

New Free Guide Helps Self-Employed Creators Navigate a Complex Health Coverage Landscape

The American Influencer Council, with partner Solo Health, releases Self-Employed Creator's Guide to Health Coverage as independent workers face rising costs

NEW YORK, NY, UNITED STATES, July 21, 2026 /EINPresswire.com/ -- Solo Health, a health plan built for independent professionals, has partnered with the American Influencer Council (AIC), a not-for-profit trade association for career creators, to release a free guide: the Self-Employed Creator's Guide to Health Coverage. The resource treats health coverage as business infrastructure and aims to make it easier to navigate for a business of one.



One in five self-employed Americans is uninsured. This guide was built to close that gap for the business of one. Source: USDA Economic Research Service, analysis of U.S. Census Bureau data.

Self-employed career creators must find and pay for health coverage on their own. The options, including the Health Insurance Marketplace, private plans, and tax-advantaged accounts, can be difficult to compare. The landscape shifted further for 2026, when enhanced premium subsidies under the Affordable Care Act (ACA) expired and enrollment timelines changed. For creatorpreneurs managing irregular income, the result is often a confusing and time-consuming process.

"Self-employed coverage is confusing by design, and most options were never built with independent workers in mind," said Kylie Morrissey, Head of Marketing at Solo Health. "Solo was created to change that, with comprehensive coverage for a business of one and enrollment available any time of year, not just during a narrow window."

Solo Health offers a self-funded health plan that self-employed business owners can establish using a federal Employer Identification Number (EIN). The plan provides access to a nationwide Preferred Provider Organization (PPO) network and, unlike coverage purchased through the

Marketplace, allows enrollment at any time of year rather than only during an open enrollment window.

"The independent workforce is growing faster than the systems meant to support it," said Clay Moore, Director of Partnerships at Solo Health. "Collaborating with the American Influencer Council lets Solo Health meet that demand with education first and a clear path to coverage when someone is ready."

The guide was produced by the American Influencer Council as independent creator education, with Solo Health serving as its coverage partner. AIC says its research drew on how creators discuss coverage across social platforms, where aging off a parent's plan at 26, losing a spouse's coverage, and leaving a corporate job emerged as the most common turning points.

"Self-employed coverage is one of the most complex parts of running a creator business, and the rules keep shifting," said Qianna Smith Bruneteau, Founder and Executive Director of the American Influencer Council. "The Council produced this guide as independent education for the industry, so creators have a trustworthy, plain-language place to start, with a recommended option like Solo Health."

The guide frames coverage as part of a creator's business foundation rather than an afterthought.

"For the self-employed, health coverage is not a perk, it is business infrastructure," said Sam DeMase, Board Chairwoman of the American Influencer Council. "When a creator cannot work, the income stops. Helping creators protect their health helps them protect their livelihoods."

Through the partnership, creators now have a single destination on the AIC website where they can find Solo Health alongside a resource to inform their coverage options.

The Self-Employed Creator's Guide to Health Coverage is available free at americaninfluencercouncil.com.

About Solo Health

Solo Health, part of the Vault Health Captive, a regulated North Carolina-based health captive, provides self-funded health coverage for self-employed individuals and businesses of one. Members establish their own health plan using a federal Tax ID, access a nationwide PPO network, and can enroll at any time of year.

Learn more at solo.health

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About the American Influencer Council (AIC)

American Influencer Council (AIC) is a 501(c)(6) not-for-profit membership trade association

devoted exclusively to advocating for the educational and professional advancement of U.S.-based social media career creators. As a trade association, the AIC educates, inspires, and equips America's current and future career creators for entrepreneurial success. Through mentorship, small business development, trade resources, and knowledge-sharing experiences, the AIC strives to support career creators at every stage of the small business cycle. AIC Members influence and impact the policies and opinions driving America's multi-billion-dollar influencer marketing industry. The Council won for 'Best Industry Initiative' at the 2021 Influencer Marketing Awards (IMA).

Learn more at americaninfluencercouncil.com.

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