

Transcript: Is this the best video on health insurance ever?

Dan: Hey there. A little while ago, a few of you started sending me links to a YouTube video called "A terrible guide to the terrible terminology of U.S. Health Insurance." It is 30 minutes long. And in some ways it lives up to its name-- it's a guide to some terrible terminology -- including

Brian David Gilbert: Monthly premium

your deductible

Co-insurance

copays

Drug formulary,

Open enrollment

in network,

out of network

multi-tiered networks.

your out of pocket maximum. An HMO

A PPO

An EPO

The POS

an hdhp

Dan: And it is hilarious and kind of terrifying. It has been viewed 1.4 million times -- did I mention this is a 30 minute video about health insurance? -- and drawn almost 10 thousand comments.

For instance

"As a recent member of the "turned 26 so they lost their parents health insurance" club, this video was immensely helpful. I've watched it twice through and legitimately took notes the second time as I choose new health insurance plans for myself."

and

"This was extremely informative and extremely depressing. I'm crying now."

and

"As someone that's worked in health insurance for 6+ years, I can confirm that all of this is correct, and it's exactly as baffling, opaque, and unfair as it sounds."
"

And

"I'm Canadian. I don't know how I ended up here.

"But this video was truly fascinating. My heart goes out to all of you Americans suffering this horrific health care system,"

And once I watched the thing, I thought: I've gotta talk to this guy.

His name is Brian David Gilbert and -- some of you are obviously way ahead of me on this-- he's terrific.

He first became well-known for goofy videos about video games.

He's branched out in the last couple of years, but this was a departure for him.

And of course it was inspired by his experiences shopping for health insurance.

I loved talking with him.

This is An Arm and a Leg, a show about why health care costs so freaking much, and what we can maybe do about it. I'm Dan Weissmann. I'm a reporter, and I like a challenge, so our job on this show is to take one of the most enraging, terrifying, depressing parts of American life and bring you something entertaining, empowering and useful.

So, how do you become the kind of person who makes a 30-minute video about health insurance terminology that is accurate and detailed and entertaining enough that more than a million people watch it?

It's a fun story, not the kind of thing you plan in advance. Once upon a time, Brian David Gilbert was just some schlub. He grew up in Maryland, went to college, majored in writing and cognitive science.

Brian David Gilbert: I was planning on, you know, writing manuals for, you know, biotech or whatever, right? Like, that was my, the thing that I was expecting to get into, or like writing grants, right? Like, that was my, my professional goal, I guess.

Dan: But somehow, he couldn't find a decent job.

In his spare time, he made some funny YouTube videos, one of them went viral, some people followed him, but it wasn't a living.

And then a site called Polygon -- kind of a multimedia journalism outlet about video games,

including funny videos that Brian loved --

advertised that they were looking for a video producer. He applied.

Brian David Gilbert: that was kind of like a, a pie in the sky thing for me . And so when I applied to that job, I was fully expecting to not hear back at all.

Dan: But I think it's fair to say he threw himself into his job application. You can see the result on YouTube under the title, "This Video Got Me a Job."

It starts with Brian, dressed in a cheap tweed suit and a button down shirt, earnestly addressing the camera

Brian David Gilbert: My name is Brian David Gilbert, and I'm applying to become a polygon.com video producer. I think I'd be an asset to the team, don't you sir?

Dan: Once the music kicks in, the visuals get antic-- we're tracking Brian zipping around his apartment. now Brian's in front of a... video game backdrop. And now he's in front of a Brooklyn subway entrance

Brian David Gilbert: I like making videos. I like to think and I like to fight baddies with my best pal Link. I used to live in Baltimore, but now I'm in New York cuz I wasn't much in Baltimore for on video work.

So I moved myself to Brooklyn with a bag and a suit, and I got a countdown timer till I'm desk

Dan: And the camera shows: "Days till Brian runs out of money."63 days, 22 hours, so many seconds. Cut to Brian looking anxiously from the clock to the camera.

I could never talk fast enough to describe what happens here, but I'll link to it. It's two minutes, and it's delightful. He got the job. That was late 2017, and he worked at Polygon for three years.

His trademark became a series called "Unraveled" -- where he'd go deep on the stories and characters in popular games.

Ridiculously deep. Like the ridiculousness was the point.

Brian David Gilbert: some things that really crystallized the idea of what Unraveled was, was when I like d. Marked out all the OSHA violations for Super Smash Brothers levels, right?

Dan: In other words, cataloging how the stages where animated characters fight their battles match up to workplace-safety rules.

Brian David Gilbert: Like what things that absolutely have no connection to each other, Things that shouldn't be discussed at all. And I was lucky enough to, uh, be given a platform to do that kind of stuff.

Dan: And these exercises seem like great preparations to explore something as arcane as health insurance.

Like an effort to track the continuity of the characters in the Legends of Zelda series across 30 years,

Including 18 video-game adventures that span alternate realities,

plus dozens of books, appearances by the characters in other games,

and tie-ins like Zelda-themed versions of the board games Monopoly and Clue.

Brian David Gilbert: the crystal trap and the shadow prints happened canonically after the original legend of Zelda and Zelda Two. There are like 11 or 12 or 18 different endings. Stick with me here.

Dan: You can see how this kind of manic-obsessiveness would come in handy in tracking something as baroque as health insurance.

After three years at Polygon, Brian went out on his own.

He wanted to make videos that wouldn't necessarily be about video games.

And it's working.

Almost 3500 people send him money every month through the site Patreon dot com--

They get some extra, backstage content.

And YouTube puts ads on the videos, so there's money there.

The videos he makes are wildly diverse. Parody songs. Original songs that are wistful and weird.

Brian David Gilbert: I've been thinking about caterpillars and the things they don't know, all they do is eat on leaves, and then they gradually grow.

Dan: There are skits and some very strange short films. And at least a couple of cooking videos.

Brian David Gilbert: when you have an ice cream maker, the world is your oyster. You could make oyster ice cream and I won't stop you. I can't stop you..

Dan: But my favorite is this:

Brian David Gilbert: Hi, my name's Brian David Gilbert, and my resting heart rate is about 95. Most people agree that that's pretty bad. So in an effort to aid my cardiovascular health, I purchased this stationary bike and I've been holding myself accountable for exercising by streaming on Twitch every weekday at seven 30 Eastern, .

Dan: If you're not familiar with Twitch, it's a site where you can watch people play video games, live-streaming -- you see what's on their screen, hear them narrating, usually see them on-camera somewhere on the screen.

And if you pay a subscription fee, you can comment in chat, and those comments also show up on the stream.

So, more than a hundred thousand people tune in on a given day to watch some guy play Call of Duty

Dan: And a couple thousand people show up every day to watch Brian David Gilbert play random games while pedaling hard enough to keep his heart rate around 140 -- he's displaying that readout on the screen too-- for an hour, while narrating his own experience of the game, a little breathlessly.

Brian David Gilbert: Just taking a quick sip before I go fight a million more bad guys.

Dan: he says at any given moment in his workout, there may be about 500 people watching.

Brian David Gilbert: I'm not like a cool exerciser. Like this is not a Peloton situation. I am not an exercise coach. I am very bad at this. I am struggling through the entire back half of it. Um, but like that is, I think part of the reason why it works for me is that like, if I don't have. Watching me and making sure that I'm actually exercising, I'm not gonna do it.

Dan: He says he's not aware of anybody else doing this particular bit--

just recruiting a crowd of online accountability buddies

to watch them exercise and play video games.

So, the whole independent-creator thing was working pretty good. He was making the videos he wanted, and he was making a living. But there was one thing he hadn't dealt with yet: Health insurance.

A federal law with the acronym COBRA allows you to keep your insurance from work when you leave a job-- you have to pay for it, and it can be really expensive. And after 18 months, you have to leave it. Brian paid the money and let that clock run.

Brian David Gilbert: -- I wish I had like a better excuse other than just like pure laziness and also just again, being unbelievably overwhelmed every time that I tried to look at the actual health insurance like marketplace., and so I was like, Well, I'm just, I'll just keep it for now and then I'll figure it out at some point once I have a little more time. And then it was a year and a half later and I had never made the time for it

Dan: When he had to, he buckled down, and-- you know, it was horrible, but he did end up picking a plan. And along the way he thought: This is material. And: maybe it could be useful to someone else. But he knew he couldn't take on the entire phenomenon of health insurance. He figured he'd set a reasonable limit. He thought

Brian David Gilbert: What I'll do is I'll just discuss the terminology. I'll just do that and I should be able to turn that around in a month. That should be fine. And then I started doing more research and I started to find all of the caveats to everything and I started to understand just how much. Like I knew this obviously anecdotally from me trying to get health insurance, that it is a terrible system and it's unbelievably difficult to get through. But then after like trying to turn that anecdotal experience into something that is, you know, definitively correct and like actually helpful to someone else. Totally different ballgame.

Dan: He thought it would take a month? It took four. Midway through, he posted a very, very rough cut for his supporters on Patreon to look at. He asked them to let him know what he might have gotten wrong. And some fans who work in health insurance took him up on it.

Brian David Gilbert: that's the first time I've ever really done anything like that because, well, you know, most of my videos don't need any sort of fact checking because they're just silly nothings right? Like they, they have no actual value. But for this one specifically, I was like, I don't want to post something that could accidentally cause someone more trouble when they are going

through this system cuz it is already difficult on its own. You don't need any extra obstacles.

Dan: But keeping all those details meant the length started looking... unwieldy. He'd initially envisioned a tight ten minutes.

Brian David Gilbert: And then as I did more, I was like, this has to be longer. I literally can't take this part out because like, If I don't, then it won't explain at all. And the fact that it hit 30 minutes. I was like, Okay, well that kills this video, I thought that not that many people were gonna watch it. And I was okay with that cause I was like, as long as a couple people find it helpful.

Dan: Fair to say, more than a couple people have found it helpful. I'll play you a few excerpts to give you the idea, and talk with Brian about what he learned from the whole thing, right after this.

This episode of An Arm and a Leg is produced in partnership with Kaiser Health News. That's a non-profit newsroom covering health care in America.

KHN is not affiliated with the giant health care player Kaiser Permanente. We'll have more information about KHN at the end of this episode.

And: This and every episode of An Arm and a Leg is made possible by you. Your donations are the majority of our budget-- thank you! And right now, thanks to a program called NewsMatch, those donations count for double. You can donate right now at arm and a leg show dot com, slash, support.

Dan: So to give you an idea of how Brian approaches the terrible terminology of health insurance, here's a moment where he explains about *deductibles* --

-- the amount you pay out of pocket before your insurance kicks in--

and their relationship to *premiums*--

the amount you pay the insurance company every month:

When one gets higher, the other gets lower.

To demonstrate, he casts himself as the host -- and the guest-- on a game show called "Gamble On Your Health"

Brian David Gilbert: Hello. Welcome back everyone. Welcome back. We got ourselves a healthy man here looking to get himself some health insurance. So let me ask you something, Mr. Gilbert, do you think you're gonna break your leg this year? Uh, no. I, I wasn't planning on it. Oh, it sounds like you're gonna go with a low premium, high deductible plan that will. Save you money. Okay. Yeah. I dunno what that means, but I'm excited. Oh no. It looks like we should have fixed those steps a little earlier today because you broke your leg anyway. Seems like you'll be paying that high deductible at high speed.

Dan: I'm not gonna try to summarize -- as Brian said, there's a reason this thing had to be a half-hour,

and that's keeping a decidedly brisk pace.

He hits so many terms-- including Medicare parts A, B, and D

Brian David Gilbert: and then part C, I've had to pull out of order cuz it's kind of weird and it's sometimes called a Medicare Advantage plan.

Dan: he gets to that too, and he ends with with a term you won't actually find in other health insurance guides, but you should. Obfuscation: making things unclear, on purpose.

Brian David Gilbert: Afu is a bit of a self-referential word because it's obfuscating a much more straightforward way to describe this phenomenon, which is called being a little shit. . Although this term isn't exclusive to health insurance, I still feel like it's a good final one for this video because almost every single thing about health insurance has been obfuscated to make it nearly impossible to get a straight answer. It makes you feel helpless, and after the past few months of researching and writing this video, I'm beginning to think it might be designed that way.

Dan: Honestly, watching Brian's video, I kept thinking: This is so clever, and so accurate. And: Also overwhelming. I mean, I actually know this stuff now, but I don't know if I'd have been able to absorb all of it in one go this way. It's just such a cascade.

Which Brian also addresses at the end.

Brian David Gilbert: Although this video is predominantly useless, I hope that I've at least made these terms feel a little less overwhelming to you.

And if I've accidentally made them feel more overwhelming, just know that. So many more terms and there's so much more detail and explanations at caveats, and this is just the tip of the iceberg. For real, though, it's normal to feel over. The system sucks.

Dan: Amen.

When we talk, I tell Brian how much I love what he's done. How it reminds me of what we're trying to do with this show: handing out practical tools for self-defense. He says, that was definitely his intention.

Brian David Gilbert: I know that my audience skews a little bit younger. It's, you know, people who are either getting their first jobs or people who are finally getting taken off of their parents' insurance after 26. Um, and so I thought, What you were saying, it's more just a, a way to give you A little bit of knowledge because you need those self-defense skills if you're going to be living in this. Like, I think a lot of people my age, um, not just that, I think a lot of people feel like this system is broken inherently and that it needs to change, but like until that happens, you still need to live in this system.

Dan: Again, I'm like: Amen.

And despite his expectations that nobody would watch, this has already become one of his most-watched videos of all time. I asked him: What's next?

Brian David Gilbert: I, I have gotten a few other people being like, Hey, could you please also explain this other very bureaucratic, terrifying thing? Um, and as, and I'm, I'm very happy about that, but also I'm like, it took me four months to do this.

Like I don't have any other people helping me to make these videos. Like I just have to, like, it's a lot of work. And, and as much as I would like to do these things, I also recognize. You know, being a creator on the internet means you have to continuously put things out.

So for now, it's more songs, more skits. Most recently, as part of a spooky Halloween series -- as if health insurance weren't scary enough-- he presents "Stayin Alive," dressed up in John Travolta's disco suit and vampire fangs.

Dan: I am not the comic genius that Brian David Gilbert is, but I am super-lucky to be able to go year-round at tackling this enraging, terrifying,

depressing part of American life and working to produce something entertaining, empowering and useful.

That's thanks to you-- because you're listening, and sending me notes and stories.

And of course you are powering this entire enterprise by literally supporting this show. We exist because you support us. And of course this is the absolute best time for you to pitch in, because every dollar you give in November and December gets doubled by the NewsMatch program, from the Institute for Nonprofit News.

And just a reminder: If you sign up to give us a monthly gift, they match an entire year's worth in advance. You sign up to give us five bucks a month, they give us 60 bucks, upfront.

It is an incredible deal -- and it's an amazing chance to keep this show going strong through 2023.

The place to go is:

arm and a leg show dot com, slash support.

That's: Arm and a leg show dot com, slash, support.

Five bucks a month, newsmatch gives us sixty bucks! And I'll send you a card.

We'll have another story in a couple weeks.

Till then, take care of yourself.

This episode of An Arm and a Leg was produced by me, Dan Weissmann,

With help from Emily Pisacreta

and edited by Marian Wang.

Daisy Rosario is our consulting managing producer.

Adam Raymonda is our audio wizard.

Our music is by Dave Winer and Blue Dot Sessions.

Gabrielle Healy is our managing editor for audience. She edits the First Aid Kit Newsletter.

Bea Bosco is our consulting director of operations.

Sarah Ballema is our operations manager.

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.

KHN is not affiliated with Kaiser Permanente, the big healthcare outfit.

They share an ancestor: The 20th century industrialist Henry J Kaiser.

When he died, 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).

Zach Dyer is senior audio producer and Tarena Lofton is audience engagement producer at KHN

-- they are editorial liaisons to this show.

(Our amazing colleague Diane Webber is starting a new job-- at NPR!

Diane, they are so lucky to have you.)

Thanks to Public Narrative --

That's 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).

And thanks to everybody who supports this show financially.

In fact, it's time to shout out some of the people who have made new donations!

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