Fatal Stereotypes

Through a series of mistakes and misunderstandings, our health insurance was yanked. I panicked. The impact of this action could wipe out our life savings. What kind of care would my terminally-ill husband receive once the money ran out? Would I wind up a destitute widow? That’s when I began my battle against what seemed to be a form of insurance euthanasia. The journey resulted in overcoming deep-seated biases that might have had disastrous consequences.

My back against the wall, I contacted Healthcare.gov. Frankly, I almost didn’t pursue this idea out of negative anticipation. Contacting them presented a moral conflict for me, besides my angst was growing and I expected the worst: inefficiency and indifference. To my surprise, the website worked, the coverage was less expensive and the representative who called me was knowledgeable. My first stereotype bit the dust.

Because our circumstances were complicated, I was not convinced that was our best option anyway. So, I began seeking an attorney to help sort through the mess. After contacting over a half-dozen firms that had the expertise to pursue this specialized area (COBRA), I discovered that almost all had conflicts with the entities involved. We finally found someone who could help us, but the search took days. My initial notion about an overabundance of attorneys for complainants just didn’t hold true.

Based on my belief that a government agency would be slow and bureaucratic, I reluctantly called the Department of Labor. My frustration had reached a fever pitch, so I practically hung up on the representative who answered my call. Working against every bias I had, she promptly took the initiative to research our situation, called me back and even contacted the company. In other words, she actually helped both parties iron out the situation. Another stereotype dispelled.

Finally, I had no confidence in the company to show mercy or acknowledge their hand in the misunderstandings. Wrong again. Fervent prayers were answered. Their representative had both a heart and a brain. Our insurance was reinstated.

Over and over again, I nearly let stereotypes defeat my actions. Resigning to them could have ruined us. Thank God for exposing and correcting each prejudice. In making this journey, I became more aware of my vulnerabilities, self-inflicted frustrations and, most importantly, the potentially fatal impact of acting on preconceived notions.

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