

A 21st-Century Christmas Carol: How Scrooge Became a Health Care Whistleblower

An Arm and a Leg Season 4-ever, episode 13

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Note: *Most of this transcript is machine-generated, so it's NOT letter-perfect. We're doing our best! Also, I've left off the list of new donors at the conclusion. (I spell some of them phonetically in the script, so I can try to avoid screwing them up, but you don't need to see that. Also, not everybody wants their name on the Internet.) - dw*

Hey there--

I've got kind of a holiday story for you, thought we'd sneak it in before the year ended.

You may have seen an essay or two floating around the internet this year, along the lines of: If you think health care in Canada is worse than in the U.S.-- um I'm really sorry. I'm the guy who sold you that big fat lie.

The author is Wendell Potter, and he was in charge of communications for Cigna for a long time-- for most of the 90s and aughties. And then, about a dozen years ago, he went rogue. Left that job and became a whistle-blower. This year, among other things, that meant writing a couple of op-eds in the New York Times and the Washington Post.

Wendell Potter: Both of them are part of my work to make amends for what I used to do for a living, which was in many cases to mislead people into thinking that we had the best healthcare system in the world.

You may have an opinion about the Canadian healthcare system , And you think that way because of the work that I used to do, and here's why.

I talked with him late last summer-- and it was a super-interesting conversation, but I wasn't exactly sure what to do with it, or when. Like, what was the occasion? What was the lesson for right now?

And then a few weeks ago, I thought: Oh! Wendell Potter's story is a version of A Christmas Carol. Only, when you dig in, it's messier and more interesting.

This is An Arm and a Leg-- a show about the cost of health care. My name is Dan Weissmann. I'm a reporter, and I like a challenge. So my job on this show is to take one of the most, terrifying, enraging, depressing elements of American life, and give you something entertaining, empowering, and useful.

And a Christmas Carol? is classic entertainment, man. I'm Jewish, whatever: I'm a huge sucker for it, gets me every time.

I called Wendell again recently to run the Dickens angle by him. He was on board.

So let's start with Wendell's visit from the Ghost of Christmas Past. He was visiting his parents in rural Tennessee, where he grew up, and heard there was a pop-up free medical clinic about an hour's drive away at a county fairground.

Wendell was headed over anyway-- there was a Democratic presidential candidate giving a speech that day, and Wendell wanted to figure out how to spin against whatever THAT guy was gonna say about health insurance companies.

But for Wendell, the clinic turned out to be the main event. Hundreds and hundreds of people waiting in line for basic medical care. Which was being administered in barns, in animal stalls.

A lot of them had shown up the night before, slept in their cars, so they could be among the first in line when the clinic opened at 5:30 am. You showed up any later than that, you probably wouldn't be seen that day.

And these folks: Wendell knew them. Not personally, but close enough. They were his people

Wendell Potter: They were. people that I, I could have grown up with that it could have been related to. And I, I did realize that could have been one of them if I just not had some lucky breaks along the way.

Wendell grew up in rural Tennessee. Neither of his parents finished high school-- their families had needed them out of school and earning. Until Wendell was six, his family didn't have an indoor toilet. He became the first person in his family to graduate from college. He'd worked as a newspaper reporter-- covered Congress for a national chain-- then took a job in PR, to be closer to family in Tennessee. One thing led to another, and in the early 90s he'd started working for Cigna. After a while, he's in Philly, ~~was~~ running the communications shop-- a big, prestigious, well-paid job. His parents were proud of him, he was proud of himself.

Wendell found the scene at the county fairgrounds a lot to take in.

Wendell Potter: just suddenly being. Confronted with people that I could have grown up with who were being treated in barns and animal stalls.

I had grown up around working class folks because that's where I come from. And I, I was certainly aware of the hardships that people face. If you don't have a lot of money, it's just a constant thing. But I really hadn't stopped to think and I've been away from that for, so long,

My mother always told me many times Wendell, don't get above your raising. Don't forget where you come from. Uh, but I had largely forgotten that. And this was just, uh, bringing me back in a big hurry. Right back to where I came from. I was there physically. Uh, I was back in that geography again, that part of the country.

Yeah. The ghost of Christmas Past takes Ebenezer Scrooge back to see his OWN past. What he was like as a kid. When he wasn't mean yet. He sees how the people he grew up with, people he loved, live now, and how they see him. It's overwhelming.

Then there's the ghost of Christmas present. He shows Scrooge how other people are living right now. Shows him his own employee, Bob Cratchitt, at home with his family-- including the very sweet kid, Tiny Tim. Who doesn't look so good. He's sick.

Wendell's ghost of Christmas Present is actually the filmmaker Michael Moore, who had turned documentary muck-raking into a big box-office proposition. Moore's movie from 2004, Fahrenheit 9/11, made more than a hundred million dollars-- the biggest documentary ever.

Three years later, he had a new movie about the cost of health care, called Sicko.

Wendell was part of a big team, across the health-insurance industry, to discredit the movie. He writes about it in his book to demonstrate just how huge and how coordinated the PR and lobbying arms of Big Health Care.

It's impressive. There's cloak-and-dagger stuff: In months and months of plotting, nobody ever refers to Moore by name-- it's always "Hollywood." You never know when an email might leak. There's secret meetings, bigwigs all around a conference table with binders of materials that never get circulated electronically. They've

got somebody in the audience when the movie premieres at Cannes, so he can report back-- so they can figure out how to spin it. As Wendell tells it, he's right in the thick of it, a total team player.

Then he actually sees the movie himself. He sits in the back of a movie theater in Sacramento, with a notebook, looking for the stories about people getting screwed by Cigna in particular.

Wendell Potter: I went into the theater, worried about that, anticipating that, but what I saw on the screen where people telling their stories and I, I knew those stories were not, uh, they were not unique, . And I'd kind of gotten over the course of my career, kind of hardened to them, , not really seeing these folks as real life human beings more often than not.

When I was dealing with what we referred to as high-profile stories or horror stories, I didn't have a chance to really talk to the people or see them. but Michael Moore brought them to life on the screen.

Dan: how did it feel?

Wendell Potter: I honestly, I teared up because those stories were, were, were heartbreaking, um, and maddening

Dan: yeah. So he was your ghost of Christmas present showing you

Wendell Potter: he was, he was kind of the ghost of Christmas present because the way to put it.

Dan: your emotional defenses, uh, melted away

Wendell Potter: you know, that's true. And it was a melting away of, of the barriers that I had erected emotional barriers were just, uh, erected as I think most executives do,

Dan: becomes easier to say "Bah, humbug!"

Wendell Potter: yeah. Bah humbug

Finally, the Ghost of Christmas Yet to Come shows Scrooge how things came out with Tiny Tim. The kid didn't make it. Scrooge sees the family grieving. It's heartbreaking.

Wendell's Tiny Tim was a teenager named Nataline Sarkysian. And the story takes place around Christmastime, actually. In December, Wendell gets word that Nataline needs a liver transplant or she's gonna die, and Cigna is saying, "Nope, not gonna pay for it."

Actually, he hears about Nataline from a reporter. Then he starts hearing from more reporters. Things get hot. And Wendell finds his own emotions heating up.

Wendell Potter: this was a family. It was, it was nataline and her family, um, a father. And I couldn't help, but imagine what it would be like for me, if I were in their shoes, uh, that, that affected me.

I mean, Wendell's own daughter was just a few years older than Nataline. He could REALLY feel it.

On December 20th, there's a protest scheduled outside Cigna's California headquarters, and Wendell spends the day frantically lobbying his colleagues-- he actually busts into the CEO's office at one point-- to say: Pay for the surgery already.

Of course he's not busting in saying, Boss, please, be compassionate. He's saying, Boss, the cameras are setting up outside our doors right fucking now. He's saying the case is

Wendell Potter: causing reputational damage. this is going to be damaging to the company. If we don't put an into it,

And they listen to him, they OK the surgery. He starts writing press releases, getting in touch with the family, all the follow-up and damage control.

He gets home-- it's been a long day-- and it's not over. 10pm, his phone rings. Too late for surgery. Nataline is dead.

Scrooge gets a chance to save Tiny Tim, and he does. He gives the kid's dad a raise, takes the kid under his wing, happily ever after.

Wendell doesn't have that option.

And that's one reason his story is actually more interesting than A Christmas Carol. It's NOT obvious what to do next. Or what to do after that. And it turns out, the real story behind his conversion wasn't so simple either. That's in just a minute.

This episode of An Arm and a Leg is a co-production with Kaiser Health News... etc.

The whole Christmas Carol view of Wendell's story is how he tells it in his book. I mean, he doesn't use the Dickens reference-- but he's like, These Three Encounters Changed Me. But it's myth-making.

Reading closely, he admits that as far back as the 1990s, when he was new in his job, he knew what was up, at least to some extent. At his kids' little league games, conversations with other parents got uncomfortable when he talked about what he did for a living.

He does say that almost ten years before his big conversion, he found himself looking around and saying to himself, Geez, this doesn't really feel so great.

And he tucks away one big thing-- something he did six months before ANY of the three events he says made him a convert.

He quit drinking. He says he'd been drinking a six pack of beer every night.

Wendell Potter: I was using it to, um, uh, to keep from thinking about things.

Because thinking about things-- and having feelings about them-- was not helpful to doing his job.

Wendell Potter: I learned over the, over my career. not to let anyone see how I was feeling. And it didn't sort of want anyone to see me sweat, it was not really necessarily, being human, but surviving in the corporate world.

That's what you do otherwise you're, you're seen as someone who's. Not effective, not fit for the role. So that's, that's how you, that's how you, uh, that's a face you put on when you go into work. in a corporate environment, at least the ones that I were, I was involved in .

Dan: the price of the ticket,

Wendell Potter: Yeah, exactly. It is.

Dan: And part of the way you pay that price is you're reassuring the people around you that what you're all doing is OK. And they're doing the same for you.

Wendell Potter: you're surrounded by people who kind of look like you, you're professional, good looking well-dressed folks. who don't express any misgivings about the work. So you think, well, man, there's nothing wrong with this .

And keeping up that performance-- it took a six-pack of beer every night. And now he says, going to Alcoholics Anonymous, which is what he did, wasn't just about saving his liver.

Wendell Potter: I was thinking about quitting my job, I wanted to make sure I was stone cold, sober as I was, evaluating.

That and, uh, I'm extraordinarily grateful for that period of my life and for those who I, uh, was, around the circle and in these rooms .

Dan: So, it's not one long night that makes a change. It's not even nine months when things happen to you. It's choices, one at a time, and seeing what happens next.

And of course he didn't walk into the office and quit the very after day Nataline Sarkysian died. That took months.

And when he quit, he didn't turn into a whistleblower immediately either. He went public more than a year later, when Congress was considering Obamacare. That was 2009. A year after that, he published a book, Deadly Spin that summed up his story, and gave a real X-ray into how the news media and public opinion get manipulated. It's great.

AND THEN WHAT? It's been ten years. What do you do AFTER you do all that?

And, uh, actually before you get to any of that: How do you make a living?

In Wendell's case, he got some consulting contracts for foundations. That book did OK.

But oh, yeah also: What about health insurance? Lucky for Wendell's family, his wife had a job, managing a Banana Republic store. Good thing she was a manager. The people she managed mostly didn't get health insurance.

Wendell Potter: when she started working, it wasn't anything that she absolutely had to do. Uh, she just wanted to have a job that she enjoyed and she enjoyed the people that she worked with and then she managed, it never occurred to us at that time that this would be a lot more important to us because of, of health insurance?

She kept working for Banana Republic until she and Wendell both qualified for Medicare.

And Wendell? What about him? A Christmas Carol basically ends the day after Christmas. Scrooge gives Tiny Tim's dad a raise, and there's two paragraphs of happy-ever-after.

Wendell's had a longer haul: You quit your job, you testify in front of Congress, you write a book and do a big expose. Um, OK. What next?

Wendell worked as a "fellow" with a center-left think tank for a while. He still does some consulting gigs. He a few years ago, he started a site to publish muck-raking journalism, called Tarbell.

He's also made some noise recently: publishing those op-eds in the Washington Post and the New York Times. Those got him and his message a bunch of new attention

But they didn't exactly change the big picture. And in fact, he's been saying a lot of the same things for ten years. Which seems like it could get discouraging. I asked him: How do you keep going?

Wendell Potter: Oh, it is hard. You have to maintain a sense of urgency but, you also have to try to not only tell yourself, but others, that you've got to make a commitment for the long haul. And I have the benefit of really knowing how. Public policy is made through my corporate work, it takes a lot and a long time, to get things done, and there are formidable obstacles, uh, that my former employers throw up. but, um, it can be done. It just takes time. And a lot of advocates I've seen or they get very impatient. They want to know why can't we get every Democrat signed on to the Medicare for all bill? a lot of folks just get impatient and throw up their hands, but you gotta realize you gotta be in this for the long haul.

Dan: how do you manage that?

what do you draw on and what are you drawing on now?

Wendell Potter: This,

Dan: He points at his wrist. ,

one of the first things I noticed when we got on Zoom was that Wendell has tattoos-- one on the inside of each wrist. On one there's an outline of the state of Tennessee, where he was born. On the other wrist-- the one he's pointing to-- is the word NOW, which Wendell says means a couple things.

Wendell Potter: One do it now. Don't wait. and the other is to, to live in the now, uh, to be present.

Dan: It's a balance: Whatever you've gotta do, don't wait. It's urgent. And: Be here now. In this moment.

It makes me think of the biggest piece of advice we got from Lauren Taylor, the self-defense expert I talked with last month. We were talking about the micro-- how do you keep your cool when you're on the phone with your insurance company, or somebody who's trying to squeeze you for some weird medical bill.

What do you do if you're getting overwhelmed-- like, too mad? Bring yourself to the right now, the HERE and now, the present moment. Focus on your breath, or find SOMETHING to focus on that brings you back to right here, right now. You're OK in this moment.

And here's Wendell saying: This is the same tool he uses to keep finding his way through the big fights. It feels like the perfect place to end this season.

Especially because: Remember how Wendell said it takes a lot of work and a lot of time to make change?

Well, as I was putting this episode together, some news broke. You know how Congress finally got its act together and passed a COVID relief bill?

Well, tucked away in there was a ban on something that we've been talking about on this show for a long time... surprise medical bills.

That's when you go someplace that takes your insurance, but somebody gets involved in your care-- an ER doc, a radiologist, a lab-- that DOESN'T take your insurance, and you get hit with a giant bill: Surprise!

Happens ALL the time. We've done like three or four episodes where that's been a huge issue. And it's been wild to watch Congress NOT do anything about it. Republicans AND Democrats have said they want to, a couple of times it looked like they were going to-- and then they didn't.

And now they have. From what I've read, it's not perfect and I'm sure we'll find a lot more missing pieces over time. Speaking of time, assuming President Trump signs this, which he hasn't as of this recording, this change won't even take effect until 2022.

So, yeah. Slow. But wow. It actually changed. Three or four episodes of this show are now out of date-- whatever, I'll record a new intro for them.

And you can view this as a glass half-full-- HEY, an improvement-- or half-empty-- JESUS, that was hard, and it's just one of a million problems, and it took forever, and it's still not all the way fixed.

And I say: It's both. And either way, it's a reason to KEEP GOING. One step at a time. We'll figure it out as we go along. And we'll DEFINITELY keep learning little survival skills along the way.

Finally, speaking of "keep going": This is our last episode of the year. I've got a bunch of stories that I'm excited to bring you in 2021, and I want to thank you for keeping this conversation going.

Like OMG WOW: Hundreds of you have stepped up in the last couple of months to actually pay MONEY to keep this show going—AND... you may remember how I've been saying the folks at NewsMatch have promised to double your donations in November and December. Well, you've been so generous that, as I was putting this episode together, we actually MAXED OUT the amount they were set up to match.

Now, you are absolutely not too late to support us: We can use all the help we can get in bringing you this show. And there may be another last-minute match. There have been LOTS of nice surprises in this process.

BUT WOW!!! I just want the community that has formed around this show to take a bow. And if you haven't been in a position to pitch in financially, this also means you: Just by listening-- and letting other folks know about the show, and by sending me your stories (~~and nice notes about the show, those are great too~~), and just ~~by~~-hanging in there and living to fight another day-- you are contributing to this community.

And: You are probably way ahead of me on this, but if you happen to be looking for OTHER places to donate this year, I've got a few ideas for you: Like a group that supplies health care workers with personal protective equipment-- yep, that's still a problem-- and the group that ran the pop-up medical clinic that Wendell Potter saw at that County Fair in Virginia. And a few other folks doing great, important work. You'll find links to them wherever you're listening to this, and in our newsletter. And of course you'll also find links to arm and a leg show dot com, slash, support.

Thank you so much. This has been such a rotten year, and YOU are showing that people are capable of stepping up in so many ways. We can do this. We'll all just keep doing our best. Figuring things out together, , one step at a time.

I'll see you in the new year. Stay safe. Celebrate however you can.

Till then, take care of yourself.

This episode of an arm and a leg was produced by me, Dan Weisman and edited by Marian Wang. Daisy Rosario is our consulting managing producer. Adam Raymonda is our audio wizard. Our music is from Dave Weiner and blue dot sessions.

This season of an arm and a leg is a co production with Kaiser health news. That's a nonprofit news service about healthcare in America, an editorially independent program of the Kaiser family foundation. Kaiser health news is not affiliated with Kaiser Permanente. The big healthcare outfit. They share an ancestor. This guy, Henry Jacob Kaiser. He had his hands in a lot of different stuff.

Aluminum, ship building, concrete like for the Hoover dam. TV stations in Chicago, Cleveland, Detroit and Honolulu. Seriously, he died more than 50 years ago. He left half his money to the foundation that later created Kaiser health news. You can learn more about him and Kaiser health news at [arm and a leg show dot com slash Kaiser](http://armandalegshow.com/slash/Kaiser).

Diane Webber is national editor for broadcast and Tonya English is senior editor for broadcast innovation at Kaiser health news. They are editorial liaisons to this show.

Thanks to Public Narrative -- a Chicago-based group that helps journalists and non-profits tell better stories-- for serving as our fiscal sponsor, allowing us to accept tax-exempt donations. You can learn more about Public Narrative at [www dot public narrative dot org](http://www.dotpublicnarrative.org).

Finally, thanks so much to some of the folks who have pitched in recently to support this show!

Thank you!!