

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.

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freelancers union health plans: Money Confidence Kerry Hannon, 2017-10-31 The loss of a spouse or partner is traumatic and having to deal with money issues can be challenging. To rebuild your life, you need to get a grip on your finances as quickly as possible. That means figuring out your sources of income, devising a budget, and much more. Making the effort to learn about money will

give you the knowledge and confidence to handle your own finances. Financial security is personal freedom. Money Confidence provides practical, can-do advice that covers the gamut from creating a budget that works to investing, where to turn for financial advice and estate planning. In addition, it will include a short tutorial on Kerry's 3-part financial fitness plan: How to get financially, physically, and spiritually fit. These three steps are at the core of building a rich, independent life. Money Confidence provides divorced or widowed women with essential information that can transform their lives. This book should be viewed as a survival kit to help you protect the assets you have, pay the bills, organize your income, and help you navigate the grief with positive action steps through difficult transitions.

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.

freelancers union health plans: Financially Forward Alexa von Tobel, 2019-05-14 Chief digital officer at Northwestern Mutual, founder/CEO of LearnVest, and New York Times bestselling author shows how to use the simple tools of the digital age to get more out of our money. We live in a new financial world. Our wallets--like every other aspect of our lives--have gone fully digital. From mobile pay to on-demand everything to cryptocurrencies, technology is rewriting the rules for how we earn, save, spend and invest. Technology has made virtually every aspect of our lives cheaper and more convenient. Shouldn't it do the same when it comes to managing our finances? Von Tobel says that it can. In this straightforward and jargon-free guide, she shows us how to use the simple tools found on any smartphone to put more money back into our wallets. Readers will learn: Six new trends that are impacting our finances - and how to optimize them How to navigate the world of mobile pay, and cash in by going cash-free How to save time and money by putting your savings--and spending--on autopilot Best practices for keeping your identity and financial accounts ultra-secure How to talk to digital natives - ie your kids - about financial planning What the Bitcoin hype is all about and how to prepare for the future of digital money Preparing ourselves for the financial future gives us the security and freedom to live our richest lives. It's time to move Financially Forward...or get left behind.

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paycheck or a parent at home? Getting your first job or well along in your career? Helping your kids in college or your parents in their older age? Planning for retirement? Already retired and worried about how to make your money last? You'll find ideas to help you build your financial security here. Jane Bryant Quinn answers more questions more completely than any other personal-finance author on the market today. You'll reach for this book again and again as your life changes and new financial decisions arise. Here are just a few of the important subjects she examines: • Setting priorities during and after a financial setback, and bouncing back • Getting the most out of a bank while avoiding fees • Credit card and debit card secrets that will save you money • Family matters -- talking money before marriage and mediating claims during divorce • Cutting the cost of student debt, and finding schools that will offer big merit scholarships to your child • The simplest ways of pulling yourself out of debt • Why it's so important to jump on the automatic-savings bandwagon • Buying a house, selling one, or trying to rent your home when buyers aren't around • Why credit scores are more important than ever, plus tips on keeping yours in the range most attractive to lenders • Investing made easy -- mutual funds that are tailor-made for your future retirement • What every investor needs to know about building wealth • How an investment policy helps you make wise decisions in any market • The essential tax-deferred retirement plans, from 401(k)s to Individual Retirement Accounts -- and how to manage them • How to invest in real estate at a bargain price (and how to spot something that looks like a bargain but isn't) • Eleven ways of keeping a steady income while you're retired, even after a stock market crash • Financial planning -- what it means, how you do it, and where to find good planners Page by page, Quinn leads you through the pros and cons of every decision, to help you make the choice that will suit you best. This is the single personal-finance book that no family should be without.

freelancers union health plans: Museum Mercenary Rebecca Migdal, 2020-03-05 Do you love museums? Do you believe in their wonder and power? Do you want to contribute to a wider museum community? Do you want to build a satisfying independent career? Museum Mercenary is for you. This book is for anyone who believes in museum work but struggles to find satisfaction in traditional museum jobs. It is for those who want to be challenged and inspired by a wider network of colleagues. It is for the creative, committed, and curious who want to live fulfilling lives while building meaningful careers. It is for those just hitting the job market, for those looking for a mid-career shift, or those wanting to contribute after retirement. It is for those who hope to balance making money with making a difference. Museum Mercenary shares how a dedicated museum worker can launch and sustain a successful and satisfying career as an independent museum professional. This book is a toolkit for anyone looking to build a career consulting for museums. It provides practical advice about establishing your business, building your network, and managing projects to ensure long-term success and satisfaction. This book will help you answer key questions, such as: How do you market your services and find clients? Which skills should you develop and how? How do you manage taxes and insurance? What professional standards should you follow? How do you plan for the future? And, most importantly, how do you do all of that while doing museum work that makes you proud? Museum Mercenary bridges the gap between guides for doing great museum work and guides for building a successful freelance career. It prepares you to become freelance professional engaged in transforming the museum field. Use the tips, tactics, and activities in this book to navigate freelancing and then get back to the business of meaningful museum work.

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legal concepts to create a well-rounded resource for freelancers. The author incorporates case studies and interviews with successful gig workers, offering real-world examples that readers can relate to and learn from. Progressing from the fundamentals of the gig economy to long-term career sustainability, the book's structure mirrors the journey of establishing a freelance career. It balances academic insights with actionable advice, making complex concepts accessible to a general audience. Whether you're a new freelancer or an established independent worker, this guide provides valuable tools for optimizing your career in the ever-evolving landscape of the gig economy.

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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.

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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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