

Insurance Review Pending...

Link to the game: <https://nfakih.itch.io/insurance-review>

Overview

A new branch of Better US insurance opens in your area and you are hired as Insurance Claim Reviewer. Without your rubber stamp of approval, no one will get health care. The game will commence in three stages.

Stage 1:

Everyday you come into your office and check your mail for memos from the company and news updates that may affect your review process. You then proceed to approve or deny cases based on their healthcare plan level of coverage.

Stage 2:

You are sent to speak to a patient's family on the behalf of Better US.

Stage 3:

You return to Better US, changed by your experiences.

Insurance Review Pending... attempts to highlight the intersectionality between trans healthcare, reproductive rights, gender-affirming care, and seeking care in poverty by illustrating the lack of bodily autonomy all those parties have in our current healthcare system. All cases and their approval/denials are based on real life experiences from Queer people I have interviewed.

The first stage is for the player to learn and listen while they unknowingly become complicit in the death of patients. Through the cases, newspapers, memos and appeals, the player will learn different reasons certain treatments/medications are prescribed and how they are rejected by insurance companies due to company or government policies.

The second stage is to humanize the patient who died and where the real interactive fiction begins. The player will attend the patient's funeral and learn about them by having conversations with the attendees.

The third stage is when the player returns to Better US and is forced to combine the logic of stage 1 with the emotion of stage 2. The cases stop being factual and the player begins to see personal information about each patient. They are unable to because our current healthcare system does not allow room for care.

CASE 1



Name: Noor
Assigned Gender: M
Identified Gender: X
Race: X
DOB: 07/27/2000
LEVEL: 1

Treatment Seeking: lung_mri

Endorsed by: lung_specialist, Stanford Hospital

other: has been dealing with unknown condition for 13 months

DENY APPROVE

Ed. 2

THE NEWSPAPER

\$1.00

Today, Phase 2, This Year

Reproductive Rights On the Rocks!



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Roe V Wade Overturned?
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NO Tube Ties without Psych Consultation!
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Only Vasectomies left unscathed
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NEXT

The game only included newspapers to mark the change of days and policies, and the patient cases that had to be reviewed each day.

The playtesters all agreed on the same thing, the current structure of the game was too logical and they did not believe tweaks to the cases could make up for all the missing emotion. They proposed the following solutions which I adopted:

- Change the faceless icons on the cases to ones with character and expression
- Add “appeals” after each day to get injections of humanity
- Add a repeating character whose case keeps getting rejected. Then have the player pass and follow that emotional journey.

Players enjoyed the visual elements of the newspaper and cases.

Playtesters

1 male, Asian, Cisgender, in-class

1 non-binary, Indian, Transgender

1 female, Asian, Transgender

1 non-binary, Latino, Transgender

1 non-binary, Asian, Transgender

Playtest Prototype 2

In the next iteration, the game has two phases: the logical phase where you approve/deny cases and the second phase where you go to the funeral of the patient who died. Playtesting revealed that players really enjoyed the twist of having one of their patients pass and the function of the newspaper. Players really enjoyed the structure and polish of the logical stage with different fonts and templates clearly signaling who the message is from.



PHASE 1

Level 1 = Life-saving care only, such as things an Emergency Room may provide. Does not include Eye or Dental benefits.

Level 2 = General healthcare only, such as things a family doctor can provide. Does not include Eye or Dental benefits. Includes Level 1 benefits.

Level 3 = As long as the procedure is recommended and justified by a physician and meets the legal requirements, it is covered.

NEXT

Insurance Reviewer,

Welcome to Better Us.

Review insurance claims and decide their eligibility.
Return the documents to the Department of Mail to send back.

APPROVAL is restricted to their health plan LEVEL's coverage.

DENY all cases that require treatments outside of the patient's health plan LEVEL.

Remember! A better you is a better we.

NEXT

You got mail...

URGENT APPEAL

Hello Insurance Reviewer,

I am Dr. Eggert, a Respiratory specialist at Stanford Hospital. I am writing on the behalf of my patient, Leila, who was denied coverage for Nebulizer and Albuteral Breathing Treatment for "Long Covid" under the grounds of it not being consider "life-saving care."

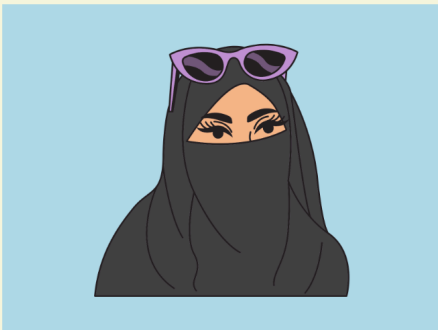
I vehemently disagree. Their condition is complex and we are unsure of the exact underlying issue, but one thing is clear, this conditon is not liveable. A nebulizer and albuteral inhaler is the standard treatment, and would help them start their journey towards recovery.

Please reconsider.

Dr. Latifa Eggert
Respriatory Specialist
Stanford Hospital

NEXT

CASE 1



Name: Lung

Assigned Gender: X

Identified Gender: X

Race: X

DOB: 07/27/2000

LEVEL: 1

Treatment Seeking: Nebulizer and Albuteral Breathing Treatment for "Long Covid"

Endorsed by: Dr. Eggert, Lung Specialist, Stanford Hospital

Other: has been dealing with increasing worse symptoms since they initially contracted COVID 2 months ago

DENY APPROVE

Playtesters

1 female, Asian, Cisgender, in-class

1 male, White, Transgender

1 non-binary, Asian, Transgender

1 non-binary, Black, Transgender

Final Prototype

In the final prototype, I implemented a third stage where the player returns to the insurance company and attempts to reconcile with the fact they are a part of a system that does not inherently care for people. The playtesters who played previous iterations of the game felt satisfied and excited by the third stage and final result. They really appreciated the use of changing the background to indicate different tones and emotions, such as red for the funeral speaker when they're outraged, blue for their story about the duckies, and white as a default.

No matter what I tell my brain... I end up cowering in my seat.

Maybe she isn't talking to me.

Yeah right

The young girl is in the middle of her speech...

"Leila is more than just a statistic. Leila is more than another example of our health insurance system being a failure.

One of the last things Leila said to me was don't remember me as my illness, but as a whole entire world.

"Mama was mad as hell when she saw that. But she was even madder when she came back and she got smacked with the scent of paint. Leila had painted the inside of the drawer blue and gluing paper fishes in there. " ***more chuckles erupt***



"YOU! I KNOW WHO YOU ARE" wails the young girl.

Everyone is staring at you now.

I consider standing up or shrinking in my seat, either way, I want to disappear.

They also noted a deep love for the blur elements that obscure the player's internal thoughts.

"She was the Sun that shined on those who were forgotten and rejected.

She was the Moon that tucked us in every night.

She was the shooting star that passed just to grant you a wish.

She was the waves, constantly kissing all her children, the shores.

She meant the world to me, you, the Center, and everyone who has ever had the pleasure of meeting her."

I wish I could of have met her...

"She was the **Sun** that shined on those who were forgotten and rejected.

She was the **Moon** that tucked us in every night.

She was the **shooting star** that passed just to grant you a wish.

She was the **waves**, constantly kissing all her children, the shores.

She meant the world to me, you, the Center, and everyone who has ever had the pleasure of meeting her."

I wish I could of have met her...

The subtle change in the link here.

"When Mama asked her "Didn't I tell you no to the dresser pond the first time?" she responded "No! You just said no more water.""

chuckles



"When Mama asked her "Didn't I tell you no to the dresser pond the first time?" she responded "No! You just said no more water.""

chuckles and tears



And varying font sizes

"YOU!!"

In the end, the patient who died was also the same one who filed an appeal for puberty blocker ban to be reconsidered and to urge Better US to not participate in further lobbying. They work for the SF LGBTQ+ Center and their funeral was held there as well where they meet family, friends and the community members that they have touched. They return to Better US and learn all the people they accidentally approved were denied ultimately and that no matter what their choices were, Leila would have still passed. They also learn Better US sent you over as an attempt to prevent a lawsuit from

happening. You return to your work but can not just see facts. You begin to see the humanity of every case.

CASE 14



Name: Alia
Assigned Gender: F
Identified Gender: F
Race: Middle Eastern
DOB: the day after Valentines <3
LEVEL: 1

Treatment Seeking: Heart Monitoring Session to determine heart health. Her kids are really scared, and although shes been putting on a brave face, so is she.

Endorsed by: Beaumont Hospital, where she has been going to for 4 decades

other: She's an immigrant with incomplete medical records, so we don't have enough family history to know what heart conditons are in the family.

DENY APPROVE

You quit Better US and begin volunteering at the SF LGBT Center in Leila's memory.

Future Work

Insurance Review Pending accomplishes nearly all my goals. All playtesters left the final playtest feeling as if they learned so much about Queer healthcare without even noticing. They loved the three phases and their complicity in Leila's death. Most of all, they loved that in the end hopelessness did not win, and that humanity prevailed with the player going to the LGBT Center.

I plan to continue working on Insurance Pending Review... and implement the following improvements:

- Increase quality consistency of cases

- Change the newspaper spam text to something less distracting
- Plan out other branches where the player can meet and interact with different people who knew Leila at the Center
- Polish the information about the center and the puberty blocker ban
- Change the end screen to include resources to learn more and to donate to the LGBT center.

Reflection

Making Insurance Review Pending... was a journey. I found myself diving deep into Queer healthcare and gender-affirming care only to have the story somehow come back to me. The more I looked into gender-affirming care, the more I came back to the conclusion that our true pitfall is lack of bodily autonomy and a universal health care system. I didn't mean to write myself into the story but as my playtesters demanded a regular patient who repeatedly got denied for a worsening condition, I put my own journey as a poor person navigating healthcare and a worsening chronic condition as a placeholder. There is something really cathartic about putting your frustrations into a video game and personifying insurance so you can scream at them.

I am extremely interested in building out branches, but I am very happy with the core story and the game as it is. It definitely needs some polish with the graphics and text but I got amazing feedback from my final playtesters.

I went to a Queer gathering on Friday, November 3rd and passed the game around. No one was allowed to talk about the game until everyone present had a good. Then the feedback session began, here are some quotes:

“It's giving neo-dada, it's an art movement where things that didn't make sense became art” - referencing the newspaper

“This tells you its people doing this in the insurance company... it's people.”

My favorite comment was when someone said that the sister shouldn't have forgiven the player. They erupted into debate and came to the conclusion that

“They just got radicalized! They should be forgiven at some point. They should be allowed to change and move on from who they used to be... otherwise... what's point? We all changed our minds at some point, we all used to be complicit... “

Credits

Structure of Phase 1

Mod of [Papers, Please](#)

Medical Stories & Experiences

Lois, Fran, Phillip, Alex, Reyan, Silver

Articles

[Debunking myths about puberty blockers for transgender children - Pharma Technology Focus | Issue 98 | September 2020](#)

[Puberty blockers and side effects: How to think about the controversy.](#)

Video Essays

[What Studies Say About Transgender, Gender Dysphoria, and Gender Affirming Care by Doctor Youn](#)

Gender affirming care from the viewpoint of a US Medical Physician

[I Emailed My Doctor 133 Times: The Crisis In the British Healthcare System by Philosophy Tube](#)

The reality of the NHS for trans people in British

[Explaining Hunter Schafer's Transmedicalism \(& Why It's a Problem\) by Jessie Gender](#)

Transmedicalism

[Reproductive Rights are Trans Rights | An Intersectional Approach to Protecting our Bodily Autonomy by G. C. Kinsey](#)

Explores the intersection of reproductive rights and trans rights

Appendix

Planning sheets

