

# Transcript: Self defense 101: Keeping your cool while you fight

**Dan:** Hey there--

Before we start, I just want to say THANK YOU for supporting our work here. Thanks to you, we beat ALL our goals for the end of 2023.

That means we collected every dollar of matching funds that were on offer-- and because so many folks became donors for the first time, we earned a bonus from the Institute for Nonprofit News.

So we are starting this year in good shape, which is great, because we've got some big projects planned.

Thank you so much.

Meanwhile, I'm fighting a little bit with my insurance company. Or is it the hospital billing office I'm fighting with? Each one keeps sending me back to the other. It's a good time.

There's a First Aid Kit newsletter in all this, but for now I'm struggling to find the hours for all the phone calls, and to keep my composure.

On that last note-- keeping my composure -- it seems like a good time to bring back what may be the most useful episode we've ever done.

I got a voicemail from a listener named Amanda Jaffe. She's been listening to our episodes about folks who fight back against insurance companies and outrageous bills. And she says she's kind of a bulldog herself on this stuff. BUT she says there's a snag. Maybe you can relate-- I definitely can.

**Amanda Jaffe:** when I call the insurance companies, I start to get angry to a point where maybe it's unproductive. So I need some guidance how to remain cool when calling insurance companies. Thanks. I'd really need the help.

**Dan:** YES. I have been thinking about this for months and months. We've been hearing from people who fight and fight, and sometimes win, and a couple of things keep getting clearer:

ONE: You're probably gonna spend a LOT of time on the phone, a lot of it on hold, and a lot of it with people who, for one reason or another, are not gonna seem that helpful.

And TWO, I keep hearing over and over again: You've gotta keep your cool. OK, sure.

But I keep wondering again and again: OK, HOW?

And today I think I've got exactly the person I've been looking for.

**Lauren Taylor:** my name is Lauren Taylor. I run defend yourself in Washington, DC, and we teach people skills for stopping harassment, abuse, and assault.

**Dan:** So for like a YEAR I've been describing this show as being focused on self-defense against the cost of health care. And Lauren is an actual self-defense teacher. Has been one for thirty-five years.

And it turns out self-defense-- the way Lauren and her colleagues teach it-- is NOT just the hitting and the kicking. It's defending yourself against all kinds of ... encroachment. Street harassment. Creepy co-workers. Just standing up for yourself. You might've noticed, Lauren said her group teaches people skills for stopping harassment, abuse, and assault.

And ABUSE-- I'm not sure that's too strong a word for how the health-care industrial complex treats people.

So, Lauren herself is just wrapping up an EPIC fight with her health insurance. And she has been using self-defense skills all along the way. I'm not going into all the details.

**Lauren Taylor:** there's been so many things. I honestly can't remember them all.

**Dan:** But we talked through them-- because she's got 'em written down.

**Lauren Taylor:** this is also a self-defense thing, which is, document, right?

Just like you would with a stalker or a workplace harasser or, uh, even uh, An abusive partner, is document everything because, you might need it

**Dan:** you teach this in the class.

**Lauren Taylor:** Oh yeah.

**Dan:** I walk in, think I'm gonna learn how to need somebody in the nuts. And you're like, get a notebook. I'm like, wow.

**Lauren Taylor:** people, people do walk in thinking they're going to learn how to, , knee someone in the groin, and we do teach that. but I can't tell you how often in evaluations people tell us that they were completely blown away by all the other stuff that they learn, which is really about empowerment.

**Dan:** Yes. Yes, please. Let's have some of that.

This is An Arm and a Leg-- a show about the cost of health care. I'm Dan Weissmann. I'm a reporter, and I like a challenge. So my job here is to take one of the most enraging, terrifying, depressing issues in American life-- and YES, there's a bunch of those, but I'm sticking with this one-- and produce a show that's entertaining, empowering, and useful.

And here we are.

Here's Lauren's deal: It starts the early 1980s,

**Lauren Taylor:** I had saved up money and I was gonna take sometime in travel by myself. And a friend of mine told me about a self-defense class that she had taken. And I thought, Oh, that's a really good idea. I should probably do that if I'm going to travel by myself.

**Dan:** She says it changed her life. Like, as a teenager, she'd dealt with a LOT of street harassment. She figured, man, that's just how it goes.

**Lauren Taylor:** and I had always. Thought that if anybody tried to rape me, there would be nothing I could do because by definition they would be bigger and stronger than me. and the real life-changing.

Piece of the self-defense class was realizing that that was wrong. It was realizing that I had power and that I could hurt somebody who was trying to hurt me .

**Dan:** how did that feel?

**Lauren:** it's, it's totally life changing. I mean, even now, like, just tell it to you. I still feel like a rush of energy through my body saying it.

**Dan:** It's thrilling. It's like, holy shit!

**Lauren Taylor:** Yeah. Yeah.

**Dan:** I'm not, I'm not helpless. I could.

**Lauren Taylor:** I can protect myself. Yeah. And I have power and, and . A big piece of it also is I have permission to do this and I deserve to be protected.

**I deserve to be able to defend myself. Um, and all of those are not messages that, you know, most of us get growing up still. And certainly not. When I was growing up , so it's kind of like, caught the fever and then wanted to spread the gospel of self-defense.**

**Dan:** So, she's been TEACHING self-defense since 1985.

I asked her: So, how did it change your life-- beyond the fact that you started teaching it? Like, what did you do differently?

She says for starters, she did take that trip, and there was a night or two that didn't go according to plan: Her place to crash fell through, she was out late, lost, a little scared. And she took out a pen, so in case she needed to hurt somebody, she'd have a pen to hurt them with. She did NOT have to use it, but having a plan helped her keep cool.

But that wasn't the big stuff. The big stuff was standing up for herself in other ways. Like when her boss in a full-time volunteer gig started sexually harassing her.

**Lauren Taylor:** Whereas before I would have liked, you know, suffered and wrung my hands and journaled about it and called 12 friends and, thought maybe there was something wrong with me and you know, all of those things I didn't do, I was just like, Really no, don't do this.

**Dan:** and then what happened?

**Lauren Taylor:** he pretty much cut it out.

**Dan:** YEAH. And then there was her mom. Who did NOT deal well with Lauren being gay. It was painful. And then there was the final straw:

**Lauren Taylor:** we had a large family reunion and She didn't invite my partner and she invited my siblings partners.

Jesus, ouch. They'd had a lot of conversations. Now Lauren set a hard boundary. She put it in writing to her mom:

**Lauren Taylor:**there are some basic things I need from you, or I'm not going to be able to stay in contact with you. Right. So, if there's a family event, My partner gets invited , that's self-defense

**Dan:** That first self-defense class Lauren took had not covered Dealing With Difficult Family Members, but Lauren says she'd gotten the message:

**Lauren Taylor:** it was okay. to require certain kinds of respect from people. it was okay to be who I was. , that wasn't my fault that people treated me as less than all of that kind of stuff.

And by the way, Lauren says the classes she leads now, they DO cover all that kind of stuff.

In other words, self-defense covers a LOT of territory. The big idea: If you're in a tough spot, you want some options.

Lauren says she gives students a five-part framework-- five kinds of options.

They are: Run, yell, hit, tell... and go along.

And they're not all literal. Like, RUN is..

**Lauren Taylor:** Leave walk away. Don't show up for the appointment, break up with the person, anything that makes you not there.

**Dan:** And she says by YELL, she means: Use your voice.

**Lauren Taylor:** assertiveness or deescalation or negotiation, or, you know, that's not okay with me or don't come any closer or, you know, I won't comment to family events if you don't invite my partner. Right.

**Dan:** “Yell” covers a lot of territory there.

**Lauren Taylor:** Everything with your words pretty much.

**Dan:** Everything with words you use with the other person. Because there's also TELL. Which she says means-- also really broadly-- get help.

**Lauren Taylor:** it can be getting help in the moment. uh, this person is bothering me. Can I stand with you? And then there's, longer-term getting help going to HR, going to a hotline, , talking to a lawyer,

**Dan:** posting to social media.

**Lauren Taylor:** Posting it right. exactly.

**Dan:** Hit is -- well, it's actually hitting. They practice that too.

And then there's the last one: Go along.

**Lauren Taylor:** we want people to know that that's an option, right? We're not saying. Always resist. We're saying resistance is successful. Way more than you've been told and

**way more than you believe. But there are times when, going along, is the smartest and safest thing for you to do. And for example, if someone's trying to take your property, right, if it's a mugging, And you want to get out of there, unharmed, the smartest and safest thing to do is to give them your property.**

**Dan:** Yeah. I think you can probably see the broad outlines of how this could apply to wrangling with your insurance company or fighting unfair medical bills. I mean, talk about a mugging.

It definitely reminds me of something I said when we started this self-defense series: We're not gonna win 'em all. We just don't have to lose them all either.

So, that's Lauren's framework.

Next: Let's learn some SPECIFIC techniques and how we can start applying them. That's right after this.

This episode of An Arm and a Leg is a co-production with Kaiser Health News. That's a non-profit news service covering health care in America. Kaiser Health news is not affiliated with the big health care outfit Kaiser Permanente. We'll have a little more information about Kaiser Health News at the end of this episode.

~~Meanwhile, our pals at Kaiser Health News have been putting out a podcast of their own-- I started catching up with it this week, and it's terrific. It's called "Where It Hurts," and the first season chronicles what happens when a rural hospital in Kansas closes up shop and leaves people without a local option.~~

~~I'm not gonna lie-- it's painful. I mean, the show's called "where it hurts." But it's also gorgeous: The reporter Sarah Jane Tribble grew up nearby-- she stays with her parents while she does her reporting -- and she gets right up close to the folks in these stories. Like the 17-year-old kid who is struggling to take care of his ailing grandparents, and himself.~~

~~She connects with these folks-- and connects the dots, to a broader history of the rural Midwest, and to her own family's story-- with incredible warmth, intimacy, and clarity.~~

~~The show is called "Where it Hurts," wherever you get podcasts.~~

OK. How to actually USE self-defense techniques with medical bills and insurance BS.

We'll start with an example from Lauren's epic health-insurance fight this year. We're not gonna get into the story-- it's too long, too weird, and it's not even really over. BUT we'll zoom in on a

moment when Lauren's on the phone and the other person opens by throwing up a roadblock, saying, YOU probably did something wrong.

I'm like, Argh, I'm already angry. What now? And Lauren's like, "I stayed on my agenda." STAYING ON YOUR AGENDA. This is a whole self-defense thing. Lauren walks me through it:

**Lauren Taylor:** here's the process. Okay. Something's happening. You know, like somebody is harassing you on the street or whatever,

**Dan:** Or you're calling your insurance, and the other person is being REALLY unhelpful.

She says you ask yourself three questions, in this order: First, how am I feeling? It's probably not pleasant.

**Lauren Taylor:** I'm terrified. I'm angry, I'm upset. I want to cry. I feel humiliated.

**Dan:** Good times. That's the first question: How am I feeling?

Second: What do I need? Which is more big-picture: Need to get a safe distance, need respect.

Third, what do I WANT? This is more specific-- what do you want from the other person:

**Lauren Taylor:** I want you to take your hands off me. I want you to take three steps back. I want you to , knock before you come in my office. I want you to stop making racist jokes. whatever it is, you turn it into what I want you to sentence, and that is your agenda. What you want to happen is your agenda.

So. Then when they do whatever people who are misusing power do, which is often. Guilt trip you or trying to manipulate you or blame you like, well, why were you there? Why were you wearing that? Why did you get drunk? Um, it's just a joke. Um, why wouldn't have said it, if you hadn't blah, blah, blah, or why you being such a bitch?

Um, you know, all of those things are to get you into their web of conversation and off of your agenda and you stay on your agenda. So if I say to you, don't ask me about my personal life while we're at work. And you're like, Oh Lauren, you're so sensitive.

**Dan:** Yeah, I'm changing the subject. Suddenly, we're not talking about what you want. We're talking about my perception of you. And you may have a pretty strong impulse to address that-- Like, "Oh, geez, am I?" Or, "I AM NOT"

**Lauren Taylor:** . But instead I'm just going to say again, "Listen, Dan, I asked you. I only want to talk about work at work. And I really don't like answering personal questions at work. So please stop asking me." That's staying on your agenda.

**Dan:** And so how did that happen in these phone calls?

**Lauren Taylor:** I just kept saying what I needed or. I would keep saying so what's the next step? What can we do from here?

So for instance, Lauren played out a long, long set of calls with her health insurance company AND the state office that administers the Obamacare exchange in Maryland, where she lives.

Whenever they hit an impasse, she asked, "What is the next step?" Eventually, the next step was: file an appeal through the state attorney general's office. Lauren called, and the first person to pick up the phone did not have a super-encouraging opening line.

**Lauren Taylor:** She was like, well, I'm sure you missed a deadline. And, um, instead of saying, I didn't miss any deadlines because then we're into her conversation.

, I said, so please tell me more about how to appeal. Right? Because you know, she probably talks to a hundred people a day and, you know, people make all kinds of mistakes and you know, it's a big headache to her, I'm sure.

**Dan:** So Lauren didn't take the bait. She stayed on her agenda... AND AFTER A WHILE, ONCE THE APPEAL WAS REALLY IN MOTION, Lauren noticed the same woman-- who was now calling LAUREN with updates, sometimes more than once a day-- was singing a different tune. Well, definitely some new words.

**Lauren Taylor:** she was using we language.

**Dan:** That's what we like. Yeah,

**Lauren Taylor:** right. So I was like, Oh, this is going very well. she was like, "we just need to figure this thing out and then we'll let them know."

" WE" language.

OK, this is great.

AND it's like: Wait, how do I actually do this? Like, in the moment? Like, here's Amanda's question again:

**Amanda Jaffe:** I start to get angry to a point where maybe it's unproductive. So I need some guidance how to remain cool when calling insurance companies.



**Dan:** YEAH. Me too! Me too.

And Lauren reframed it. She was like: OK, getting angry, that's not a problem, not a mistake. It's a feeling that you're having. And it's a really reasonable feeling to have.

And she says Amanda's nailing it in saying: those feelings probably aren't gonna be super-helpful IN this conversation.

So, you want a strategy. An agenda. A plan.

**Lauren Taylor:** If you can ground yourself in the fact that your strategy is to remain calm and confident while still being very assertive and persistent. that is a strategy, it doesn't mean that you have to feel great about what's happening. or that you aren't upset the way that people are treating you. it just means that as a strategy, you are choosing to use this persona, this common, confident, assertive, persistent persona to try and get what you need.

**Dan:** So, yeah: You're gonna be mad. That's gonna happen. You just don't wanna act out those feelings in the conversation. So here's the actual ADVICE part: You take those feelings and...

**Lauren Taylor:** do them somewhere else. You, you know, go for a walk and pound the pavement. You vent to a friend. Um, if you have a car, you roll up the windows and drive on a highway and scream. Um, you find, you know, you find a place that's probably not alcohol or ice cream too.

**Um,** To process those feelings because you don't want them just hanging out in you either. That's not good for you either.

**Dan:** Which is to say: It may be smart to have a plan GOING INTO the conversation about how you're deal with those feelings afterwards. Maybe even make a plan with somebody else. You know...

**Lauren Taylor:** call a friend or a family member who's in your house and say, I'm going to get on the phone with the health insurance company, and we're going to call you afterwards and vent. Right. And then, you know, I have a place for these feelings. It's not that I'm squashing

**Dan:** Right,

**Lauren Taylor:** There's a time for that too.

**Dan:** I love that. But meanwhile, here I am IN the conversation, and things are getting hairy, and I'm HAVING A LOT OF FEELINGS ABOUT IT.

Not so calm, not so confident, NOT SO CALM.

Lauren's like: Right. Got you covered. You want to find a technique that helps you quickly get calm and grounded in the moment. She says paying attention to her breathing is her go-to, but

**Lauren Taylor:** . My way of doing it may not work for you or her or somebody else. People have to find what works for them to stay calm and grounded. So just a few ideas. It can be, um, breathing. It can be feeling your feet on the floor. Those are my top two, but it also can be, you know, some people saying a quick prayer helps them.

**Dan:** She's got more:

**Lauren Taylor:** it can be, orienting yourself to the room. Like, what are five things I can see or can I find three blue things? And then what's one thing I can hear. What's the one thing I can feel, those orienting things that keep you very much in the present moment and also let you know, like, this may be incredibly upsetting, but right now I'm actually okay. Right now in this moment, I'm actually okay. You know, I'm maybe scared about losing my health insurance. I may be scared about where the money's going to come from. -But if you can say to yourself, like, Oh right now, I'm sitting in a room in my apartment and, um, you know, My loved ones are around me or my pets are around me, or I have a plan for dinner or I'm going to call a friend right now I'm okay. So there's lots of ways to get present. and I think that getting present is what can help this woman and everybody else,

**Dan:** what I hear you talking about-- Like when you say "get into the present," it's like, I'm moving my attention. I'm moving my attention from this feeling that I'm having that wants to take up my entire field of attention. And I'm kind of like reminding myself that there are other things to give my attention to. And now that I know that I can give my attention to my strategy

I think one thing that really strikes me about you're saying is it's kind of reframing the question, I start to get angry to a point where maybe it's unproductive and I think the way that's framed, is how do I not have the feeling? that's how I'm reading the questions the problem is I get angry. And what I'm hearing you say is like, not a problem,

**Lauren Taylor:** Not a problem

**Dan:** you're getting angry.

**Lauren Taylor:** There are really good reasons to be angry

**Dan:** YES! For sure. So what you want isn't to avoid getting angry-- it's just to avoid getting out of control. You probably ARE going to get mad. So you want to plan for it.

And to review, Lauren's top two tips are:

One: Have a plan for what you're gonna do with that anger AFTER the call. How are you going to deal with it?

And two: Have a couple of favorite hacks for quickly re-focusing your attention. To your breath, some other sensation, whatever clicks for you.

You're probably gonna want to WRITE down those tricks, practice them, before you get on the phone.

I really love this. And talking to Lauren, I realized: Being on the phone with the insurance company-- or the medical-billing office or whoever else in the medical-industrial complex you're talking with-- we've got advantages we don't have in some other self-defense situations:

One: You're not in the same physical space with that other person. They can't see you scrunch up your face, or gently rub your heart, or pet the cat, or silently count to ten while they're talking.

Which is different from being face-to-face with somebody who could hurt you-- physically or emotionally.

And two: You don't have an ongoing relationship with this particular person. It's not like telling your mom that you need her to invite your partner to family gatherings. Or telling your colleague to stop making racist jokes. Those are relationships that are going to keep affecting you. And probably keep affecting other relationships.

Here, you're like, WHATEVER, anonymous insurance-company person. Which doesn't mean you can act like a jerk to them-- that's not going to help you. But you do have an escape hatch. If you really can't take it any more without losing your cool... you can hang up and call back later, when you're ready, and tell the next person, GEE, I got disconnected before.

I tell Lauren this, and she's like

**Lauren Taylor:** Yeah, I was definitely thinking, you know, you can, if you have, if you're too filled up with feeling to be doing something that feels useful, you can absolutely say, you know, I can talk about this anymore. I'll call, call back another time.

**Dan:** Oh yeah. Right. You don't have to like fake, dropping the call. You can just say like, wow. I think I need to, I need some time to digest this. , I'd like to call

**Lauren Taylor:** I'll call back later.

**Dan:** YES. I'll call back later. That's where we left things with Lauren Taylor in the fall of 2020, and it's all still super-relevant -- as I can attest right now, with my back-and-forth calls to the hospital and the insurance company.

One update: Since we talked, Lauren Taylor has published a book!

Get Empowered: A Practical Guide to Thrive, Heal, and Embrace Your Confidence in a Sexist World was published in October 2023, and -- although the title suggests that the book targets folks with one X chromosome more than I happen to have -- I am looking forward to reading it.

We condensed some of Lauren's advice into a First Aid Kit newsletter last year -- along with related tips from other super-stars. We'll put a link in the show notes -- you should be able to find it wherever you're listening, and you can sign up for any of our newsletters at arm and a leg show dot com, slash, newsletter.

We will be back in three weeks.

Till then, take care of yourself.

This episode of An Arm and a Leg was produced by me, Dan Weissmann, edited in 2020 by Marian Wang, and for this re-release by Ellen Weiss.

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And thanks to everybody who supports this show financially. I am about to shout out FIFTY people who donated in the last dozen days of 2023. You ready?

Thanks this time to...

[names redacted]