TABLE	OF	CONTENT
т. 1		

Introduction	4
COVID-19 Resources	5
Masks	5
Vaccines	7
Testing	8
Treatment	10
Health Insurance	12
Medicaid	12
The Affordable Care Act (ACA)	15
Cook County Health Financial Assistance Program	17
Medical Services—Preventative	19
Federally Qualified Health Centers (FQHCs)	19
Chicago City Clinics	21
Mental Health and Substance Abuse Services	22
Thresholds	22
Trilogy	23
Other Facilities	23
12-Step Programs – Alcoholics Anonymous, Narcotics Anonymous	24
Emergency Medical Services	24
Dental and Vision Services	24
Dental Services	25
OneSight	25
Reproductive Health Services	26
Chicago Women's Health Center	27
Planned Parenthood	27
Financial Support	28

The Blues Foundation's HART Fund	28
The Blues Foundation's COVID-19 Blues Musician Emergency Relief Fund	29
MusiCares	29
Tax and Accounting Services	30
Ladder Up	30
Copyright and Publishing	31
ASCAP	31
BMI	32
Other Options	32
Websites and Social Media Help	33
Taproot Plus	33
Nonprofits & Fiscal Sponsorship	33
Lawyers for the Creative Arts	34
Housing and Rental Assistance	34
Emergency Shelter	34
Heartland Alliance Housing	34
Chicago Housing Authority	35
Corporation for Supportive Housing	36
Other Resources	36
Emergency Food Assistance	37
Food Pantries and Soup Kitchens	37
Food Stamps (SNAP – Supplemental Nutrition assistance Program)	37
Veterans Services	37
Legal Services	38
Lawyers for the Creative Arts	38
Other Legal Resources	38
Musicians Assistance	39
The Blues Foundation	39

Recording	40
Instruction	41
Teaching and Learning Opportunities	41
Scholarships	42
Publications	43

Introduction

So you want to be a blues musician. Or maybe you are one and wish that it was easier. It's tough out there. I'm sure some days you wonder if it's worth it.

That's how this book started. A group of blues fans got together and made a list of people and places we thought could help. You'll find doctors, lawyers and people to help with your taxes. All for free or cheap.

Why did we do this? Because you're worth it! As a blues musician, you are important to Chicago. You make our days brighter with your music. You help us cope when we get the blues. We want you to get what you need because we need you and care about you.

We also want to hear from you. What is the most useful information in this handbook? What information was not useful to you? What information should have been included—and wasn't? We'll listen to you and change what we can.

Unfortunately, although there always will be problems we cannot fix, we'll try our best to lend a hand with issues where we can help. Email me. I am always here to listen.

-Jeff Pinzino
President
Chicago Blues Revival
jpinzino@chicagobluesrevival.org

ACKNOWLEDGMENTS

A big thanks to Lori "Low-reen" Lewis of Friends of Chicago Blues, who helped to hatch and develop this idea; Yihan Ashley Fang, who did the research and the writing; and Karen Murphy of *Chicago Blues News*, who edited the handbook. Special thanks to all the musicians and fans who reviewed this handbook and improved it. This handbook would not exist without your help.

COVID-19 RESOURCES

COVID-19 is the new reality, and we want you to be safe when you perform. Here is some information and resources that can help you to make decisions about being safe.

Follow the latest guidelines to make sure that you protect yourself and others from COVID-19.

MORE INFO

https://www.cdc.gov/coronavirus/2019-ncov/your-health/index.html

For additional questions, call 1-800-232-0233 (TTY 1-888-720-7489).

MASKS

Wear a mask while indoors in public to prevent the spread of COVID-19. Many healthcare providers and pharmacies provide free N95 masks.

What are the different types of masks I can use?

Different types of masks provide different levels of protection, depending on the material of the mask and how it is used.

When should I wear a mask?

It's important to wear a mask when you are sick or caring for someone who is sick.

You may use COVID-19 Community Levels to determine which prevention steps you should take. Special care should be taken if you are immunocompromised, at <u>high risk for severe illness</u>, or live with those who are at a high risk for severe illness.

As of July 2022, the CDC identifies three community levels:

• Low risk:

 Wear a mask based on your personal preference, informed by your personal level of risk

• Medium risk:

- o If you are immunocompromised or at high risk for severe illness
 - Talk to your healthcare provider about additional precautions, such as wearing masks or respirators indoors in public
- o If you live with or have social contact with someone at high risk for severe illness, consider testing yourself for infection before you get together and wearing a mask when indoors with them.

• High risk:

- Wear a well-fitting mask indoors in public, regardless of vaccination status or individual risk (including in K-12 schools and other community settings)
- o If you are immunocompromised or at high risk for severe illness
 - Wear a mask or respirator that provides you with greater protection

To find your community level:

- Visit https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/about-face-coverings.html
- Select your state (IL) and County
- Click "Go"

EXAMPLE



Learn more about types of masks and the protection they provide:

https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/types-of-masks.html

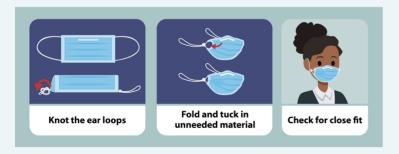
Finding masks near you:

- Visit https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/masks.html
- Navigate to the bottom of the page and click "Find a Mask Near You"
- Enter your zip code and click "Search for Free Masks"

Tips for Better Fit and Extra Protection with Cloth and Surgical Masks

Ways to have better fit and extra protection with cloth and disposable masks

- Wear two masks (disposable mask underneath AND cloth mask on top)
- Combine either a cloth mask or disposable mask with a fitter or brace
- Knot and tuck ear loops of a 3-ply mask where they join the edge of the mask
 - For disposable procedure masks, fold and tuck the unneeded material under the edges. (For instructions, see the following https://youtu.be/GzTAZDsNBe0
- Use masks that attach behind the neck and head with either elastic bands or ties (instead of ear loops)







VACCINES

Being fully vaccinated and boosted is the best way to protect against severe illness and hospitalization from COVID-19.

Finding a vaccine or booster:

- Visit https://www.vaccines.gov/search/
- Enter your zip code

- Select the name(s) of the vaccine
- Click "Search for Covid-19 Vaccines"

EXAMPLE



TESTING

Testing can help you know if you have COVID-19 when you have symptoms, are exposed to someone with COVID-19, or about to meet up with others.

When should I get tested?

- If you have symptoms of COVID-19
- At least 5 days after you last had close contact with someone with COVID-19, even if you don't develop symptoms (you do not have to get tested if you have already tested positive for COVID-19 in the past 90 days.)
- If you are going to an indoor event or a gathering
- Before and after travel
- For COVID-19 screening (<u>schools</u>, workplaces, congregate settings, etc.)

What type of testing options are available?

• Free At-Home Tests

To receive free at-home tests:

- Visit https://special.usps.com/testkits
- Fill out your Contact and Shipping information
- Click "Check Out Now" to fulfill your order

If you need help placing your order:

Call <u>1-800-232-0233</u> (TTY <u>1-888-720-7489</u>).

• Pharmacies and Retailers

At-home tests are available for purchase around the U.S. Check with your local retailer or pharmacy to purchase self at-home tests.

• Insurance Reimbursement for At-Home Tests

If you have health insurance through an employer or Marketplace, your insurance will pay you back for 8 at-home tests per month for each person on your plan.

Learn more at:

https://www.cms.gov/how-to-get-your-at-home-OTC-COVID-19-test-for-free

• Free Testing Sites

No-cost antigen and PCR COVID-19 tests are available to everyone in the U.S., including the uninsured.

In Illinois, free or low-cost testing is available at select locations:

- CVS Pharmacy
 - You must schedule an appointment for testing at this website:
 https://www.cvs.com/minuteclinic/covid-19-testing
- o Walgreens

You may test in person or schedule a free PCR at-home collection kit.

- In person testing:
 - Visit https://www.walgreens.com/findcare/covid19/testing
 - On the search bar to the left of the map, enter your zip code
 - Under "Drive-thru Appointments", select type of test(s)
 - Scroll down to "Location and Availability" to select your desired location
 - Use the calendar to select an available appointment time
 - Click "Continue" and follow the instructions on the page to schedule your appointment
- Free PCR At-Home Kit
 - Visit
 https://www.walgreens.com/findcare/covid19/pcrpickup/storeselect
 - Enter your zip code
 - Select your desired location
 - Follow the instructions on the page to enter your contact information
- Walmart in Partnership with Quest Diagnostics

To see if you are eligible for no-cost testing:

- Visit https://patient.questdiagnostics.com/no-cost-covid-test
- Click "Get Started"
- Follow the instructions on the page to check your eligibility
- Federally Qualified Health Centers (FQHC)
 - To learn more about FQHCs, navigate to the "Medical Services-Preventative" section on page 19 of the Blues Handbook.

TREATMENT

If you are experiencing a medical emergency, put down this handbook and CALL 911.

Testing positive for COVID-19:

We know that testing positive can be scary because it impacts your ability to perform as a musician.

If you test positive and are an older adult or have a high risk of getting very sick from COVID, contact a healthcare provider about available treatment, even if your symptoms are mild.

As of July 2022, here is an overview of how to take care of yourself and protect others in your community:

- Stay at home (except to get tested or to get medical care).
- Wear a well-fitting mask around other people for 10 days.
- Do not travel for 10 days.
- Separate yourself from others.
- Monitor your symptoms.
- Cover your coughs and sneezes.
- Wash your hands often.
- Clean surfaces in your home regularly.
- Avoid sharing personal household items.

To view the most accurate and up-to-date guidelines, visit:

https://www.cdc.gov/coronavirus/2019-ncov/if-you-are-sick/steps-when-sick.html

Test-to-Treat Centers:

https://aspr.hhs.gov/TestToTreat/Pages/default.aspx

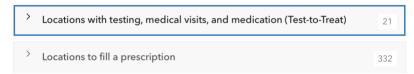
What is a Test-to-Treat Center?

The Test-to-Treat initiative was launched to give individuals an important way to quickly access free lifesaving treatment for COVID-19.

Through this program, you can get tested and – if you are positive and treatments are appropriate for you – receive a prescription from a health care provider (either on site or through telehealth), and have your prescription filled all at one location.

To get treatment for COVID-19:

- Visit https://covid-19-test-to-treat-locator-dhhs.hub.arcgis.com
- Enter your address in the bar and hit enter.
- Click the appropriate tab to find Test-to-Treat locations and locations to fill a prescription.



- Locations with testing, medical visits, and medication (Test-to-Treat)
 - Some pharmacy clinics and health centers can prescribe and give you medication at the same location.
- Locations to fill a prescription:
 - Any healthcare provider can evaluate and prescribe you COVID-19 medication just as they normally would. You can fill those prescriptions at any location in this tool.

HEALTH INSURANCE

Your health is vitally important. Without it, you can't play. Insurance can be confusing, though, so contact us if you can't figure it out. In this section, you'll learn:

- How to apply for Medicaid
- How to apply for insurance under the Affordable Care Act (aka Obamacare)
- How to get help from Cook County

MEDICAID

What is Medicaid?

Medicaid is a health insurance program funded by the U.S. government and the state that pays for medical services. It is run by the government but operates differently in each state.

NOTE: The information below is ONLY for the state of Illinois.

Am I qualified for Medicaid?

To qualify for Medicaid, you must be:

- a resident of the state of Illinois
- a U.S. citizen, or have satisfactory immigration status
- qualified in at least one of the following:

- o Over 64 years old
- o Pregnant or have a child 18 or under
- Blind or disabled
- o Have a child, parent or spouse in your household who is blind or disabled
 - Characterized as having low or very low income, according to your household's maximum income per year (before tax):
 - Maximum Income Level Guidelines (2022):

Household Size*	Maximum Income Level (Per Year)
1	\$18,755
2	\$25,268
3	\$31,782
4	\$38,295
5	\$44,809
6	\$51,323
7	\$57,836
8	\$64,350

^{*}For households with more than eight people, add \$6,514 per additional person. Always check with the appropriate managing agency to ensure the most accurate guidelines.

GET MORE INFO

Find out if you are eligible for Medicaid in Illinois by taking the online eligibility test.

Online eligibility test

- Visit https://abe.illinois.gov/abe/access/
- Click on "Check if I Should Apply" on the left side of the page

More information about Medicaid in Illinois

www.illinois.gov/hfs/medicalclients/Pages/default.aspx

How can I apply for Medicaid?

Apply online:

- Visit <u>abe.illinois.gov/abe</u>
- Click on "Apply for Benefits" in the center of the page
- Create an account, and follow through the application

Step-by-Step Guide

www.dhs.state.il.us/page.aspx?item=67366

Use a paper application:

Download the Application (.pdf)
 www.dhs.state.il.us/page.aspx?item=33698

THE FORMS

Note: The links to the forms work best on a browser like Chrome. You may encounter issues if you use Safari on Apple devices.

ENGLISH VERSION

<u>IL444-2378 B - Request for Cash Assistance, Medical Assistance, Supplemental Nutrition Assistance Program (SNAP)(IES)(pdf)</u>

SPANISH VERSION

<u>IL444-2378 BS Solicitud Para Asistencia Economica - Asistencia Medica - Estampillas de Comida (SNAP)</u> (IES) (pdf)

You can fill out the form online or print it and write on it. Type in as much information as you can. If you can't answer all the questions, that's ok.

IMPORTANT: You must include your name and address.

After you complete the application, take it, mail it or fax it to your local Family Community Resource Center.

Apply in person at your local Family Community Resource Center:

Find your local Family Community Resource Center www.dhs.state.il.us/page.aspx?module=12

• Select an Office Type: Choose "Family Community Resource Center."

- **Select your county** (e.g. "Cook" for Chicago)
- Enter your ZIP code and Click "Find Offices."

EXAMPLE



You may need to bring these items with you when you apply:

- Proof of date of birth (e.g., photo ID, driver's license, birth certificate)
- Proof of U.S. citizenship or lawful residence (e.g., passport, social security number)
- Marital status (e.g., marriage certificate, divorce decree)
- Proof of income (e.g., recent pay stubs, social security award letter)
- Proof of financial resources (e.g., recent bank statement, certificates of deposit, mortgages, vehicle title, property tax statement, bill for water, electric or sewer)

QUESTIONS?

800-843-6154

855-889-4326 (for TTY users)

THE AFFORDABLE CARE ACT (ACA)

What is The Affordable Care Act?

The Affordable Care Act (sometimes referred to as Obamacare) is a health insurance program that allows you to buy health insurance in the online "marketplace." If you make too much money for Medicaid but still need help, the government can help pay for part of your insurance. You must sign up during the Open Enrollment period (which usually occurs in November and part of December for the following year).

EXAMPLE: The 2019 open enrollment was Nov. 1, 2018 to Dec. 15, 2018, with insurance effective on Jan. 1, 2019.

EXCEPTION: If you have a "qualifying life event," you also can enroll at that time. Qualifying life events include a change in your household in the past 60 days (such as a divorce or birth of a child); a change in residence; or a loss of insurance.

MORE INFO

www.healthcare.gov/coverage-outside-open-enrollment/special-enrollment-period

Am I eligible for insurance under the ACA?

ESTIMATE YOUR SUBSIDY

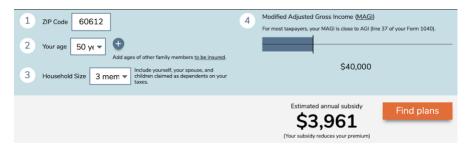
www.healthinsurance.org/obamacare/subsidy-calculator/

Enter your ZIP code, age, number of family members and your Modified Adjusted Gross Income (MAGI).

CALCULATE YOUR MAGI

laborcenter.berkeley.edu/pdf/2013/MAGI_summary13.pdf

EXAMPLE



How do I apply for insurance through the ACA (Obamacare)?

You can choose to:

- apply directly online
- apply online through online agent/broker
- apply through a local agent/broker

MORE INFO

www.healthcare.gov/get-coverage/

Apply online

- 1. Click "See Plans & Prices."
- 2. Enter your ZIP code and select your location based on the suggestions. Click "continue."

- 3. Fill in your basic information: household, age, sex and annual household income. Click "continue" after completing each page, or click "skip" to go to the next page.
- 4. Browse plans, and select to "compare" plans.

Consult an online agent/broker

- 1. Click "Get Contacted."
- 2. Click "Go Now" if you receive the message, "You're about to leave HealthCare.gov."
- 3. Fill out the form with your name, contact method, ZIP code, location and preferred language. After you hit "**submit**," an agent/ broker will contact you in less than 30 minutes (from 9am to 5pm daily). This service is generally free.

Consult a local agent/broker

- 1. Click on "Find Local Help."
- 2. Enter your ZIP code and select your city and state. Click "Continue."
- Select your "Coverage type."
 (This will usually be "Individual or Family," but you can also choose "Medicaid or CHIP" if you need help applying for Medicaid).
- 4. The system will automatically generate a list of agent/brokers or service centers, based on your location. Contact them to get assistance for your application.

COOK COUNTY HEALTH FINANCIAL ASSISTANCE PROGRAM

NOTE: You can only apply for CareLink or financial assistance **if** you are **not eligible** for Medicaid, Medicare or other public healthcare programs. You can also apply for financial assistance after your visit/treatment at Cook County Health by submitting the application and documents within 90 days after your date of service/discharge.

What is the Cook County Health Financial Assistance Program?

The Cook County Health & Hospital System offers a financial assistance program that helps you apply for Medicaid, Medicare, the Affordable Care Act (Obamacare) or other Illinois health insurance plans. A free program called CareLink can help you cover the cost of any treatment at

any Cook County Health facility. The Illinois Hospital Uninsured Patient Discount Act also help uninsured residents who live in Illinois (but outside of the Cook County) pay for health care services at Cook County Health.

How do I apply for this assistance program?

If you only need help to apply for health insurance:

312-864-8200

There are two ways to apply for CareLink or financial assistance:

• Fill out a .pdf application form

- Download the application form (available in seven languages–English, Spanish, Polish, Arabic, Hindi, Mandarin and Urdu).
 - o Visit <u>cookcountyhealth.org/patients-visitors/billing-insurance/</u>
 - o Scroll down to "How to Apply"
- Submit the form to any Cook County Health hospitals (or the one you received treatment from) in person, by mail, email or fax.

EMAIL: <u>mycookcountyhealth.com</u> visit any Cook County facility to talk to a financial counselor.

• Apply at a Cook County Health facility

John H. Stroger Jr. Hospital

Financial Assistance Office 1901 W. Harrison Ave., Room 1690 Chicago, IL 60612 866-223-2817 312-864-9136 FAX

Oak Forest Health Center

Financial Assistance Office 15900 S. Cicero, Building E Oak Forest, IL 60453 866-223-2817 708-633-3427 FAX

Provident Hospital

Financial Assistance Office Old Segstacke Bldg, 1st Floor Chicago, IL 60615 866-223-2817 312-572-2375 FAX

QUESTIONS?

CareLink and the financial assistance program

866-223-2817

312-864-2224

Cook County Health financial assistance program

cookcountyhealth.org/patients-visitors/billing-insurance/

MEDICAL SERVICES-PREVENTATIVE

Find out where you can go when you feel sick or need to see a doctor.

Most of these places DO NOT offer emergency services.

CALL 911 immediately if you have an emergency.

FEDERALLY QUALIFIED HEALTH CENTERS (FQHCs)

www.fqhc.org

What are FQHCs?

FQHCs are hospitals or community health centers, each run by separate organizations and partially funded by the federal government. Each FQHC offers different services, but most FQHCs have primary care services for common illnesses. Some FQHCs also offer vision, dental, reproductive, and mental health services among others.

How do I pay an FQHC?

All FQHCs accept Medicare and Medicaid, and private insurance. If you do not have insurance, they also have a sliding scale fee program, which means you pay what you can according to your income and family size. You MUST bring your photo ID, proof of address, proof of income and proof of family/household size to the FQHC to be part of the sliding scale fee program.

How can I find a FQHC close to me?

Online

findahealthcenter.hrsa.gov

Enter your zip code or address to search for health centers within a specified distance.

Click on a listing to get the address, website and contact information.

EXAMPLE



What if I don't have access to the internet or have difficulty using the web?

The FQHCs below have many locations in Chicago. Call one to get their locations, ask about their services, or make an appointment.

Access Community Health Network

1-866-267-2353

achn.net

Services: primary care, women/men's health, flu vaccine, HIV services, behavioral health, care coordination (referring you to other hospitals according to your condition) and more.

Erie Family Health Center, Inc.

312-666-3494 847-666-3494 (Chicago suburbs) eriefamilyhealth.org

o **Services:** primary care, adult/senior services, women's health, behavioral health/counseling, children's health, HIV/AIDS, dental care and more.

Heartland Alliance Health

312-660-1300 (General Questions)

APPOINTMENTS

773-275-2586 (Uptown)
312-660-1775 (James West – West Loop)
773-632-5700 (Englewood)
heartlandalliance.org/hah/what-we-do/service-areas/

o **Services:** primary care, family care, dental care HIV, prenatal care, behavioral health, counseling, substance abuse treatment, referrals, benefits and entitlements

assistance (help with your healthcare/insurance) and more.

Howard Brown Health Center

773-388-1600

howardbrown.org

o **Services:** primary care, women/men's health, aging services, HIV/AIDS, behavioral health/ counseling and more.

PCC Community Wellness Center

708-383-0113

pccwellness.org

 Services: primary care, pregnancy services, behavioral health, substance abuse, dental services and more.

CHICAGO CITY CLINICS

www.chicago.gov/city/en/depts/cdph.html

What is a Chicago City Clinic?

A Chicago City Clinic is an informal term for a hospital or health center within the Chicago Department of Public Health. The clinics cover a wider range of health centers than FQHCs, and offers a wider range of services, from primary care, home inspection, and health protection to healthy living.

How do I pay for a visit to a Chicago City Clinic?

Although the Chicago Department of Public Health covers many different types of health services, it is not guaranteed that they will accept your insurance or have financial assistance in place, such as the sliding scale fee program (they may ask for proof of income). You MUST check with each health center about what's available.

How can I find a Chicago City Clinic?

Online

www.chicago.gov/city/en/depts/cdph.html

Click on the type of service you want, and you will see more detailed categories.

Once you choose an exact service, the website will show the address, contact information or resources you need.

Call the Chicago Department of Public Health

312-747-9884

311 (24-hour assistance)

MENTAL HEALTH AND SUBSTANCE ABUSE SERVICES

Mental health covers a wide range of issues. If you feel depressed, anxious, angry, hopeless or lonely all the time; or if you have had a big change in your personal life; or have little energy or appetite; you may want to visit a mental health clinic or see a counselor. If you feel that you overuse alcohol, nicotine, drugs, or other substances, many mental health clinics also have substance abuse programs.

THRESHOLDS

www.thresholds.org

What does Thresholds do?

Thresholds is a mental health organization that offers well-rounded mental health services. In other words, they provide counseling, psychiatry, housing, supported employment, substance abuse treatment, and more. They also have services for special populations like new mothers and young people; veterans; deaf or hard-of-hearing people; and people recently released from jail or prison.

How do I pay Thresholds?

Thresholds accepts Medicaid and Medicare. They also offer discounts if you qualify, based on your financial needs. They might ask for a proof of income.

How do I reach Thresholds?

INTAKE

773-572-5500 intake@thresholds.com

GENERAL QUESTIONS

773-572-5500

contact@thresholds.com

TRILOGY

www.trilogyinc.org

What does Trilogy do?

Trilogy is a mental health organization that offers mental health services similar to those of Thresholds. They can help you connect to a recovery counselor who will figure out plans and services with you. Trilogy partners with many hospitals to provide many kinds of health care, including psychiatry, substance abuse, crisis intervention, rehabilitation and more. In other words, they offer whatever service you need—health, economic, residential and more.

How do I pay Trilogy?

Trilogy takes Medicare, Medicaid and a couple of other marketplace insurance plans.

How do I contact Trilogy?

INTAKE

773-382-4060

EMERGENCIES

800-322-8400

GENERAL QUESTIONS

info@trilogyinc.org

773-508-6100

OTHER FACILITIES

Many FQHCs and Chicago city clinics also have mental health/behavioral programs. (See "Medical Services—Preventative" on p.12). Here are a few larger FQHCs that have mental health or substance abuse programs:

Access Community Health Network 866-267-2353 achn.net

Erie Family Health Center, Inc. 312-666-3494

847-666-3494 (Chicago suburbs) eriefamilyhealth.org

Heartland Alliance Health GENERAL QUESTIONS 312-660-1300

APPOINTMENTS

773-275-2586 (Uptown)
312-660-1775 (James West – West Loop)
773-632-5700 (Englewood)
heartlandalliance.org/hah/what-we-do/service-areas/

Howard Brown Health Center

773-388-1600 Howardbrown.org

PCC Community Wellness Center 708-383-0113
pccwellness.org

12-STEP PROGRAMS – ALCOHOLICS ANONYMOUS, NARCOTICS ANONYMOUS

Alcoholics Anonymous meetings in Chicago

www.chicagoaa.org/meetings/

Narcotics Anonymous meetings in Chicago

www.chicagona.org/find-a-meeting/meetings/

EMERGENCY MEDICAL SERVICES

If you have an emergency and must see the doctor immediately, **put down this handbook NOW** and call 911.

DENTAL AND VISION SERVICES

If you have dental or eye problems (tooth decay, poor eyesight), these organizations may be able to offer discounted dental and vision care.

DENTAL SERVICES

Where can I get dental care?

Private dental clinics can be very expensive. Many FQHCs and City Clinics offer dental services using a sliding scale fee program (they may ask for proof of income). You can search for these places using the methods listed in the "Medical Services–Preventative" section on p.12.

I cannot find any FQHCs or City Clinics. Can you list some examples?

These FQHCs in Chicago area offer dental services, with a sliding scale fee program (they may ask for proof of income):

Erie Family Health Center, Inc.

312-666-3494 847-666-3494 (Chicago suburbs) eriefamilyhealth.org

Heartland Alliance Health

312-660-1300 (General questions)

APPOINTMENTS

773-275-2586 (Uptown)
312-660-1775 (James West – West Loop)
773-632-5700 (Englewood)
https://www.heartlandalliance.org/heartland-alliance-health/service-areas/dental/

PCC Community Wellness Center

708-383-0113 pccwellness.org

Lawndale Christian Health Center

872-588-3000 lawndale.org

Primecare Community Health, Inc.

312-633-5841 primecarehealth.org

ONESIGHT

onesight.org

What is OneSight?

OneSight is a nonprofit that offers free glasses—and even possibly free glasses prescriptions—for people with poor vision. LensCrafters is one of the sponsors of the OneSight program.

How do I get free glasses from OneSight?

You MUST have your vision needs verified by a nonprofit organization, and Chicago Blues Revival can help. Contact us at jpinzino@chicagobluesrevival.org or call 773-419-2719 and we will write a referral letter for you. After you receive our referral letter, bring the letter and a valid optical prescription (one less than two years old) to any Luxottica Retail Location: LensCrafters, Target Optical, Sears Optical or Pearle Vision corporate store. They will then give you a free pair of glasses.

LUXOTTICA LOCATIONS

www.luxottica.com/en/retail-brands

What if I don't have a valid glasses prescription?

When you visit a Luxottica Retail Location (www.luxottica.com/en/retail-brands) with your referral letter, ask the doctor if he or she would be willing to donate an eye exam. In other words, would they do a free eye exam for you? If not, you can try to contact a local Lions Club, which provides financial assistance for people who need eye care.

They have multiple clubs around Chicago.

CONTACT A LIONS CLUB

630-571-5466

800-747-4448

www.lionsclubs.org/en/start-our-approach/club-locator

REPRODUCTIVE HEALTH SERVICES

These organizations provide women's health services, including female reproductive health, as well as mental and education services.

CHICAGO WOMEN'S HEALTH CENTER

www.chicagowomenshealthcenter.org

What does the Chicago Women's Health Center provide?

The Chicago Women's Health Center offers a wide range of services such as gynecology (female reproductive health), primary care, counseling, transgender services, group education, and more.

How do I pay for these services?

The center only accepts a limited number of insurance plans, including only a couple of marketplace insurance options. They do, however, offer a sliding scale fee program with discounts and will not turn you away based on your ability to pay.

NOTE: They may ask you for proof of income.

How can I contact the Chicago Women's Health Center?

1025 W. Sunnyside, Suite 201 Chicago, IL 60640 773-935-6126

PLANNED PARENTHOOD

www.plannedparenthood.org

What services does Planned Parenthood provide?

Planned Parenthood is a nonprofit organization with many locations in the Chicago metro area. It has a slightly different focus than most reproductive health centers: They mostly focus on abortion, birth control/contraception, sexually transmitted disease (STDs), services for the gay and transgender community, pregnancy testing, women's health, and more. You can also chat online with health professionals and have prescription/testing kits mailed to you.

How do I pay for Planned Parenthood's services?

Call the location you plan to visit and ask about payment options.

How do I make an appointment/contact Planned Parenthood?

- **APPOINTMENTS:** 800-230-7526
- FIND A LOCATION NEAR YOU

 www.plannedparenthood.org/planned-parenthood-illinois/locations
- CHAT WITH A HEALTH PROFESSIONAL

Text **PPNOW** to 774636.

DOWNLOAD THE PLANNED PARENTHOOD APP

Connect to clinicians to ask questions.

www.plannedparenthood.org/get-care/get-care-online

FINANCIAL SUPPORT

When tragedy strikes, there is help available if you know where to look. Here are a few organizations that might be able to help you pay for health services and funeral services.

THE BLUES FOUNDATION'S HART FUND

blues.org/hart-fund/

What is the HART Fund?

The Handy Artists Relief Trust (HART) Fund is run by the Blues Foundation in Memphis. It provides money for health and dental care, as well as funeral and burial services.

OTHER FINANCIAL RESOURCES

blues.org/hart-fund/#hart-network

Am I eligible for assistance through the HART Fund?

To verify eligibility, you will be asked to provide your income and your income from music, as well as a list of recent recordings, gigs and bands you have worked for.

NOTE: You MUST be a professional blues artist to receive funding.

How can I apply for assistance through the HART Fund?

Contact LaTasha Nathaniel

bluesmembership@blues.org

After you connect with The Blues Foundation, you will be asked to complete a short application form to determine your eligibility.

THE BLUES FOUNDATION'S COVID-19 BLUES MUSICIAN EMERGENCY RELIEF FUND

https://blues.org/covid-19-fund/

What is the COVID-19 Emergency Relief Fund?

This emergency relief fund was created to help Blues Musicians impacted by the pandemic. It provides financial assistance to musicians and their families who found little to no work due to the pandemic. It provides immediate relief like rent/mortgage, utilities, phone, and car payments. Through generous donations from supporters of The Blues Foundation, the relief fund hopes to enable blues musicians to focus on their health rather than the pressure of providing a roof over their head.

Am I eligible for assistance through the COVID-19 Emergency Relief Fund?

To verify eligibility, you will be asked to provide your income and your income from music, as well as a list of recent recordings, gigs and bands you have worked for.

NOTE: You MUST be a professional blues artist to receive funding.

How can I apply for assistance through the COVID-19 Emergency Relief Fund?

Contact LaTasha Nathaniel

bluesmembership@blues.org

After you connect with The Blues Foundation, you will be asked to complete a short application form to determine your eligibility.

MUSICARES

www.grammy.com/musicares

What is MusiCares?

MusiCares was started by the Recording Academy, which sponsors the Grammy Awards. It provides financial assistance for musicians in times of need, mainly health-related issues.

They have three main programs:

- Short-term financial assistance for musicians who have had an unpredicted emergency;
- An addiction recovery program that hosts free recovery groups in Los Angeles,
 Nashville, Austin, New Orleans, New York, Seattle, and Fort Collins, CO, plus monthly sober jams in Austin and Los Angeles; and
- Preventative health programs and services (listed on their website if available).

Am I eligible for financial assistance through MusiCares?

To receive financial assistance from MusiCares, you must:

- be employed for at least 5 years in the music industry and
- have at least six commercially released recordings or videos of your singles.

How do I apply for financial assistance through MusiCares'?

Chicago is part of the MusiCares East Region.

TOLL-FREE HELP LINE: 877-303-6962

MusiCares.generaldelivery@musicares.org

CONTACT INFO FOR OTHER REGIONS

https://www.musicares.org/get-help

Friends of Chicago Blues

Friends of Chicago Blues aids Chicago blues musicians by providing referrals and rallying support within the blues community for specific needs. If you have a specific need—or know someone who does—contact Lori at blackcatbones@sbcglobal.net.

TAX AND ACCOUNTING SERVICES

Get free or affordable help to file your taxes, either online or in-person.

LADDER UP

www.goladderup.org

What does Ladder Up do?

Ladder Up's free Tax Assistance Program offers Chicago taxpayers electronic preparation and online filing for income tax returns. The program only helps individuals who earn up to \$30,000

per year, and families who earn up to \$55,000 per year. The program is only available during tax season (usually February through April 15), and all sites are first-come, first-serve.

What do I need to bring to a meeting at the Tax Assistance Program?

• Detailed eligibility and document list www.goladderup.org/our-services/tax-assistance/

How do find a site close to me?

Enter your zip code or address:

www.goladderup.org/locations/

MORE INFO

312-409-1555

info@goladderup.org

COPYRIGHT AND PUBLISHING

It's important to protect your original music, license other's music when you do covers, and earn money when others perform your music.

ASCAP

www.ascap.com

What is ASCAP?

ASCAP is The American Society of Composers, Authors and Publishers. This authoritative organization can help with royalties (compensation/fees when others play your registered music) plus advocacy and other services for artists. You can join ASCAP as a music creator (a writer, a publisher—or both).

Why should I join the ASCAP?

ASCAP pays you royalties when someone performs your music. You also can join ASCAP as a music user, so you can license others' music to perform covers. Moreover, ASCAP members get benefits such as health care and insurance; creation tools and gear; education; financial

assistance; instrument and studio insurance; marketing, merchandise, travel services, and more.

How can I join ASCAP?

Unfortunately, ASCAP does not have a walk-in center in Chicago.

Submit an application online

ome.ascap.com

You must provide legal documents for the application.

COST

\$50 registration fee for a writer or publisher

\$100 for both

BMI

www.bmi.com

What does BMI do?

BMI offers services similar to ASCAP. In other words, it helps you earn royalties for your songs and license other musicians' songs. Registering your songs with BMI is free.

How can I join BMI?

Submit an application online:

www.bmi.com/join

You must have a valid email address to join.

OTHER OPTIONS

Here are a few more websites that can help you license your music, and earn or pay royalties.

Harry Fox

www.harryfox.com/#/get-paid

Register your songs to the database for free and receive royalties.

Song File

www.songfile.com/index.html

License cover songs for physical and digital formats such as CDs, downloads, ringtones, and interactive streams.

Easy Song Licensing

www.easysonglicensing.com

License cover songs, or use copyrighted music on YouTube, film, print, stage and more.

Creative Commons

creativecommons.org

Creative Commons allows you to legally use "some rights reserved" music, movies, images and other content for free. They offer free copyright licenses that you can use to mark you work with the freedoms you want it to carry (i.e., you can choose the type of license and how you want others to use it).

WEBSITES AND SOCIAL MEDIA HELP

Need a personal website to promote your music? Need a better social media profile? Here are some resources.

TAPROOT PLUS

www.taprootplus.org

What does Taproot Plus do?

Taproot Plus is a free service that matches nonprofit organizations to the type of volunteers they need.

How can I use Taproot Plus?

As a nonprofit organization, Chicago Blues Revival may be able to find you a volunteer through Taproot Plus to help with your website or social media needs.

Contact Chicago Blues Revival if you need help: jpinzino@chicagobluesrevival.org

NONPROFITS & FISCAL SPONSORSHIP

Thinking about starting your own nonprofit organization? This organization might be able to help.

LAWYERS FOR THE CREATIVE ARTS

law-arts.org

What does Lawyers for the Creative Arts do?

Lawyers for the Creative Arts (LCA) offers a nonprofit startup workshop in Chicago once a year. This workshop walks people through the legal processes and business issues that occur when creating a new nonprofit. They help you complete the necessary state and federal forms, and professionals offer practical advice on business, governance, and financial matters. Workshop attendees receive a thumb drive with a lot of valuable forms and other documentation.

How can I attend the LCA workshop?

Check the LCA website to find out when the next workshop will be held.

<u>law-arts.org/upcoming-events</u>

HOUSING AND RENTAL ASSISTANCE

Need an affordable place to stay or rent? Need help with home inspections or facilities?

These organizations may be able to help you find or pay for housing or take care of your home.

NOTE: Unfortunately, most long-term housing help takes years, if they can take you at all.

EMERGENCY SHELTER

If you need shelter tonight, call 311 (within the city of Chicago) or go to any hospital emergency room.

DIRECTORY OF SHELTER PROVIDERS

www.homelessshelterdirectory.org/cgi-bin/id/city.cgi?city=chicago&state=IL

IMPORTANT: Call before you show up at a site to make sure they can help you.

HEARTLAND ALLIANCE HOUSING

www.heartlandalliance.org/program-directory/housing

What does Heartland Alliance Housing do?

The Heartland Alliance is a nonprofit organization that does good work in the areas of housing, health, justice and, education. They have, for example, more than 20 programs and projects for affordable housing in Chicago.

How can I apply for one of their housing programs?

Visit their site to complete a 30–60 minute interview. You may be asked to provide proof of income. Based on your financial status, you will be placed on the regular or priority (fast-tracked) waitlist.

NOTE: Their programs are in high demand, which means it could take years to get into one program.

How can I contact Heartland Alliance?

208 S. LaSalle St., Suite 1300

Chicago, IL 60604.

GENERAL QUESTIONS?

312-660-1300

CHICAGO HOUSING AUTHORITY

www.thecha.org

What does the Chicago Housing Authority (CHA) do?

The CHA Public Housing program serves more than 20,000 low-income households. They provide safe, decent, and affordable housing in healthy, vibrant communities. Public housing provides homes for families, the elderly, and those with disabilities from scattered single-family houses to apartments for elderly families.

The CHA Housing Choice Voucher (HCV) program allows low-income families to rent housing in the private market via federal funds provided by the U.S. Department of Housing and Urban Development (HUD). Through the HCV Program, CHA pays a portion of eligible families' monthly rent directly to the landlord.

How can I apply for the Public Housing and Housing Choice Voucher programs? Apply online.

applyonline.thecha.org/Eligibility.aspx

You will be placed on a waitlist, which for some places, can be as short as three months.

For other locations, it could take much longer to get an interview.

CORPORATION FOR SUPPORTIVE HOUSING

www.csh.org

What does the Corporation for Supportive Housing do?

It operates Chicago's Coordinated Entry System, which helps connect people to more affordable housing. If you need help to find housing, ask the program staff if they can complete the Standardized Housing Assessment with you or link you to someone who can do it. This assessment considers your current situation and needs so you can be connected to a housing program, if eligible, when there is an opening. Housing programs range from transitional housing and short-term rapid rehousing to permanent supportive housing.

How do I connect to CSH and complete the Standardized Housing Assessment? A list of the six CSH access points

www.csh.org/chicagoces/

OTHER RESOURCES

These two places can help you report home issues or answer home-related questions:

Metropolitan Tenants Organization (MTO)

If you have a problem with your landlord, MTO can help:

- Visit MTO online
 www.squaredawaychicago.com
- Call the Tenants' Rights Hotline (MON-FRI, 1–5pm) 773-292-4988

Chicago 311

311.chicago.gov/s/?language=en_US

Call 311

Request services for animals, consumer and employee protection, disabilities, garbage and recycling, health, home and buildings, parks, streets and environment, public safety, seniors, transportation and streets—and more.

EMERGENCY FOOD ASSISTANCE

FOOD PANTRIES AND SOUP KITCHENS

The Greater Chicago Food Depository

Online map and directory of all the Chicago food pantries and soup kitchens www.chicagosfoodbank.org/find-food/

FOOD STAMPS (SNAP – SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM)

SIGN UP FOR SNAP

The Illinois Hunger Coalition's Hunger Hotline

1-800-359-2163

They will guide you through the sign-up process and explain what other services you may qualify for.

You can also apply through the Application for Benefits Eligibility (ABE) website.

Answer a set of questions to find out if you qualify and fill out the application online if you do:

abe.illinois.gov/abe/access/

VETERANS SERVICES

The best place to go for veterans' services is the City of Chicago Veterans Resource Office. They are a one-stop clearinghouse for all veterans' support services, including veterans benefits, health screening, job training and placement, housing assistance and more. Their website also lists **six community service centers** that offer additional assistance.

Veterans Resource Office Central West Center

2102 W. Ogden Ave.

Chicago, IL 60612

312.743.0720

HOURS: MON-FRI 8:30am to 4:30pm

www.chicago.gov/city/en/depts/fss/veterans/resources/dfss-veteran_s-resource-office.html

LEGAL SERVICES

Need help with law-related issues? These groups offer free or affordable legal assistance.

LAWYERS FOR THE CREATIVE ARTS

law-arts.org

What does Lawyers for the Creative Arts do?

Lawyers for the Creative Arts provides free legal assistance to people in all areas of art, culture, media and entertainment (including the visual, literary and performing arts). They offer direct counseling and a referral program to hundreds of attorneys in the Chicago area. They also offer educational opportunities for the arts and legal communities.

How can I apply for their services?

Fill out an online application stating your needs and financial information (you may need to provide proof of income). You may be eligible for free legal assistance, but there is a \$50 application fee for individuals, and you must pay any out-of-the-pocket expenses.

GET AN APPLICATION

law-arts.org/application

OTHER LEGAL RESOURCES

Here are other places that offer legal help:

Uptown People's Law Center

https://www.uplcchicago.org

773-769-1411

Provides tenant rights, prisoner's rights and social security disability programs

Illinois Legal Aid Online

www.illinoislegalaid.org

Illinois Legal Aid Online can refer you to the most suitable legal help or resource. Fill out an online application form with your location, your legal issue and income.

MUSICIANS ASSISTANCE

These organizations offer help to musicians like you—from education to performance and financial aspects.

THE BLUES FOUNDATION

blues.org

What does The Blues Foundation do?

The Blues Foundation aims to preserve blues heritage, celebrate blues recording and performance, expand worldwide awareness of the blues, and ensure the future of blues music.

Why should I join The Blues Foundation?

As a member, you will be connected to more than 4,000 other members and will have access to information about blues events, blues music, and blues personalities. You will have the chance to participate and win in each category of the Blues Music Awards, which are held each year in May. You may be able to win passes and hotel accommodation to the Blues Music Awards, as well as discounts for blues concerts, festivals, and events.

How can I join The Blues Foundation?

ONLINE APPLICATION

blues.org/become-a-member/#levels

There are several membership levels, as shown below:

+ Youth Member - Free + Blues Member - \$25 USD + Blues Friend - \$50 USD + Blues Partner - \$100 USD + Blues Patron - \$500 USD + Blues Patron - \$500 USD + Lifetime Blues VIP - \$5,000 USD

Click the "+ **sign**" to see the benefits of each level.

Click "sign up" to register for membership.

RECORDING

Need to find a studio to record your music? Here's where you can record in Chicago.

Delmark's Riverside Studios

delmark.com/riverside-studios/

773-539-5001 (Schedule recording time)

steve@delmark.com

Joyride

www.joyride-studio.com

Joyride Studio offers recording, mixing and mastering services.

773-533-1880

blaise@joyride-studio.com

Fort Knox Studios

https://www.fortknoxstudios.com/hourly-rehearsal-studios

Fort Knox offers rental engineering and recording suites.

773-295-6161

info@fortknoxstudios.com

Chicago Recording Company (CRC)

www.chicagorecording.com

CMC offers post-production services—sound design, voice-over recording, automated dialog replacement (ADR), podcasts/ audiobook, voice casting—and music services (full band tracking, mixing, mastering, commercial music, and audio restoration).

312-822-9333

Book a session at:

www.chicagorecording.com/music-booking

Instruction

TEACHING AND LEARNING OPPORTUNITIES

If you are interested in teaching at a blues school or camp, contact one of these programs to see if they have openings:

Chicago Blues Camp

chicagobluescamp.com

Chicago Blues Camp is a five-day learning and performance opportunity for musicians ages 22+.

The camp is usually held in June, during the week before Chicago Blues Festival.

NOTE: Chicago Blues Camp hires by invitation only.

More info:

Info@ChicagoBluesCamp.com

chicagobluescamp.com/contact-us/

Old Town School of Folk Music

oldtownschool.org

The Old Town School provides music classes for all ages, from newborns to adults. They also host the Square Roots Festival every year.

Job Openings:

www.oldtownschool.org/aboutus/employment/

Submit Your Resume:

hiring@oldtownschool.org

Blues Kids Foundation

www.blueskids.com

The Blues Kids Foundation is a nonprofit charitable organization. They aim to preserve, perform, and promote the blues among America's youth. They host the Fernando Jones' Blues Camp in Chicago every year.

More info:

Info@BluesKids.com

312-369-3229

SCHOLARSHIPS

The Blues Foundation Generation Blues

This scholarship program is available ONLY to those under the age of 21 to study their instrument of choice and learn to play the blues at reputable camps, seminars, and workshop programs in the U.S. and Canada. The scholarship does not fund individual lessons or tuition.

Programs attended by Generation Blues scholarship recipients generally take place in the summer at the recipient's choice of location. Participants are awarded scholarships based primarily on financial need (using federal poverty guidelines). Generation Blues scholarships are limited to three awards per applicant. Applicants must write a letter of intent and provide a letter of recommendation from a blues musician, teacher, or someone with experience in the blues community. The letter of recommendation must be from someone that is not related to the applicant.

APPLICATION INFORMATION

blues.org/generation-blues/

Willie Dixon's Blues Heaven Foundation

www.bluesheaven.com

The \$2000 Blues Heaven Foundation scholarship award is granted on a competitive basis, with

consideration given to scholastic achievement, concentration of studies, and financial need. The

applicant must have full-time enrollment status in an Illinois area college or university. Students

must be in at least their first year of undergraduate studies or graduate program.

Eligible applicants should be pursuing a degree in one of the following areas or related fields:

Music, Music Education, African-American Studies, Folklore, Performing Arts, Arts

Managements, Journalism, Radio/TV/Film Music Composers/Songwriters, Artist's Legal Rights,

or Studio Recording Engineers. A scholarship award will be governed by applicant's scholarship

aptitude and extracurricular involvement, including grade point average, honors programs,

memberships, etc. Eligibility will be based on projected expenses plus student and family

income. Special consideration will be given to applicants who demonstrate a need for financial

assistance.

Application submissions will begin in February for the upcoming school year.

Note: As of July 2022, the website indicates that the scholarship has been closed due to lack of

funds. However, they anticipate they will begin accepting applications again in 2023.

APPLICATION DEADLINE: April 30

SCHOLARSHIP AWARD ANNOUNCEMENT: June 10th (on the foundation's website)

Funds are made available for the following fall semester, upon documentation of enrollment.

APPLICATION INFO

www.bluesheaven.com/scholarships.html

PUBLICATIONS

Each of these has regular information where you can learn the latest about Chicago blues. You

can also contact them to publicize your own work.

43

Chicago Blues News

These good folks produce a bimonthly email newsletter, photo gallery of blues shows, and a complete blues calendar. www.chicagobluesnews.com

Chicago Blues Guide

This website has occasional articles and interviews and a detailed guide to blues clubs, bands, radio shows, record labels and blues websites. www.chicagobluesguide.com

Living Blues magazine

The biggest blues magazine in America, with both a print version and an online site. livingblues.com

Downbeat

A well-respected jazz-focused magazine that features reviews of new blues albums. downbeat.com

Blues Matters

A publication from the United Kingdom that covers blues internationally. bluesmatters.com