

Transcript: Francesca

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for choosing MinuteMinute. My name is Francesca. How can I assist you today? Hi. Um, I know it's open enrollment or what have you. Mm-hmm. And, uh, the book I have- booklet I have on the insurance is '23, '24 so I need an updated booklet so I can decide on what coverage I want to have. I am not happy with the coverage I have at this present time because I cannot even go to the doctor's. I have to pay for my own doctor's visits. That's \$174 and I don't have money like that to pay for a doctor's appointment. If I'm going to have to pay for my own doctor's appointment, I'm not going to be paying for insurance. Understood. I apologize for this inconvenience. What's the company that you work with? Uh, MAU, um- And what are the last four digits- ... Kimberly Clark. Okay. What are the last four digits of your Social Security number? The what? The last four digits of your Social Security number. 977- Okay, 9772. And your last name, please. I have a hyphenated last name but it's all spelled together. Taylor, T-A-L-Y-L-O-R, Theberge. So like The, T-H-E, B as in boy, E-R-G-E. Okay. So they only have the other part, they don't have the Taylor on it. I'm sorry, what? Yes, they don't have the Taylor on your last name. They only have the last part, Theberge. Okay. All right. Well, that's wrong but whatever. Is it supposed to have a little line between both last names? It's just, I- on all my documentations, it's Taylor Theberge but all spelled together. Okay, no line in between, correct? Right. Oh, thank you. But, I mean, I know some fields can't hold it all but anyway, it's fine. Sure. I need this just with my last, last name. That doesn't bother me. Understood. But, um, the- originally, the insurance I've had when I first started out was better than the insurance I have now. I like upgraded a tier and I thought it'd be better and it turns out it's worse because again, as I mentioned, it doesn't even cover just a regular office visit which I have to have in order to get my high blood pressure medicine. I'm not a very sickly person but I would like to be able to take the blood pressure medicine I need. Understood. So- So I don't know what the difference in the coverage was but, again- like I said, I've- I'm paying more for this and I get less benefits. So I'd rather go back to what I previously had or something. I mean, I need to figure out what I need to select. I understand. To make sure I'm on the right account, could you verify your mailing address for me and your date of birth? Okay. 2448 Juniper, J-U-N-I-P-E-R Drive, that's in Augusta, Georgia, 30906. And we have your best phone number 706-82914- I mean, 1707? Exactly. And your email is hazelnut1818@gmail.com? That's correct. All right. Okay, so I have sent to your email the new 2025 offering. And it's a guide from your staffing company. So it's going- I can review it on her email you said? Yes, ma'am. You'll have till January 31st to make an enrollment. Um, it does show you used to have InterPlus Enhance and then you switched to MEC Enhance, if that helps you. Okay. I had... Tell me that one more time please. I had- Mm-hmm. Previously I had what? InterPlus Enhance. InterPlus. Enhance. Okay. And then you switched to MEC

Enhance. Okay. Well, could you just switch me back to the other one, I guess? Of course. So you only wanna change the medical plan and then keep the term life? I guess. Okay. So making the switch is gonna make it \$26.80 for a paycheck. Do you authorize MAU- How much was it? We use 2C- How much is it now? Right now it's 25.24. Okay. So to switch to the 26.80, do you authorize MAU Staffing to make those new deductions? I guess so, yeah. I mean, I'm still gonna review it to see but I mean, does that cover regular office visits? Yes, ma'am. It shows that for the physician's office, it's going to cover... Okay. It's like I said, that I'm not a sickly person and blah, blah, blah but I do need to take high blood pressure medicine and I take anti-depressants 'cause my daughter was murdered and that kinda helps. Oh, I'm sorry about that. Yeah. Well, I'm sorry you sound a little under the weather. Oh, yes, a little bit. Um, I did however wanna say what that plan's gonna cover is 250 from the bill of the doctor's visit. But it'll still cover the same for the medication 'cause it's under PharmaBill prescription. Okay. So it's the same carrier for the medication. Right. 'Cause I mean, I go to like this little clinic that's right, you know, like a mile or so from me and, I mean, it's a- it's a clinic made for people that don't have insurance and stuff. So I mean, it's really, it's not expensive. I think the doctor's appointment was 174 or something. So I still owe them for my daughter's appointment. Yeah. And I haven't been able to get my medication because, you know what I mean? I just don't have it. I understand. Um, I know your staffing company doesn't offer it, to be honest. But, um, there is something called FreeRx which is a membership. It's not an insurance but it's a membership for the medications. Uh-huh. Um, if you were to get a membership with them, it will be 29.99 per month for medications. I will recommend checking and seeing if your medication specifically, the ones that are not covered under these current medical plans are covered by them. Mm-hmm. Um, see if maybe that can help with that issue of the prescription coverage. I'll send you a separate email with their website- Okay. ... so you can browse it and see if that helps. Okay. That sounds great. I appreciate your time and thank you very much. I hope you have a great one. Of course. Have a wonderful rest of your day. Okay. You have a h- happy New Year. All right. Bye now. Thank you. Bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for choosing MinuteMinute. My name is Francesca. How can I assist you today?

Speaker speaker_2: Hi. Um, I know it's open enrollment or what have you.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: And, uh, the book I have- booklet I have on the insurance is '23, '24 so I need an updated booklet so I can decide on what coverage I want to have. I am not happy with the coverage I have at this present time because I cannot even go to the doctor's. I have to pay for my own doctor's visits. That's \$174 and I don't have money like that to pay for a doctor's appointment. If I'm going to have to pay for my own doctor's appointment, I'm not going to be paying for insurance.

Speaker speaker_1: Understood. I apologize for this inconvenience. What's the company that you work with?

Speaker speaker_2: Uh, MAU, um-

Speaker speaker_1: And what are the last four digits-

Speaker speaker_2: ... Kimberly Clark.

Speaker speaker_1: Okay. What are the last four digits of your Social Security number?

Speaker speaker_2: The what?

Speaker speaker_1: The last four digits of your Social Security number.

Speaker speaker_2: 977- Okay, 9772.

Speaker speaker_1: And your last name, please.

Speaker speaker_2: I have a hyphenated last name but it's all spelled together. Taylor, T-A-L-Y-L-O-R, Theberge. So like The, T-H-E, B as in boy, E-R-G-E.

Speaker speaker_1: Okay. So they only have the other part, they don't have the Taylor on it.

Speaker speaker_2: I'm sorry, what?

Speaker speaker_1: Yes, they don't have the Taylor on your last name. They only have the last part, Theberge.

Speaker speaker_2: Okay. All right. Well, that's wrong but whatever.

Speaker speaker_1: Is it supposed to have a little line between both last names?

Speaker speaker_2: It's just, I- on all my documentations, it's Taylor Theberge but all spelled together.

Speaker speaker_1: Okay, no line in between, correct?

Speaker speaker_2: Right.

Speaker speaker_1: Oh, thank you.

Speaker speaker_2: But, I mean, I know some fields can't hold it all but anyway, it's fine.

Speaker speaker_1: Sure.

Speaker speaker_2: I need this just with my last, last name. That doesn't bother me.

Speaker speaker_1: Understood.

Speaker speaker_2: But, um, the- originally, the insurance I've had when I first started out was better than the insurance I have now. I like upgraded a tier and I thought it'd be better and it turns out it's worse because again, as I mentioned, it doesn't even cover just a regular office visit which I have to have in order to get my high blood pressure medicine. I'm not a very sickly person but I would like to be able to take the blood pressure medicine I need.

Speaker speaker_1: Understood. So-

Speaker speaker_2: So I don't know what the difference in the coverage was but, again- like I said, I've- I'm paying more for this and I get less benefits. So I'd rather go back to what I previously had or something. I mean, I need to figure out what I need to select.

Speaker speaker_1: I understand. To make sure I'm on the right account, could you verify your mailing address for me and your date of birth?

Speaker speaker_2: Okay. 2448 Juniper, J-U-N-I-P-E-R Drive, that's in Augusta, Georgia, 30906.

Speaker speaker_1: And we have your best phone number 706-82914- I mean, 1707?

Speaker speaker_2: Exactly.

Speaker speaker_1: And your email is hazelnut1818@gmail.com?

Speaker speaker_2: That's correct.

Speaker speaker_1: All right. Okay, so I have sent to your email the new 2025 offering. And it's a guide from your staffing company.

Speaker speaker_2: So it's going- I can review it on her email you said?

Speaker speaker_1: Yes, ma'am. You'll have till January 31st to make an enrollment. Um, it does show you used to have InterPlus Enhance and then you switched to MEC Enhance, if that helps you.

Speaker speaker_2: Okay. I had... Tell me that one more time please. I had-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Previously I had what?

Speaker speaker_1: InterPlus Enhance.

Speaker speaker_2: InterPlus.

Speaker speaker_1: Enhance.

Speaker speaker_2: Okay.

Speaker speaker_1: And then you switched to MEC Enhance.

Speaker speaker_2: Okay. Well, could you just switch me back to the other one, I guess?

Speaker speaker_1: Of course. So you only wanna change the medical plan and then keep the term life?

Speaker speaker_2: I guess.

Speaker speaker_1: Okay. So making the switch is gonna make it \$26.80 for a paycheck. Do you authorize MAU-

Speaker speaker_2: How much was it?

Speaker speaker_1: We use 2C-

Speaker speaker_2: How much is it now?

Speaker speaker_1: Right now it's 25.24.

Speaker speaker_2: Okay.

Speaker speaker_1: So to switch to the 26.80, do you authorize MAU Staffing to make those new deductions?

Speaker speaker_2: I guess so, yeah. I mean, I'm still gonna review it to see but I mean, does that cover regular office visits?

Speaker speaker_1: Yes, ma'am. It shows that for the physician's office, it's going to cover...

Speaker speaker_2: Okay. It's like I said, that I'm not a sickly person and blah, blah, blah but I do need to take high blood pressure medicine and I take anti-depressants 'cause my daughter was murdered and that kinda helps.

Speaker speaker_1: Oh, I'm sorry about that.

Speaker speaker_2: Yeah. Well, I'm sorry you sound a little under the weather.

Speaker speaker_1: Oh, yes, a little bit. Um, I did however wanna say what that plan's gonna cover is 250 from the bill of the doctor's visit. But it'll still cover the same for the medication 'cause it's under PharmaBill prescription.

Speaker speaker_2: Okay.

Speaker speaker_1: So it's the same carrier for the medication.

Speaker speaker_2: Right. 'Cause I mean, I go to like this little clinic that's right, you know, like a mile or so from me and, I mean, it's a- it's a clinic made for people that don't have insurance and stuff. So I mean, it's really, it's not expensive. I think the doctor's appointment was 174 or something. So I still owe them for my daughter's appointment.

Speaker speaker_1: Yeah.

Speaker speaker_2: And I haven't been able to get my medication because, you know what I mean? I just don't have it.

Speaker speaker_1: I understand. Um, I know your staffing company doesn't offer it, to be honest. But, um, there is something called FreeRx which is a membership. It's not an insurance but it's a membership for the medications.

Speaker speaker_2: Uh-huh.

Speaker speaker_1: Um, if you were to get a membership with them, it will be 29.99 per month for medications. I will recommend checking and seeing if your medication specifically, the ones that are not covered under these current medical plans are covered by them.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Um, see if maybe that can help with that issue of the prescription coverage. I'll send you a separate email with their website-

Speaker speaker_2: Okay.

Speaker speaker_1: ... so you can browse it and see if that helps.

Speaker speaker_2: Okay. That sounds great. I appreciate your time and thank you very much. I hope you have a great one.

Speaker speaker_1: Of course. Have a wonderful rest of your day.

Speaker speaker_2: Okay. You have a h- happy New Year. All right. Bye now.

Speaker speaker_1: Thank you. Bye.