. Even when we are able to meet again safely in person, HAAM hopes to use what we have learned and continue offering virtual events in some shape or form.

THANK YOU TO THE THOUSANDS OF INDIVIDUAL DONORS, OUR HAAM DAY SPONSORS, LUCK PRODUCTIONS, JUMPER PRODUCTIONS, OUR TV PARTNER FOX 7 AUSTIN AND OUR UNDERWRITERS ACL MUSIC FESTIVAL AND SXSW.

WHERE DO WE GO AFTER A YEAR LIKE 2020?

What an incredible ride 2020 has been! Full of equal parts heartbreak and hope, 2020 could have knocked HAAM down, but it did the opposite, it raised us up.

Over the past nine months, our staff had the privilege of working with musicians like Rah (see pages 4-5) and Marco (see page 7) at a time when their lives and careers were turned completely upside down. We knew HAAM was an essential component of Austin's safety net, but the COVID-19 pandemic showed us just how much.

The pandemic also strengthened HAAM's resolve to be the best supporter and advocate possible for Austin musicians of all backgrounds, races and ethnicities. Although we have always strived as an organization to be inclusive and accessible, we know we can do better. That is one of our goals for 2021, exploring ways to promote greater diversity and equity, not only within our own organization but in the larger Austin music community.

Another priority for HAAM in 2021 is to deepen our healthcare navigation program and expand our network of specialty physicians and providers. Because Texas remains one of a handful of states that has not expanded Medicaid, one in ten HAAM musicians are uninsured and have limited access to specialty physicians when facing life-changing medical diagnoses. Our musicians have identified this as a key barrier to good health and HAAM and our partners are working to face it head-on.

We can't predict how 2021 will unfold, but we do know that the musicians need HAAM now more than ever. Musicians were the first to be hit by the COVID-19 pandemic, and they will almost certainly be among the last to fully recover from the economic upheaval that has shaken the music industry to its core.

HAAM ASKED. YOU RESPONDED.

BECAUSE OF YOUR SUPPORT AND YEARS OF CAREFUL FINANCIAL STEWARDSHIP, HAAM IS IN A HEALTHY AND STRONG POSITION. HAAM ASKED FOR YOUR SUPPORT AND YOU RESPONDED.

Thank you!

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HAAM Board Chair, BBVA

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Maxwell, Locke & Ritter

Marcia Ball

Musician, Marcia Ball Band

Emmett Beliveau

C3 Presents

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*Founding Board Member

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Special thanks

TO OUR AFFILIATE SERVICE PROVIDERS

Over the years, HAAM has formed deep and lasting alliances with the region's top healthcare providers so that Austin musicians continue to have access to the best and most affordable care possible.



CENTRAL HEALTH



@myhaam

The mission of the Health Alliance for Austin Musicians is to provide access to affordable healthcare to Austin's low-income, underinsured working musicians, with a focus on prevention and wellness.

KEEPING MUSIC IN AUSTIN *alive & well*

DONATE TODAY
at www.myhaam.org/donate

CONTACT US

Health Alliance for Austin Musicians
3010 South Lamar Blvd. • Suite 200 • Austin, Texas 78704
512-541-HAAM (4226) • info@myhaam.org • www.myhaam.org

If you are a musician or know a musician who may benefit from HAAM services, please contact us at support@myhaam.org. We're here to help!