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My brother is a self-employed science-fiction writer/artist, has been for decades, he has decided to live his dream. Decades ago, in the beginning, he was getting paid "in trade", now he is a successful writer/artist, two books and a role playing game published, art appearing in a Paris gallery, etc. However, a successful writer/artist doesn't always mean rich. At 44, he now needs health insurance as he has a few complications. He had a hernia operation a few years ago, still paying on those bills, now needs a second, but the same doctor will not operate, etc. makes too much for public, too little for a commercial plan, he is painfully waiting for the exchanges.