



NEW YORK STATE SENATOR

Velmanette Montgomery

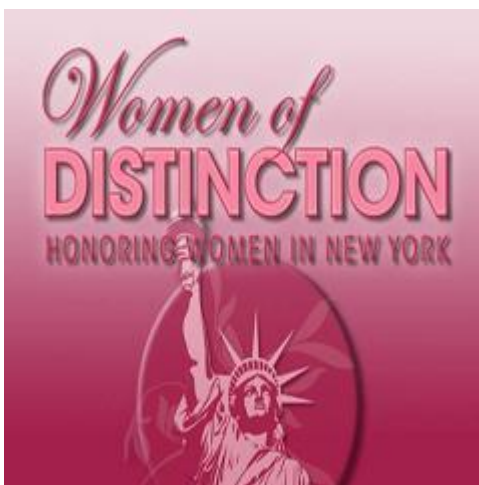
Sara Horowitz

VELMANETTE MONTGOMERY May 13, 2013



*Women of*  
**DISTINCTION**  
HONORING WOMEN IN NEW YORK

**Sara Horowitz**



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**Award:** HONORING WOMEN IN NEW YORK

**Year:** 2013

Sara Horowitz is an innovator for tomorrow's workforce. As the founder and Executive Director of Freelancers Union – and CEO of the social-purpose Freelancers Insurance Company – Ms. Horowitz has been helping workers build solutions together for nearly two decades.

A MacArthur Foundation “Genius” fellow, Ms. Horowitz has long been a leading voice for the emerging economy, early on identifying the vital role independent workers would play in our networked, interconnected world. Today, 42 million Americans are “independent workers” – about one-third of the entire workforce. Using her experience as a union organizer and labor lawyer, Ms. Horowitz founded the nonprofits Working Today in 1995 and Freelancers Union in 2003 to create power in markets and power in politics for the new workforce. While growing Freelancers Union's membership to more than 200,000 nationwide, Ms. Horowitz has helped develop a new form of unionism driven by social-purpose business models.

Ms. Horowitz recognized that one of the biggest challenges facing independent workers is their lack of access to affordable health insurance. To help solve this problem, she launched Freelancers Insurance Company (FIC) in 2008. Wholly owned by Freelancers Union, FIC is a social-purpose business whose mission is to provide independent workers with high-quality, affordable, and portable health insurance. Now insuring close to 25,000 New Yorkers and with annual revenues approaching \$100 million, FIC has been profitable since its second year of operation. Ms. Horowitz worked with members and partners to ensure a zero-percent premium rate increase for all members in 2013. In late 2012, she also launched the nation's first freelancer-focused, zero-co-pay, primary care practice in downtown Brooklyn, exclusively serving FIC members.

In 2012, Ms. Horowitz was appointed to the board of the New York Federal Reserve as a voice for the new workforce. She has been named one of Forbes' Top 30 Social Entrepreneurs, Businessweek's Top 25 Most Promising Social Entrepreneurs, and the World Economic Forum's 100 Global Leaders for Tomorrow. She has been featured in *The New York Times*, *Wall Street Journal*, *The Economist*, *Wired*, *Fast Company*, PBS, and NPR. Her new book, *The Freelancer's Bible*, was named one of Forbes' "Best Books to Boost Your Career."