

The Flow of Consciousness

Meanderings and punditry by a computer scientist with penchant for journalism, education, and politics

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Bloggers unite: health insurance for full-time bloggers

2008 April 8 0800

Libel insurance for bloggers has existed for some time, either in explicitly-purchased libel insurance or through homeowner's insurance. The association with the latter confuses me, but I guess it has to go somewhere. [Eugene Volokh wrote about libel insurance for bloggers](#) in July of 2007, and the Citizen Media Law Project [added to it](#).

However, there doesn't seem to be a widely-available, or even narrowly-available healthcare insurance for professional bloggers. I think most insurance companies would consider bloggers to be self-employed, but most bloggers don't make enough money to afford self-insured premiums (with exceptions such as John Chow, who is Canadian and has social healthcare anyway, and Shoemoney).

Before I muse further, I must disclose that I am not a lawyer nor insurance agent, nor do I have a keen understanding of the insurance market. I have no affiliations with any insurance company, other than being a consumer of services. I am musing, here, folks.

Healthcare is expensive—approximately \$12,000/year for the benefits which PA teachers receive. I'm sure this much higher for the self-employed, such as bloggers.

However, if a group of bloggers banded together to get a group rate for health insurance, that group would certainly get a lower rate. Think of it as a union for bloggers.

TechCrunch reported March 17 that trade magazine [Blogger and Podcaster would be starting its own advertising network](#) and offering “access to healthcare” to members of the network.

Exactly what level of healthcare provided wasn't specified, with Blogger & Podcaster simply saying that “this is a big issue for bloggers/podcasters looking to leave their day jobs and go full-time.” Ultimately the devil will be in the detail but immediately every US based blogger who blogs for a living is going to want to look at whatever they are offering; even if it's a basic healthcare package it's a whole lot better than having no healthcare coverage in country that (unlike most of the rest of the western world) does not provide universal healthcare.

While this might work, it's tied to being involved with an advertising network. Not all bloggers want advertising on their blogs, and those that do might prefer another network, such as Federated Media or TTZ Media, or even simple ones such as Google or Yahoo!.

What I propose is this: **an organization of bloggers who sign an agreement to abide by a certain code of ethics and agree to link to the organization's site so that others can join.** The group—a non-profit—arranges health insurance coverage for members (prescription, hospitalization, dental, etc.). They pay less for group health insurance, which is sponsored by the organization and served by a major carrier (I would suggest one that is based from a university, such as UPMC) or a health savings account. They could maintain the insurance so long as they abide by the code of ethics and maintain that link.

If the organization really wanted it to spread, there could be some kind of affiliate marketing scheme to go along with it. If someone joins using your affiliate ID, then pays premiums for so many months, you get a month free.

If the group grew sufficiently large, it could even consider offering 401K or other niceties offered by traditional companies.

I suggest the name **International Union of Bloggers** or Union International of Bloggers, because the acronym “IUB” works in almost every language which uses the Latin character set, even though some languages would reorder the noun and adjective, thus making it UIB. It could “IBU” or “BUI”, as well.

There might be a non-profit in existence that could handle this, too.

Does this already exist? Or am I behind the times and/or out of the loop?

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