

Transcript: To qualify for health insurance, this couple made a movie

Dan: Hey there. As we record this, it's November, which means it's open enrollment for lots of people — time to get next year's health insurance figured out, both on the Obamacare exchanges and at lots of workplaces. A year ago, Ellen Haun and her husband Dru Johnston were HUSTLING to get their health insurance set up for 2023. In the most creative possible way: By crowdfunding a creative project. They posted a video of course.

Ellen: Hi, I'm Ellen, and I need health insurance.

Dru: And I'm Dru, and I also need health insurance.

Dan: Ellen and Dru work in Hollywood -- acting and writing -- and folks in that industry get their insurance through the unions-- but only if they've racked up enough wages for union work over a 12-month period. They'd been on Ellen's insurance through the actors' union, SAG. But last fall -- as they explained in their crowdfunding video -- that union insurance wasn't looking like a sure thing for the coming year.

Dru: Right now, Ellen is 804 short. So we're making a short film.

Ellen: And that short film is called **Ellen Needs Insurance**.

Dan: The video outlined their plan: to employ not just Ellen but other actors who needed a little help getting over the finish line to qualify.

Dru: Also, which brings up the next point, are you an actor that's close to hitting your health insurance? Then please get in touch.

Ellen: Yes, we want to cast you. We want you to have insurance.

Dru: And if we raise more money than our goal, we will use all of that only towards casting more actors and getting them insurance.

Ellen: We'll add parts. We don't care.

Dru: Yeah, this isn't Shakespeare. This is a script we wrote. We'll add parts.

Ellen: We can, we'll make them up.

Dan: That was a year ago. And spoiler: They did make the film. Of course now they need insurance for 2024. And Ellen's union spent a lot of 2023 on strike, which has narrowed down the opportunities to earn that insurance again. So... I wanted to talk with them!

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 the job we've picked here is to take one of the most enraging, terrifying, depressing parts of American life, and bring you something entertaining, empowering and useful.

Ellen and Dru met at a wedding.

Ellen: I was friends with the bride and Drew was friends with the groom. And at the bachelorette party, Emily had been like talking about all the single guys that were going to be at the wedding, but she had forgot to include Drew on that list. So I was like, just, I was like, why is this guy talking to me so much? He's probably got a girlfriend somewhere.

Dru: Turns out I didn't. And then, uh, we ended up, uh, starting to date almost immediately after that wedding.

Dan: By then, Ellen was earning enough as an actor to qualify for health insurance-- starting with an ad for Xfinity Internet and a recurring role as a law student on How to Get Away with Murder

Viola Davis: Ms. Chapin, can you tell us what the Fifth Amendment is?

Ellen: The Fifth Amendment? Um, right.

It, um, assures your right to protection from self incrimination.

Viola Davis: Are you asking me?

Ellen: No, that's my answer.

Viola Davis: And it's a correct one.

Dan: Getting that insurance was a big professional milestone. More than 85 percent of SAG members do not book enough union work to qualify-- it takes about 26 thousand dollars across a one-year period. (And of course most actors, Ellen included, pick up other work on the side, or even hold down a day job.) For most of the last few years, Ellen had no worries about making enough money to qualify for insurance. She'd been getting paid for a commercial that ran and ran, because it was so terrific. You may have seen it. Even I have seen it, and I kinda never watch TV. Ellen plays BOTH parts in it. She's call center employee

Claire in Phoenix: This is Claire in Phoenix, can I help you?

Dan: And she's a woman who's dialed in for customer support

Ellen as customer: Yes.

Claire in Phoenix: Great.

Ellen as customer: Correct.

Claire in Phoenix: Ma'am. This isn't an automated computer.

Ellen as customer: Operator?

Claire in Phoenix: Ma'am? I'm here. I'm live.

Ellen as customer: Wait, you're real?

Claire in Phoenix: Yeah! With Discover Card, you can talk to a real person

Dan: Ellen had been getting a "holding fee" -- to keep her from auditioning for commercials for competitors.

Ellen: and I kind of knew in the back of my mind that like, okay, eventually this holding fee is going to go away because this commercial isn't running anymore.

Dan: And then last June, she got the call.

Ellen: My agent was like, Hey, they're releasing you from the holds. Uh, you're not getting that payment. You, um, you're free to audition for other commercials.

And I was like, okay, but what about that health insurance?

Dan: This was in June. She needed to make another 6 thousand dollars, by the end of December, to keep her insurance.

Ellen: And I thought, okay, I've got half the year. Like that's just booking like one other commercial.

Dan: But that wasn't a sure thing. She'd done it for years and years, but she wanted to hedge her bets. She experimented with working as an extra.

Ellen: And I was getting like, pretty consistent work, but also background work does not pay very well.

Dan 187 a day. More if there's overtime, but still

It's not that it's not that much, especially if you're trying to chip away at like a 6, 000 balance.

I was like, I don't know if I'm going to make this, um, I knew that it was definitely going to be down to the wire. So that's when I was like, you know what, maybe we should think about making a movie about this.

Dan: Actually, this was an idea that had kind of been on Dru's shelf for a few years. As a comedy writer for a TV talk show, Dru had gotten his insurance from the screenwriter's union, the WGA. And then in 2018 the show got cancelled. Lucky for Drew, he was married to Ellen by then, so they put him on her SAG insurance. After that saga had ended he had a fun idea.

Dru: I was like, oh, you know what I should have done is I should have just made a web series called,

Dru needs insurance. And then I was like, well, it's too late. I guess that's an idea that I'm never going to have to do. And then flash forward

Dan: They're in the same boat! all over again.

Except now, it's Ellen who's short, and nothing to fall back on. I asked if they remembered the day when they decided to try making the film. Dru was like, yup.

Dru: It was in the OBGYN's office.

Dan: Yeah. They were pregnant! This was the first doctor visit.

Dru: We had gone to the ultrasound. We saw the baby. We heard the heartbeat. We were like, well, that we were having the baby. It's coming.

Dan: Now they were gonna see the doctor, talk about next steps.

Dru: And we had about 20 minutes in that waiting room, just sitting there kind of going like, okay, our life's gonna change.

We got to make some, some choices, or we got to, like, figure out Like what room are we going to use all that stuff. But also in the middle of that, we were like, oh, also our health insurance is going is set to run out.

Dan: Actually, it was going to run out exactly one month before the baby's due date.

Dru: And I was like, well, shit, we need that health insurance. Um, and, and that's when Ellen said, I think I need to make a movie and we need to do that.

Dan: So they did! They banged out a script -- and brought a friend's production company on board. (The union doesn't let you just pay yourself directly.) Which brings us to the point in the story when they made that crowdfunding video

Dru: It's a comedy about an actress named Ellen, and the things she does to get insurance.

Ellen: Things like begging my agent for a job, praying to the gods for a surprise residual check, and even background work.

Also, the movie's just about how hard it is to navigate insurance in this country.

Dan: How'd it come out? That's next.

This episode of An Arm and a Leg is produced in partnership with KFF Health News. That's a nonprofit newsroom covering health care in America. Their journalism is terrific-- wins all kinds of awards every year-- and I'm honored to work with them.

Dan: So, Ellen and Dru did raise the money: more than 33 thousand dollars. They actually did beat their goal. The movie is delightfully meta. It starts with Ellen-the-character in her kitchen in the middle of a conversation with her best friend ... about her insurance problem

Best Friend: Why can't you just pay the difference?

Ellen: Oh yeah, I tried. But I called and they told me that's not allowed.

Best Friend: I thought that was the whole thing about health insurance in this country. Have to pay for it.

Ellen: Apparently, not when you want to. If I want to keep my health insurance, I have to book another SAG job by the end of the year.

Best Friend: Couldn't you cast yourself in something?

Ellen: Like in what, my own movie? Yeah. I mean, I'd have to get funding, write a script, hire a production team, get a payroll company.

Dan: So just like the real Ellen did, movie-Ellen decides to go all out to book another commercial. And if you ever thought it might be fun to take a crack at a career in acting, the audition scene -- with Ellen and a casting director -- might dissuade you.

Casting director: Alright, we'll start on action and, uh, remember, this determines whether or not you can see a doctor in the next year.

Dan: Soon, we see Ellen looking up COBRA -- which you may have looked up yourself, like if you ever left a job without your next gig -- and your next insurance -- lined up.

COBRA pitch: Losing your health insurance?

Don't worry. It happens all the time. Cobra is here for you.

Dan: And if you've looked at it, you know: COBRA is EXPENSIVE. Average employer coverage for a family costs more than 20 thousand dollars a year. So that's the price range for COBRA.

COBRA pitch: The fact that it's named after a deadly and venomous snake is just part of the fun, and has nothing to do with the fact that it feels like death. You made less money, and now you have to pay more.

Dan: On her agent's advice, Ellen tries background work, another case of art imitating life. In a scene that really highlights some of the *peculiarities* about how all of this works... She debriefs with her friend, over drinks at a bar.

Best Friend: How is it?

Ellen: It's not as bad as I thought, but it does not pay very well. You get a lot more if you have a line.

Dan: And suddenly, another patron in the bar leans into the conversation...

Bar patron: Excuse me, did you say you get more money if you have a line?

Ellen: Yeah.

Bar patron: Got it.

Dan: And another patron.

Bar patron: Just one line?

Ellen: Yeah.

You get more if you have more than five lines, too.

Bar patron: Wow. Wow.

Now it's everybody in the bar.

Wow. Wow. Wow. Wow. Wow. Wow. Wow. Wow. Wow.

Dan: The bit about a pay bump is real, of course. Including the bump for more-than-five-lines. And just to expand on that for a minute here – Dru experienced the downside of that rule-- ridiculously, painfully--when he did a one-shot appearance on Orange Is the New Black. It was a big meaty scene-- but somehow wasn't more than five lines.

Dru: I was a lawyer and every line was about a half of a page of just legalese

Dru as Lawyer: based on copious witness testimony, the U. S. attorney has charged you and four others

[**DUCKS UNDER: with inciting the riot. They allege that you created and maintained a secret riot bunker, and there's also evidence that directly implicates you in the kidnapping and false imprisonment of Officer Desmond Piscatella...**]

Dan: But that's how a "line" gets defined in this situation: As long as nobody interrupts you, a monologue is just one line. A role with five lines or less gets called an "under-five"

Dru: and I was like, this is an under five? I was like, okay, well, there we go. I'll just lecture for two pages.

Dru as Lawyer: I've negotiated a plea deal for you. If you admit to the riot charges, they're willing to drop everything else. This is very good.

Dan: We have still not gotten to the end of Dru's first line in this scene

Dru as Lawyer: It'll garner you the shortest possible sentence. Do you understand?

Dan: Back in the film, the Ellen character is still freaking out when she shows up for a doctor's appointment.

Dr Receptionist: Has your insurance changed?

Ellen: No, but it might soon, so I wanted to make sure that you all would still take it.

Dr Receptionist: Well, we take most insurances, so I'm sure we'll be fine.

Ellen: Great. Um, I was looking on the California Insurance Exchange.

Dr Receptionist: Uh, no.

Ellen: Excuse me?

Dr Receptionist: No, we, we don't take that.

Dan: And in the doctor's office-- in another echo of Ellen and Dru's story-- Ellen-the-character gets an ultrasound.

Ellen: Congratulations.

Dan: And she flashes back to the first scene, with her friend...

Best Friend: Couldn't you cast yourself in something?

Ellen: Like in what? My own movie? (echos) My own movie?

Dan: And of course, that's where she decides. She's gonna do this. On her way out, she tells the receptionist...

Ellen: My insurance is not going to change. You can count on it.

Dr Receptionist: Um, okay.

Dan: When I saw the movie, I did not know that Ellen Haun had been pregnant when they made it.

Dru: We never brought it up in crowdfunding

But then when we were making the movie, we were like, , let's just use real life

not only was it real, it felt like the easiest way to explain it.

Dan: They shot the movie over three days in December 2022. Making this film on 33,000 and change was a feat on its own. They paid 15 actors, and a crew. There was a location to rent, and equipment...

Ellen: you've got to pay for food to feed your cast and crew.

And especially, you know, everyone is kind of working. a little bit under their rate so you want to buy them good food

Dan: You've heard some of the results. I won't spoil the rest. It's a very-enjoyable 13 minutes. We'll have a link wherever you're listening to this. With the movie wrapped by New Years, Ellen qualified for her insurance, so she was on it when their baby Bruce was born a few weeks early.

Ellen: **he's totally fine now, but we spent three weeks in the NICU and the entire time that we were in the hospital with him, we just kept saying, I'm so glad we have insurance. I'm so glad we have insurance.**

I'm so glad we have insurance.

Dan: Just a few weeks after Bruce was born, Dru's union-- the Writer's Guild-- went on strike. Then Ellen's union went on strike too.

Ellen: **we took Bruce to his very first picket when he was like two months old. And I've been going like about, once a week to, to picket with him. So everybody knows him at the Disney Picket location. He's a little union baby.**

Dru: **.. We say the joke, he went straight from labor to labor action.**

Dan: No joke, though: The SAG strike meant there was less work for actors in 2023-- fewer chances to earn money and qualify for insurance. The health plan extended a grace period to keep folks from getting cut off, and a new law in California lets striking workers get subsidized insurance from the state's Obamacare exchange. Meanwhile, Ellen managed to book another commercial -- only TV shows and movies were targeted by the strike, not ads -- so their family is set for next year too. It's a happy ending, for now. But this seems like an exhausting merry-go-round to stay on for the rest of your life. I asked Ellen and Dru how they felt about it.

Ellen: **So something that has been nice about the strike has been talking like to a bunch of our friends about how hard it's gotten over the last several years to make a living doing this.**

I was like in my late twenties when I got this ag health insurance for the first time I thought like, Great. Like, this is it.

DAN: That was almost ten years ago. But somehow getting consistent work actually got harder over time. And that felt personal.

Ellen: it was like feeling like emotionally, like there's something wrong with me that I am not making the amount of money that I made earlier in my career. And so, honestly, that has been a nice part of the strike has been realizing that, hey, this is happening to all of us. It's not just happening to me. It's really hard.

Dan: But it's not just hard for actors and writers.

Dru: I mean, , my brother works in tech. Right. And like, I think the nature of employment, across many industries has changed.

And like, there isn't really that same job security that there used to be when like my parents were coming up,

Dan: Dru thinks back to the time, years ago, when he first quit his day job, to write and perform full-time. It was touch and go at first. Week to week, it could feel precarious.

Dru: I had a kind of a down week and I was like, maybe it's time to get a real day job like my brother. And right that week, he got laid off . And he's, he's found another job, he's figured it out, but it was that moment where I was like, oh, there's no job that you can just get and be like, now I'm set with health insurance. . So that's a long answer to say, I don't think we're leaving the entertainment industry anytime soon.

Ellen: Yeah, we've kind of put all of our chips on the table.

Dan: And like Dru said: Fewer of us these days have jobs where we DON'T have to worry about where our health insurance is coming from, or if it's gonna be any good. I mean, if more of us had that kind of security, I would literally never have started making this show. There would be no reason to make it. But of course, five years in, I do not expect to run out of material.

As we publish this episode, we've also just put out an installment of our First Aid Kit newsletter,

This one sums up and updates all our best advice about how to pick the least-crappy health insurance for you.

I've learned a lot in five years. And we're able to share what we've learned because you've been supporting us. And if you can, this is the absolute best moment to pitch in, because right now, every dollar you give -- up to a thousand dollars per person! -- get matched. Thanks to NewsMatch from the Institute for Nonprofit News, every dollar you give us counts for double. The place to go is [arm and a leg show dot com, slash, support](http://armandalegshow.com/support). That's [arm and a leg show dot com, slash, support](http://armandalegshow.com/support). We'll be back in three weeks with part one of a big investigative story we've been working on ... pretty much all year. Talk about learning a ton. It's been a wild ride. We've been able to do that -- and we'll be able to share the results with you-- because of your support, and I am super-thankful. I'll leave you with that address one more time: [arm and a leg show dot com, slash, support](http://armandalegshow.com/support). Thanks! I'll catch you in three weeks. Till then, take care of yourself.

This episode of An Arm and a Leg was produced by Emily Pisacreta and me, Dan Weissmann, and edited by Dave Shaw.

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