

Discussion Artifacts 12.14.24

Round # 1

☰ My 11-year-old walked less than a mile away from home

My 11-year-old walked less than a mile away from home. I was arrested and charged with reckless conduct.

Jane Ridley

Updated Thu, November 14, 2024 at 4:27 PM EST

- Brittany Patterson's 11-year-old son walked to a local dollar store alone without telling her.
- A stranger called the cops, concerned he might be in danger, though he said he was OK.
- Patterson was charged with reckless conduct. She faces a year in jail and a \$1,000 fine.

This as-told-to essay is based on a conversation with Brittany Patterson, 41, a real-estate broker and mom of four from Fannin County, Georgia. It has been edited for length and clarity.

My cellphone rang at lunchtime on October 30, 2024, near the end of my 14-year-old son Evander's doctor's appointment. It was the police.

The sheriff's deputy asked if I knew that my youngest son, Soren, who was about to turn 11, was alone in our downtown area. "No," I said.

It turned out he'd walked just under a mile from our house in the woods where he's homeschooled. The deputy wanted to know why he was there, how he got there, and why I didn't know where he was.

I was annoyed with Soren for going into town without telling me or other family members first, but I wasn't panicking. I told her that I knew the roads and that he was mature enough to walk there without incident.

The deputy said it wasn't safe because it was a dangerous road. She said all kinds of things could have happened, including being kidnapped.

The police brought him home

Fifteen minutes later, as I rushed home from the doctor's, my dad called to say the police had dropped Soren off. My mom and I chastised him for leaving the house without telling us where he was going and how long he was going to be.

We discussed what had happened. Soren was supposed to accompany me to the appointment, but he wasn't there when I called out to say it was time to go.

I figured he decided that he wanted to stay. I wasn't concerned because I knew we'd be back in about an hour and a half.

We live on a rural 16-acre compound that includes our house, which contains an in-law suite for my dad, who's always home. My mom and sisters live in a building that's a three-minute walk away. The kids — we also have two daughters, Enola, 16, and Selah, 12 — always go back and forth between the properties.

We grew up with a lot of independence

My husband, Josh, who works out of state, and I were both raised with a lot of freedom and independence. We're free-range parents who want the same kind of life for our children. They're allowed to go back into the woods and dig and build forts. They ride their dirt bikes or walk over to the neighbor's house, where there's a nice flat spot to play basketball.

Soren told me he'd gotten bored that lunchtime and just wanted to go for a walk. He walked into our small town of 370 people along the verge of the road — which has a speed limit of 25 to 35 miles an hour. He wandered through the gas station to say hi to his friend's grandma, who works there.

She wasn't around, so he went into the Dollar General. He was on his way back home when a lady outside the post office called him over to her car.



Some of the Patterson family during the 2023 holiday season. Courtesy of Brittany Patterson.

"She asked if I was OK, and I said I was," Soren told me. She asked him who his mom was, and he told her my name. Then he got a little nervous — he didn't feel like he should be talking to her — and just walked away. I guess that, at some point, she called the police.

I didn't fuss at Soren for walking to the Dollar General because I think that's fine. I fussed at him for not letting me know that he was going when leaving the property. It was a communication thing. He apologized, and we moved on with the afternoon.

I was arrested

Around 6:30 p.m., the deputy sheriff and another officer knocked on our door.

I opened the door and held my finger up, asking if they could give me a moment to end my phone call with my client. "You need to step outside now," the deputy said. They asked me to turn around and put my hands behind my back. Soren was sitting right there watching this whole thing.

They said that I was under arrest on a charge of reckless conduct and took my phone.

At the station, they fingerprinted me. They stripped me down and made me change clothes into an orange jumpsuit. They scanned my body and took my mug shot.

I was only in there for an hour and a half. My mom and sister paid \$500 for me to be released on bail, and I was back home by 8:30 p.m.

On Halloween, a case manager from the Division of Family and Children Services visited our home and spoke to the kids, my mom, my sister-in-law, and my dad.

I was asked to sign a safety plan

The next day, I contacted David DeLugas, the founder of ParentsUSA, a nonprofit that often provides pro bono legal support to parents wrongly accused of child neglect.

The case manager texted me on November 5 because she wanted to stop by to go over a so-called safety plan. It required me to delegate a "safety person" — presumably my mom — to be a "knowing participant and guardian" and watch over the children when I wasn't there. Under her supervision, I also needed to download a tracking app onto Soren's phone so I could monitor his location.

DeLugas, an attorney, explained the pros and cons of me signing — or not signing — the safety plan.

I decided that it was better not to sign it. I knew the potential risk — that the deputies could push the issue and maybe even try to have my children removed from my home — so it's scary.

But I feel it's more important to stand up for what we believe in. My kids are all supportive of that decision because we've talked about everything that's been going on. We know the maximum punishment could be a \$1,000 fine and up to a year in jail. DeLugas is helping us dispute the charges.

Meanwhile, friends and family have said they're concerned because they sometimes leave their kids alone at home or their kids go out for walks like Soren. They wonder now if they'll have cops show up because of it.

None of us wants the government telling us how to raise our children.

Editor's note: Business Insider verified Patterson's account through documents. We contacted the assistant district attorney handling Patterson's case for comment on whether the charges were being dropped. They have not yet responded. The Fannin County Sheriff's Office said it didn't comment on pending cases. The Division of Family and Child Services in Georgia said that, for privacy and legal reasons, it can't confirm whether any specific case is part of its caseload.

Round #2 Cartoon



Round #3 Poem

Christmas Tree Lots

By Chris Green

Christmas trees lined like war refugees,
a fallen army made to stand in their greens.
Cut down at the foot, on their last leg,

they pull themselves up, arms raised.
We drop them like wood;
tied, they are driven through the streets,

dragged through the door, cornered
in a room, given a single blanket,
only water to drink, surrounded by joy.

Forced to wear a gaudy gold star,
to surrender their pride,
they do their best to look alive.

Round #4 Final

☰ When a medical insurance CEO was shot dead, people celebrated his death

When a medical insurance CEO was shot dead, people celebrated his death. What does this tell us about American healthcare?

Richard Hall

Updated Fri, December 6, 2024 at 10:19 AM EST



Brian Thompson had been in New York City for a conference when he was killed in what police believe was a targeted shooting (AP/Getty)

When the CEO of one of the largest medical insurance companies in the United States was gunned down on the street in Midtown Manhattan on Wednesday, his death quickly turned into a larger conversation about the much-reviled industry in which he worked.

Brian Thompson, a 50-year-old father of two, had been in New York City for a conference when he was killed in what police believe was a targeted shooting.

Among hundreds of posts on social media about the shocking murder, many people were moved to talk about the injustice of the health insurance industry. Often the dark jokes on X, Instagram, Reddit and TikTok spoke to

how cruel medical insurance companies can be to their customers. Some even wrote folk songs about the event.

"The bullet hit the CEO outside of his allotted benefit window, so he's not eligible for emergency treatment," wrote one person on X in response to a post about the killing.

One Reddit user posted: "A man is dead, and no one really cares. Huh. Sounds like business as usual for United Health isn't it?"

An announcement on the Facebook page of UnitedHealthcare announcing Thompson's death had 42,000 laugh emoji reactions by Thursday afternoon.

Others shared personal stories about how the health insurance industry had denied coverage to their loved ones or laden them with debt.

"His company put multiple of my family members in debt they will be paying for the rest of their lives & denied care for my uncle which led to his death. Brian Thompson killed people. Full stop," wrote one person.

"Remembering the day United Healthcare denied a one-night hospital stay for my 12yo child as 'medically unnecessary' following ASD heart repair surgery," wrote another.



A post announcing the death of Brian Thompson on UnitedHealthcare's Facebook page received more than 42,000 laugh emojis in response (Screenshot)

The response has echoes of the celebrations over the death of Henry Kissinger, the former US secretary of state, whom many around the world held responsible for bombing campaigns in Cambodia that killed hundreds of thousands of people. When he died in November 2023, social media was similarly flooded with memes celebrating his passing.

Distasteful though they may be, the reactions to Thompson's murder have revealed a deep anger among many Americans about the unfairness of the US health insurance industry. And among those speaking out were doctors, professors, politicians and people who'd suffered their own insurance denials.

"Currently, over 1,000 people go bankrupt daily, solely due to personal medical bills. Anyone who can make millions of dollars overseeing a system like this, and sleep well at night doesn't deserve my sympathy," Beau Forte, a former Green Party candidate for Congress in New Jersey who ran on a platform calling for universal healthcare, told *The Independent*.

Forte, who ran for office because his father was unable to receive care from his medical insurance provider after suffering a series of illnesses, was among hundreds who posted viral tweets excoriating Thompson after his death.

"How is it appropriate to ask me if I feel bad if the person in charge of the biggest company that allows this to happen if I feel bad about it? Apologies if that seems harsh, but that's where I stand," he added.

Forte was not alone.

"Today, we mourn the death of United Healthcare CEO Brian Thompson, gunned down.... wait, I'm sorry – today we mourn the deaths of the 68,000 Americans who needlessly die each year so that insurance company execs like Brian Thompson can become multimillionaires," wrote a professor at Columbia University in a post that garnered 3.5 million views.

The reaction comes amid growing complaints from consumers about rising healthcare costs, denial of coverage and high deductibles.

UnitedHealthcare itself had faced scrutiny over denying claims to its customers. A Senate committee concluded earlier this year that three major companies – UnitedHealthcare, Humana and CVS, which owns Aetna – were intentionally denying claims for nursing care to patients to increase profits.

The company was also accused in a lawsuit of using a faulty AI algorithm to deny elderly patients extended care.

Data on how many medical insurance claims are denied is notoriously hard to come by, despite attempts by the government to make the process more transparent.

The Affordable Care Act, a sweeping healthcare law passed by Barack Obama in 2010, was designed in part to prevent spurious claim denials by insurance companies and was tasked with monitoring them. It has largely failed in that effort, and evidence suggests denials are on the rise.

A study by the independent health policy research firm KFF published last year found that insurance companies denied some 17 percent of claims from patients in 2021, even when they received care from in-network physicians. It also found that less than one percent of consumers appealed those denials, and among those who did, insurers upheld their decision nearly 60 per cent of the time. A ProPublica investigation released last year similarly found that insurers deny between 10 per cent and 20 percent of the claims they receive, according to the limited government data available.

Those numbers obscure the many horror stories of people who suffer from ill health or die after being denied the care they need from insurers. News stories about people who died after their insurance company refused to pay for treatment are a routine sight in American media.

Even those who receive treatment and survive are often faced with massive debt due to high deductibles. Today, an estimated 100 million people in America face some kind of medical debt.

Timothy Faust, a healthcare writer and author of the book *Health Justice Now*, told *The Independent* that many Americans see medical insurance companies as the primary cause of injustice within the healthcare system.

“Health insurance companies ultimately determine, through scandal-laden cost-cutting processes, which care you are eligible to receive and to what extent it will bankrupt your family, and are understandably the entities we most associate with the injustices of American healthcare,” he said.

“From talking to people across the country, I know how many Americans feel the consequences of this arrangement within their bodies. We have watched our loved ones suffer and die from preventable or treatable illnesses that hospitals charge too much for and insurers refuse to pay. I think a lot of latent rage generates through witnessing this depravity over and over and over again,” Faust added.

None of those issues were exclusive to UnitedHealthcare, however.

Thompson worked for UnitedHealthcare’s parent company for some 20 years before taking over at the insurance subsidiary in 2021. The company provides insurance coverage for some 49 million Americans and brought in \$281 billion in revenue last year.

His role as the CEO gave him immense power over the lives of millions, most of whom likely didn’t know his name until his death.

The precise motives of the killer are not yet known, but police were given a major clue after revealing that the words “deny,” “depose,” and “defend” were carved into the live rounds and shell casings found outside the Hilton hotel on Sixth Avenue in Midtown Manhattan, where Thompson was gunned down.

The three words bear a striking resemblance to the title of Jay Feinman’s book *Delay, Deny, Defend: Why Insurance Companies Don’t Pay Claims and What You Can Do About It*.

“Today the name of the game is delay, deny, defend: to improve their profits, insurance companies delay payment of justified claims, deny payment altogether, and defend their actions by forcing claimants to enter litigation,” the book’s blurb reads.

— *Additional reporting by Justin Rohrlich*

