

## NATIONAL INDEPENDENT VENUE ASSOCIATION (NIVA) ANNOUNCES NIVA CARE: HEALTHCARE INSURANCE FOR MEMBERS' FULL-TIME AND PART-TIME EMPLOYEES AS WELL AS 1099 CONTRACTORS Benefits include health insurance, student loan debt repayment, saving for emergency expenses, dependent care, and more.

Dec. 1, 2021 -- It's obvious that a pandemic is no time to be without health insurance.

The National Independent Venue Association (NIVA), formed in April 2020 to gain emergency relief for the shuttered independent live music industry and led the Save Our Stages effort, securing \$16 billion in Shuttered Venue Operators Grants. While one group of NIVA volunteers was the driving force of lobbying for the funding, another set of NIVA volunteers came together to solve a separate critical challenge: giving full- and part-time employees and 1099 contractors of independent venues, promoters, and festivals access to affordable healthcare insurance -- as well as a wide variety of personalized employee benefit offerings through payroll deductions -- which were previously typical of only very large employers.

Today the trade association announces **NIVA Care.** NIVA has worked with industry leaders to develop a unique and innovative healthcare insurance employee benefits program designed exclusively for its members. NIVA Care leverages the collective power of NIVA's diverse, nationwide membership to connect members with competitive healthcare insurance options and employee benefits programs with potentially significant cost savings.

"Since Day 1 at NIVA, our mantra has been 'First we survive, then we thrive'," said Chris Bauman, a NIVA founding member, lead of its Insurance Committee, and president of Zenith Music Group in Chicago. "NIVA Care is a massive game changer that has the potential to improve employees' and their families' lives and enable our mom-and-pop small businesses to attract and keep staff during this competitive employment time -- and for years to come. NIVA Care is the opposite of a 'one size fits all' solution. Instead it's fully customized for our industry and diverse membership."

NIVA Executive Director Rev. Moose added, "Our entire industry suffered last year, but not idly. When a handful of NIVA members came up with the audacious idea to launch a healthcare insurance program, it seemed unsurmountable, but Chris Bauman, Michael Hierl, Grace Blake, and the entire NIVA Insurance Committee invested thousands of hours to bring us to this moment: a member benefit that is in many ways every bit as unexpected and revolutionary as #SaveOurStages was."

NIVA Care's portal has insurance solutions for all of NIVA's members regardless of size:

**Individual insurance** solutions for members or their employees and 1099 contractors that currently do not have access to a group plan. These solutions, supported by concierge level service from licensed experts include both help in ACA plan subsidy eligibility review and application, options including dental, vision, short-term medical plans, Medicare advantage and Medicare supplement plans as well as accident, critical illness and life insurance plans.

**Group health insurance** solutions for any size employer that wants to attract and retain employees with a custom employee benefits plan. Solutions include traditional major medical plans, level-funded plans and unique plan designs that leverage new subsidies available to save employers and employees thousands of dollars on their medical plans. We also have exclusive Health and Welfare plans utilizing the national BCBS network that NIVA members can choose from.



NIVA Care Employee Benefits Program is also available. This program helps employers, employees and 1099 contractors get rid of the current, overpriced plans and replaces them with a modern solution that unlocks the full value of the Affordable Care Act subsidies as enhanced this April by the American Rescue Plan-- and tailors the benefits not just to each employer but also to every employee and 1099 contractor. Benefits include much more than just health insurance, they include student loan debt repayment, building up savings for emergency expenses, dependent care, and other practical employee advantages that employers can make use of. By using these programs, our hope is that NIVA member organizations can become an attractive "employer of choice" in their local markets, and provide access to the hundreds of thousands of part-time and 1099 contractors typically left completely out of larger company's employee benefit plans due to eligibility restrictions or simply the high cost of benefits.

Learn more about NIVA Care in NIVA's info hub, available exclusively to NIVA members.

## **About NIVA**

Formed April 2020 at the onset of the COVID-19 shutdown, National Independent Venue Association (NIVA), represents independent music and comedy venues, promoters and festivals throughout the U.S. NIVA created and led the #SaveOurStages campaign, resulting in landmark legislation establishing the \$16 billion Shuttered Venue Operators Grant program administered by the Small Business Administration. NIVA's mission is to preserve and nurture the ecosystem of independent live venues, promoters and festivals throughout the United States. The National Independent Venue Foundation (NIVF) was founded to further this mission by also seeking to support a transparent, competitive marketplace serving a diverse and inclusive community of artists, fans, and industry workers. NIVA is committed to equity in its support and advocacy for independent venues, and seeks to create and encourage opportunities for venues, promoters, and festivals owned, operated, and staffed by people of color, women, non-binary, LGBTQ+, veterans, and people with disabilities.

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