

DENIAL OF CLAIM

Written by
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INT. ACCURA INSURANCE - WAITING ROOM - DAY

Sounds assault from every angle. The TAP-TAP of TYPING... from somewhere. A TV blares overhead.

Underneath, MAUREEN DUNCAN (50s) squirms uncomfortably in a plastic chair. Crucifix necklace tucked into her knitted sweater - a modest, quiet look.

But grief etches deep lines in her face. They scream... even if she won't.

In Maureen's lap, a BOOK: Healing Contemplations for When A Loved One Falls Ill.

She cracks it open to a dog-eared page. On it, a prayer: Readings for Remission: Banish Cancer Through God's Will.

Maureen sniffs back a tear, whisper-reads:

MAUREEN

Dear Lord, your children know we all
have our time. But we also know
sometimes, hardships are but a trial.
With your grace, we pray this shall
pass...

The TV yammers. Typing accelerates. Maureen looks up.

Her eyes drift to RECEPTIONIST NINA (20s). Nina's protected by plexiglass: there's only a tiny window customers can speak through. So, not the source of any sound.

Taped to one side of the shield, a sign:

"Don't yell at Employees. Messengers don't make the rules."

Maureen sighs, closes her book - approaches the desk.

Nina glances up, a sour look on her face. Maureen winces - Nina's bored tone proves even worse.

NINA

Ma'am...

MAUREEN

My name's Mrs. Duncan. *Maureen* to my friends.

NINA

Ms. Duncan, it's only been -

MAUREEN

Twenty minutes. I'm aware. I
scheduled an appointment -

NINA

Mr. Waterson's fallen a bit behind
schedule. Like I said last time, I'll
call your name when he's done.

Nina points a jangly, bracelet ringed arm towards -

A GLASS DOOR several feet away. The gold NAMEPLATE on the
wall reads: Carl Waterson, Insurance Claims, SVP.

Maureen hugs her prayer book, squints into the dim room.

Inside, CARL WATERSON (30s) hunches over a keyboard. Super-
trim in a designer suit, he multitasks between reviewing a
MANUAL and speed typing. Seems to enjoy the process. A lot.

NINA

Consider yourself lucky to book him
at all. One of his other appointments
died... um, I mean... cancelled. Mr.
Waterson's the busiest, best Accura
Agent on our team. If you can't wait,
maybe *another* day would work?

On TV: a FUNERAL HOME ADVERTISEMENT blares in neon colors:
"Bob's Discount Burials". In a pop-up graphic, the boast:
"We Make Sure Your Loved Ones Are Remembered - Cheap!"

MAUREEN

(whispers, wilts)
Harold might not *have* another day. He
can't wait. That's why I'm here.

NINA

Ohhhhhhkay. You do you. Please, have
a seat.

Maureen obeys, sits back down. Opens her book, and reads.

INT. CARL WATERSON'S OFFICE

Earbuds inserted, Waterson bops to MUSIC streamed from his
phone. Tie loosened, he works at breakneck speed.

Onscreen: A patient file glows. "Tina Adelson. Diagnosis:
Chronic Leukemia, Stage Four."

WATERSON

Stage 4? Oof. Sucks to be her!

Swaying rhythmically to his Tunes, Waterson swivels towards the Manual. Flips the pages to...

"Leukemia - Accepted Treatments. Confirmation Tests Required Prior to Immunotherapy Being Approved."

WATERSON

Enlarged spleen? Not enough. Hmmm.

Waterson types in Tina's file: "DENIED".

He finger-pecks an excuse below: "Blood cell count borderline. Per protocols, retest after a month."

Scrolling down, another patient record blinks: "Peter Olson. Diagnosis COPD."

WATERSON

COPD? That one's ALWAYS a hoot!

A knock on the door interrupts. Waterson jumps. Yanks earbuds out, glares.

At Nina in the doorway. A timid Maureen by her side.

WATERSON

Nina, can't you see I'm busy? What!?!?

NINA

Sorry, Carl. Your 2 o'clock arrived.

Waterson shoots a sharp look at his Rolex watch.

WATERSON

It's 2:40 now.

NINA

Uh, right. Ms. Duncan's been waiting -

MAUREEN

Mr. Waterson, my name is Maureen... to my friends.

NINA

She's been here almost an hour. Can't you just... squeeze her in? What could five minutes hurt?

Waterson glares. Maureen gapes.

MAUREEN

Just five minutes?

WATERSON

Fine. If I must.

He points Maureen to a seat - shoos Nina off.

MOMENTS LATER

Maureen clutches her prayer book - stares hopefully across the desk. A moment of awkward silence, then...

WATERSON

So. What can I do for you, Mrs. Duncan?

MAUREEN

It's not what you can do for me.

WATERSON

No? Then - no offense - why are you HERE?

MAUREEN

It's my husband Harold. He has cancer. And Accura's our insurance.

WATERSON

Cancer. Ouch. Leukemia?

MAUREEN

No. Pancreatic.

WATERSON

Yipes. I see.

Waterson types quickly: TAP-TAP-TAP. The "Harold Duncan" file pops up onscreen.

WATERSON

Well, that's... interesting.

MAUREEN

Interesting?!? My term for it is "difficult". Not that a Christian woman likes to complain.

WATERSON

(reads)

I see we underwent a resection.

MAUREEN

Yes, "we" did. Well, Harold did. Two months ago.

WATERSON

Yup. I approved it personally.
 Congratulations! How's old Harold
 doing now?

MAUREEN

Still losing weight, I'm afraid.
 Turns out, the surgery wasn't enough.

Waterson arches an eyebrow.

WATERSON

You have to have PATIENCE, Mrs.
 Duncan. I deal with cases everyday.
 Trust me, these things take time.

Maureen steadies her shaking voice.

MAUREEN

In my experience, patience is fine
 for *small* things. Like standing in
 line at the DMV. But this is a matter
 of health. What Accura decides could
 mean Harold's life!

WATERSON

Hmmmm - what DOES Accura decide?

His eyes slip back to Harold's file. The next line:
 Clinical trial of Chemo-radiation: CW: DENIED.

WATERSON

Oh. Look-it here. I sent the Claims
 Determination to you a week ago. Have
 you checked your mailbox?

MAUREEN

I did. And read it. That's why I made
 an appointment. To appeal!!

Waterson sighs, sits back. "Here We Go."

WATERSON

Ms. Duncan, I know you're upset. But
 solutions exist. Relax. If you want
 to appeal, there's a written form I
 can help you fill out.

He shoves PAPERS towards her. Maureen takes one look, shoves
 them back.

MAUREEN

I could have filled these out online.
But your letter says Accura will take
up to six months of consideration...

WATERSON

Well, if by "Accura", you mean me.
(proud)
I'm Harold's Case Manager, after all.

MAUREEN

Harold doesn't have six months. He
needs the clinical trial NOW!

Maureen jumps up, waves the prayer book in Waterson's face.
The agent ducks.

WATERSON

Mrs. Duncan, threatening an agent's a
felony -

MAUREEN

(wails)
That's for law enforcement officers,
not insurance. I think! And I'm not
trying to *hit* you. All I want is to
show you this!

Slamming the prayer book down, she flips it open - points.

MAUREEN

This says it better than I ever
could. The Good Lord calls his flock
to tend to the poor, heal the sick.
Surely that's why you work here.

Waterson double-takes.

WATERSON

Seriously, Mrs. Duncan? You think I
work Seventy Plus hours at Accura
every week for that?!?

MAUREEN

What other reason could there be? You
want to help heal the sick, do your
part in His Great Plan!

She flips to other prayers. Waterson face-palms.

WATERSON

To be honest, Mrs. Duncan-

MAUREEN

Please, my friends...

WATERSON

Call you Maureen. Yes, I get it. What I want... what I REALLY want now is -

He peers past Maureen towards the lobby. Waves dramatically to Nina: "come here".

Smoothing his hair, Waterson sits back. Multitasks between Maureen, and keeping an eye on Nina's approach. Maureen's back is turned - she doesn't see.

Nina pantomimes dialing a phone. Mouths "Security?"

Waterson shrugs. He pats Maureen's hand - a dismissive, soothing gesture:

WATERSON

I want to, uh, HELP you Mrs. Duncan. I'll get this all fixed. You'll see.

Maureen's face brightens.

MAUREEN

You will?

WATERSON

Of course! For Harold's sake - what else could I do?

He types furiously on the PC. BEEP.

Scribbles his signature on the papers. Slides them back over to Maureen.

WATERSON

Sign right there. Easy-peasy, huh?

Maureen signs, hands the papers back with a sigh.

MAUREEN

An answer to my prayers. God is good!

Nina lingers at the office door. Clears her throat.

NINA

Hello - Carl? Should I ring our "friends" now? Just blink once for Yes. Twice for No.

WATERSON

Call them off. Situation defused.

Waterson stands up, extends a hand to Maureen.

WATERSON

It's been a pleasure, Mrs. Duncan.
Please, have a blessed day.

MAUREEN

Oh, I will. Especially when Harold
hears the news!

Skirting around the desk, she bear hugs Waterson. The agent squirms at the PDA, but forces a smile nonetheless.

Maureen shakes his hand vigorously. The signed papers flutter to the desk, ignored.

MAUREEN

When will the clinical trial begin?

Waterson freezes.

WATERSON

Clinical trial? That... hasn't been
approved.

MAUREEN

It hasn't?!? But you just said -

WATERSON

That I'd help. And I did. Didn't you
read the papers you signed just now?

MAUREEN

Not *exactly*. I just assumed -

Waterson and Nina groan in unison.

WATERSON

You know, reading before you sign is
Patient Responsibility 101.

He taps the papers.

WATERSON

I've expedited the appeal process.
The language here is quite clear.
Written in black and white. See?

MAUREEN

Expedited the appeal? That's it?

WATERSON

"That's it"? The term I'd use is "a
lot."

(MORE)

WATERSON (cont'd)

I'll have to justify the exemption to the Board myself. Which I'm happy to do, thank you very much. Though as for the ruling, of course, no guarantee.

With a self-congratulatory smirk, Waterson tucks the papers in the prayer book, hands it back to Maureen.

WATERSON

Call in three months for an update.

MAUREEN

Three months? Harold needs treatment now!

WATERSON

Mrs. Duncan, I gave you an expedited appeal. And far longer than the promised five minutes. I wish you and Harold the best. But until the Board meets - we're done.

MAUREEN

You expect us to wait?!? How?!?

Waterson mouths "security" to Nina. The receptionist whips out her cell.

Waterson pivots back to Maureen, taps her prayer book.

WATERSON

Why don't you pray, Mrs. Duncan? That soothes the soul, passes time. So I hear.

Maureen grabs Waterson's wrist. Pressing it down on the book, she hisses in his ear.

MAUREEN

You should read this too! Especially the part about the Golden Rule. Do unto others as you would have done to you!

For a split second, SOMETHING seems to spark: electricity between the book, Waterson.. and his PC. The monitor spits static. A brief digital glow bathes Waterson and Maureen.

Nina reaches for the woman. But Maureen hangs onto Waterson's wrist, months of suffering on her face.

MAUREEN

Do you have ANY idea how horrible pancreatic cancer is? It whittles a man down to nothing!

WATERSON

I'm not to blame for Harold's condition!

MAUREEN

But you are to blame for not giving him the chance he needs!

She lunges - is grabbed by a burly SECURITY GUARD.

Nina gathers Maureen's things. Maureen yells to Waterson as the guard shoves her out the door.

MAUREEN

I'll be calling you!

WATERSON

Figures. Whatever. It's been real!

The guard escorts Maureen out. Waterson and Nina exchange looks.

LATER

Waterson leans back in his chair. Motivation to work extinguished, he listens to tunes. Waves hands to the beat.

Nina wanders back in - sets a tall COFFEE down.

NINA

There ya go. Triple caramel mocha. Warning: You know how much sugar and calories is in this thing?

WATERSON

After today's hysterics, I deserve a treat.

He waves a hand towards the plexiglass barrier in the lobby.

WATERSON

After that woman's... performance, maybe I should get one of those installed for me too?

NINA

Me, I'd like an office. Wanna make a deal and trade?

Waterston chuckles, takes a long slurpy mocha SIP.

WATERSON
Mmmmm, delicious. Still...

His eyes drift to the still-playing TV in the lobby.

Onscreen: A COMMERCIAL FOR "Bahama Vacations!" Scantily clad BIKINI BABES frolic in neon blue surf.

WATERSON
Not good enough. Nina...?

He takes another SLURP. Nina rolls her eyes, annoyed.

NINA
Lemme guess. I should call Starbucks,
order another round?

WATERSON
No. That woman: she asked why I work
here. What I want. Do YOU know the
answer?

NINA
Dunno. A second Porsche?

WATERSON
One in blue? Don't get me wrong, I
wouldn't turn that down.

Waterston nods towards the Bahama advertisement.

WATERSON
But that's what I'm trying to reach.
Time off in paradise. Peace of mind.
Paradise. Bliss!

Flipping open the manual, he points.

WATERSON
Every single Denial of Claim is money
saved, value earned. Sure for
patients who get turned down, it
sucks. But it's not like medicine's
some sort of cure all! Long term,
whatever's meant to be will happen.
Whether we want it to, or not. Though
our actions can improve the odds.

He turns on the PC. Types. PATIENT FILES scroll.

WATERSON

End of year, every cost cut
translates to commission. Crazy lady
headaches aside, someone's gotta
process these claim reports. That's
what'll earn me that vacation. I need
this, Nina. Every moment counts!

He turns a million watt salesman smile Nina's way.

WATERSON

Know what? I just changed my mind.
Nina, please go get one more mocha.
You did good today. So that calorie
bomb's for you. On the house!

Nina leaves. Waterson appreciates her "rear view" as she
trots out.

WATERSON

(muttering)

Maybe a vacation for TWO, if things
go right?

Cracking knuckles, Waterson returns to patient claims.

First a Liver MRI.

Then a Brain Surgery.

Denials across the board. No mercy: he's on a roll.

The phone RINGS. Waterson freezes... a memory of Maureen
being dragged out springs to mind:

MAUREEN

I'll call you!

At first, he hesitates. Then picks the landline up.

WATERSON

Yello! Waterson of Accura Insurance.
We'll take the risk, so you won't!

A MALE VOICE responds. Not Maureen. Someone else -

DR. PERRY (O.S.)

Hey, Carl? It's Dr. Perry.

WATERSON

Oh. Doc. Now? That's...
uncharacteristic.

Waterson glances at his Rolex.

WATERSON

It's 7 PM. You're still on the clock?

DR. PERRY (O.S.)

I wouldn't have called so late, but -
about your routine checkup last week.

Waterson takes another sip of mocha. Preens, though there's
no-one around to see.

WATERSON

Lemme guess - I hit it out of the
park. I've been going to the gym. Bet
my cholesterol's the best you've
seen!

DR. PERRY (V.O.)

Well, yes. That was admirable.

Waterson fist pumps. But Perry's voice trails off.

DR. PERRY (V.O.)

Some of the other results were...
well, shocking to say the least. I'm
calling because you need to come back
in.

WATERSON

Shocking? What do you mean?

DR. PERRY (V.O.)

I'm sure it's a lab error. A massive
one, I believe. But according to the
results I see here... you appear to
have a whole complex of conditions.
Things I've never seen occur in one
patient. And definitely not at the
same time.

Waterson gulps, slowly puts down his drink.

WATERSON

Things? Doc, I'm a numbers guy. Don't
be vague. Gimme the list!

DR. PERRY (V.O.)

Remember, I'm just the messenger. I
wouldn't bet on this at all. But
according to this... you have
leukemia.

WATERSON

Leukemia? Isn't that chronic? Don't
folks get symptoms first?

DR. PERRY (V.O.)
 And somehow, COPD too. Along with
 indications of pancreatic cancer. I
 know, I know - that's ludicrous. But
 we need to test, to make sure.

Waterson pales. His eyes skip to the screen. He starts to
 scroll through patient "denied" files.

On the phone, Dr. Perry's not even done:

DR. PERRY (V.O.)
 There's also sign of a mass in your
 liver. Your brain, too...

WATERSON
 Oh, come on! This has got to be a
 sick joke!

DR. PERRY (V.O.)
 I've known you since you were a kid,
 Carl. Have I ever demonstrated a
 funny bone before? Listen, I've taken
 the liberty of booking you for a full
 day of MRIs. Assuming they're in
 network, of course.

TYPING echoes through the speaker. Perry pauses, concerned.

DR. PERRY (V.O.)
 Oh, wait. Both were denied. I'll
 contact insurance in the morning, see
 what workarounds there are. No
 guarantees, of course! But don't
 worry yourself sick tonight. As soon
 as I've got an answer - first thing,
 I'll call.

Perry hangs up. CLICK.

Sputtering, Waterson scrolls through last month's patient
 denials. HUNDREDS glow onscreen.

Maureen's words flash through his mind:

MAUREEN (O.S.)
 ...the Golden Rule. Do unto others as
 you would have done to you!

INT. MAUREEN AND HAROLD'S LIVING ROOM - NIGHT

Comfy and modest. But good enough for two.

Maureen sits quietly on the sofa - its crocheted cover far more comfy than that plastic chair.

She lights tea candles, reads her prayer book.

MAUREEN

Dear Lord, hardships are but a trial
in this world. With your grace, we
pray they pass soon...

FOOTSTEPS cause her to look up. At-

HAROLD DUNCAN (50s). A tattered bathrobe covers his emaciated frame. But there's strange youthful vigor in his step.

MAUREEN

Harold? Sweetheart, it's late. You
should be resting. You're not well.

Harold beams - an enthusiastic, boyish look.

HAROLD

Darling, that's what I came out to
tell you! Maybe it was my nap. I
can't explain it, but I feel -

He lunges forward, swings her around. As if in a dance hall, two crazy kids.

HAROLD

Like I'm thirty again. I feel great!!

He puts her down. The two kiss - a tender moment for old bonded souls.

HAROLD

Maybe the surgery just needed time to
do it's thing?

Maureen smiles back, relieved.

MAUREEN

Or our prayers were answered. I'll
take either explanation now.

They sit, cuddle on the couch. Maureen ruffles Harold's hair.

MAUREEN

Wait'll you hear the day I had! I
took a trip downtown...

HAROLD

Oooo, adventure? Bring me along
tomorrow for a repeat tour?

MAUREEN

(chuckles)

Back to that boring place? Heavens,
no. Lord forgive me, but I hope to
never see that man again in my life.
Though - of course - I wish him well!

INT. CARL WATERSON'S OFFICE

Still panicking, Waterson pulls up the brain surgery file.
He tries to switch from Denial to Approval.

The screen flashes: ACCESS DENIED.

Alone in the dark, Waterson grabs the screen - howls.

WATERSON

Nooooooooo!

FINAL FADE OUT: