

Transcript: Francesca

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Car. My name is Francesca. How can I help you? Hi. Sorry, I didn't catch your name. What'd you say? My name is Francesca. Thank you for calling Benefits in a Car. How can I help you? Hi, Francesca. Uh, I am calling because I have questions about, um, the health insurance. I called a few minutes ago but I forgot to mention it, so I'm calling back for some additional questions that I have. What staffing company do you work with? Creative Circle. What are the last four of your Social? 4171. And the last name, please? My last name is Davis. D-A-V-I-S. For security purposes, can you verify your mailing address and date of birth? Yes. Uh, that is 505 Ocean Avenue, Apartment 4J, Brooklyn, New York, 11225, February the 24th, 1975. We have veteran number 917-254-1959. I'm sorry. Uh, yeah, 917-254-1959 is my phone number, yes. And we have your email down as mistdavis@gmail.com. Yes, that's perfect. Mm-hmm. And what questions did you have in regards to that pending enrollment? Yeah. So I chose... With Justin I chose, um, uh, the Insure Plus Premier and then all the other ones, which he told me would be \$65.28 that would be deducted from my check. But my question is, I... It doesn't get... I didn't get any information about which each section includes, like the Insure Plus Basic, the Insure Plus Enhanced. I don't even know. I just chose the most expensive one thinking that I would have the least amount of deductibles or payout from my end, but I, I don't know what it includes. I didn't... So I was wondering if you guys... Like is there a place where I can go to see the difference between those? Sure do, ma'am. Um, that would be a benefit guide. If you like, I can send it to your email. I do have to say, these plans don't work with deductibles and such. The only one that does is the dental due to the fact that these are PPO-limited plans. So for the medical, it's just gonna pay a set dollar amount for services. For example, um, with the plan you selected, if you were to get diagnostic or the wellness exam, that's physical, it's gonna pay \$75 for the physical a year- So it's going to- ... and then you're responsible for the rest of the fee. Okay. Can you say that again? Sorry. Yes, ma'am. I used the physical, the annual exam as an example. Mm-hmm. All of the plans that they offer only cover \$75 a year, which means out of the fee for the physical, let's say they charge \$100 for the physical, your insurance is only gonna cover \$75 from those \$100 and you're responsible for the rest. So it doesn't even matter if I'm Insure Plus Premium or Insure Plus Basic? Um, specifically just for the physical and diagnostic testings as well as outpatient sickness. Those are the only three services that regardless as to which one you're on, it will pay the same amount as well as their group accident package that they come additional with is all going to be the same. The only difference that those Insure Plus plans they offer have is their daily hospital confinement, intensive care, coronary care unit, as well as the surgical and annual first occurrence in the hospital, as well as the anesthesia. Those are the only... Actually, no. The anesthesia, no, it's

all the same price. But only those four services that are the same, um, but have different prices of the coverage that the plan will cover it. But then the other four, the anesthesia, the outpatient sickness, diagnostic testing, and that wellness physical exam, those four are all the same regardless of, uh, which of the three plans you're on. So the reason why I was asking these questions is because I am... I am initially scheduled to do a surgery, um, January the 23rd. Everything was covered, but then I just recently... I've been looking for a job and I recently just, um, was able to get this one, and now I'm scrambling trying to figure out what's gonna cover my surgery because my insurance that I'm covered now is going to end the end of this month. And so I'm trying to figure out what, what insurance is going to better assist me with... I have a meniscus tear and so it's, like, a daytime surgery and they said I'm in and out, but I just need somebody to come to the hospital with me. So I'm not gonna be overnight, but I want to know that I'm covered. Um... I would recommend speaking with the carrier. I cannot verify whether or not that surgery won't be considered a preexisting issue to be quite honest. What's a preexisting issue? What do you mean? So with health insurance, I'm not sure if you were aware, certain health concerns or issues could be considered preexisting, meaning that you already have them before you enrolled into the coverage. Depending on the policy that that specific company has with the plan they're offering, your issue might or not might be covered. For example, let's say..... that I was going to get a colonoscopy on February, and I go ahead and enroll into this cover that's going to be effective January 6th. Depending on the policy that that specific insurance company has that's offering the plan, my surgery may be considered an issue that I already had, and that I enrolled into insurance with the plan of getting it covered. Some insurance companies do not allow that per their company policy. You have to wait a specific timeframe for that issue to no longer be considered preexisting for them to cover it. I will 100% recommend you speak with APL just due to the fact that I don't want you to enroll into the plan having the expectations of that procedure being covered and it not being covered at the time of it. I'd rather you be prepared before your benefits become active and know whether or not there are some services that would be covered that you're looking for it to be covered for sure. Okay. So what, what is the number for APL? So I'm going to send to your email the phone number for two specific lines where you can ask them questions prior to being enrolled into the benefits. They are Miss Sandra and Alicia. And I'm also going to send you that copy of the benefit guide in the event that there was any other differences you wanted to match and see in regards to the benefits they offered. But I can also transfer you to one of them if you like. Yeah. I'm just trying... Yeah. I'm just trying to get as much information, but I didn't know about this other thing. I just thought that if you pay into it then you get insurance. I didn't know they were going to be like, "Okay, you, you have this. Everybody has it." Everybody has a life before they start a new contract, so it's just crazy to me that like, they want me to pay into it and... but you don't... they don't want to cover me, so then should I just keep my other insurance? Like... It's completely... It's completely up to you, Miss Davis. That doesn't apply to just the benefits that the staffing companies are offering. Preexisting issues is something that all insurance companies worldwide look at before a person can go into benefits. Like I said, depending on the insurance company, some people have different policies. Some insurance companies allow you to have preexisting issues while you're enrolled into it. The best way that I can honestly explain it is car insurance. If you have a vehicle and you already have a dent on your passenger door and you're enrolled into insurance and once the insurance gets effective, some of those car insurance are not going to

cover a dent that you had before you were with them. It will be the same thing with a surgery or a medical procedure. Some insurance company wouldn't pay for something that you already had an issue with 'cause they can view it as you want to get your surgery done while you have benefits with them. Your surgery could possibly end up being \$10,000 or more, and once you get your surgery, you will cancel your insurance. Worldwide, not just with the staffing companies, a lot of people do that. That's the reason why some staffing companies- But how could you... But how could you cancel your insurance? Like you can't do that in the state of New York. You can't be here and not have insurance. And if you have... And if you have a job, you have to... You ha-... You... You need insurance. There's like... You can't get away with it. You, you have to have insurance. Like I just- No, you're- To me, it doesn't make... I've seen people drive, didn't even have a license, and drive and didn't have insurance. You will get fined here in New York. I've seen it happen to different people that didn't have health insurance. I don't know- Yes, ma'am. But- But the benefit your staffing company offers, the difference from the ones that are being offered in New York... I used to be a resident. But the difference with these is, the benefits you usually get for insurance with other companies are a full policy of either six or a year and you make payments of a specific amount monthly or you give them all at once. These are PPO-limited weekly benefits. In the event that, let's say, you got days off or you took a week off, that's going to be a week that you won't have insurance 'cause there will be nowhere to take a payment from. I get what you're saying. These plans can be canceled. Mm-hmm. So I think that I might... Okay? Can... Is there any way that you can pause the enrollment? I just enrolled. I think that I'm just going to see how much my current insurance is going to cost me. Okay. I can go ahead and cancel the pending enrollment. Your company has... The last day for any enrollment to be January 31st, so you'll still have all the way till January 31st, 2025 to make any enrollments. Okay. So I can call back and enroll too? Yes, ma'am, as long as you do it before January 31st. Okay. Okay. Thank you so much. Of course, Miss Sandra. And then you're sending me these other emails, you're saying? Yes, ma'am. I send them to you from our office email, which is info@benefitspinoutcard and it should be- Okay. ... titled Benefit Guide, since I also put in there your benefit guide for your staffing company. Okay. Thank you. Of course. Was there anything else I can assist you with today? Um, no, that's it. Thank you. Thank you. Have a wonderful rest of your day. You too. All right.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits in a Car. My name is Francesca. How can I help you?

Speaker speaker_2: Hi. Sorry, I didn't catch your name. What'd you say?

Speaker speaker_1: My name is Francesca. Thank you for calling Benefits in a Car. How can I help you?

Speaker speaker_2: Hi, Francesca. Uh, I am calling because I have questions about, um, the health insurance. I called a few minutes ago but I forgot to mention it, so I'm calling back for some additional questions that I have.

Speaker speaker_1: What staffing company do you work with?

Speaker speaker_2: Creative Circle.

Speaker speaker_1: What are the last four of your Social?

Speaker speaker_2: 4171.

Speaker speaker_1: And the last name, please?

Speaker speaker_2: My last name is Davis. D-A-V-I-S.

Speaker speaker_1: For security purposes, can you verify your mailing address and date of birth?

Speaker speaker_2: Yes. Uh, that is 505 Ocean Avenue, Apartment 4J, Brooklyn, New York, 11225, February the 24th, 1975.

Speaker speaker_1: We have veteran number 917-254-1959.

Speaker speaker_2: I'm sorry. Uh, yeah, 917-254-1959 is my phone number, yes.

Speaker speaker_1: And we have your email down as mistdavis@gmail.com.

Speaker speaker_2: Yes, that's perfect. Mm-hmm.

Speaker speaker_1: And what questions did you have in regards to that pending enrollment?

Speaker speaker_2: Yeah. So I chose... With Justin I chose, um, uh, the Insure Plus Premier and then all the other ones, which he told me would be \$65.28 that would be deducted from my check. But my question is, I... It doesn't get... I didn't get any information about which each section includes, like the Insure Plus Basic, the Insure Plus Enhanced. I don't even know. I just chose the most expensive one thinking that I would have the least amount of deductibles or payout from my end, but I, I don't know what it includes. I didn't... So I was wondering if you guys... Like is there a place where I can go to see the difference between those?

Speaker speaker_1: Sure do, ma'am. Um, that would be a benefit guide. If you like, I can send it to your email. I do have to say, these plans don't work with deductibles and such. The only one that does is the dental due to the fact that these are PPO-limited plans. So for the medical, it's just gonna pay a set dollar amount for services. For example, um, with the plan you selected, if you were to get diagnostic or the wellness exam, that's physical, it's gonna pay \$75 for the physical a year-

Speaker speaker_2: So it's going to-

Speaker speaker_1: ... and then you're responsible for the rest of the fee.

Speaker speaker_2: Okay. Can you say that again? Sorry.

Speaker speaker_1: Yes, ma'am. I used the physical, the annual exam as an example.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: All of the plans that they offer only cover \$75 a year, which means out of the fee for the physical, let's say they charge \$100 for the physical, your insurance is only gonna cover \$75 from those \$100 and you're responsible for the rest.

Speaker speaker_2: So it doesn't even matter if I'm Insure Plus Premium or Insure Plus Basic?

Speaker speaker_1: Um, specifically just for the physical and diagnostic testings as well as outpatient sickness. Those are the only three services that regardless as to which one you're on, it will pay the same amount as well as their group accident package that they come additional with is all going to be the same. The only difference that those Insure Plus plans they offer have is their daily hospital confinement, intensive care, coronary care unit, as well as the surgical and annual first occurrence in the hospital, as well as the anesthesia. Those are the only... Actually, no. The anesthesia, no, it's all the same price. But only those four services that are the same, um, but have different prices of the coverage that the plan will cover it. But then the other four, the anesthesia, the outpatient sickness, diagnostic testing, and that wellness physical exam, those four are all the same regardless of, uh, which of the three plans you're on.

Speaker speaker_2: So the reason why I was asking these questions is because I am... I am initially scheduled to do a surgery, um, January the 23rd. Everything was covered, but then I just recently... I've been looking for a job and I recently just, um, was able to get this one, and now I'm scrambling trying to figure out what's gonna cover my surgery because my insurance that I'm covered now is going to end the end of this month. And so I'm trying to figure out what, what insurance is going to better assist me with... I have a meniscus tear and so it's, like, a daytime surgery and they said I'm in and out, but I just need somebody to come to the hospital with me. So I'm not gonna be overnight, but I want to know that I'm covered. Um...

Speaker speaker_1: I would recommend speaking with the carrier. I cannot verify whether or not that surgery won't be considered a preexisting issue to be quite honest.

Speaker speaker_2: What's a preexisting issue? What do you mean?

Speaker speaker_1: So with health insurance, I'm not sure if you were aware, certain health concerns or issues could be considered preexisting, meaning that you already have them before you enrolled into the coverage. Depending on the policy that that specific company has with the plan they're offering, your issue might or not might be covered. For example, let's say..... that I was going to get a colonoscopy on February, and I go ahead and enroll into this cover that's going to be effective January 6th. Depending on the policy that that specific insurance company has that's offering the plan, my surgery may be considered an issue that I already had, and that I enrolled into insurance with the plan of getting it covered. Some insurance companies do not allow that per their company policy. You have to wait a specific timeframe for that issue to no longer be considered preexisting for them to cover it. I will 100% recommend you speak with APL just due to the fact that I don't want you to enroll into the plan

having the expectations of that procedure being covered and it not being covered at the time of it. I'd rather you be prepared before your benefits become active and know whether or not there are some services that would be covered that you're looking for it to be covered for sure.

Speaker speaker_2: Okay. So what, what is the number for APL?

Speaker speaker_1: So I'm going to send to your email the phone number for two specific lines where you can ask them questions prior to being enrolled into the benefits. They are Miss Sandra and Alicia. And I'm also going to send you that copy of the benefit guide in the event that there was any other differences you wanted to match and see in regards to the benefits they offered. But I can also transfer you to one of them if you like.

Speaker speaker_2: Yeah. I'm just trying... Yeah. I'm just trying to get as much information, but I didn't know about this other thing. I just thought that if you pay into it then you get insurance. I didn't know they were going to be like, "Okay, you, you have this. Everybody has it." Everybody has a life before they start a new contract, so it's just crazy to me that like, they want me to pay into it and... but you don't... they don't want to cover me, so then should I just keep my other insurance? Like...

Speaker speaker_1: It's completely... It's completely up to you, Miss Davis. That doesn't apply to just the benefits that the staffing companies are offering. Preexisting issues is something that all insurance companies worldwide look at before a person can go into benefits. Like I said, depending on the insurance company, some people have different policies. Some insurance companies allow you to have preexisting issues while you're enrolled into it. The best way that I can honestly explain it is car insurance. If you have a vehicle and you already have a dent on your passenger door and you're enrolled into insurance and once the insurance gets effective, some of those car insurance are not going to cover a dent that you had before you were with them. It will be the same thing with a surgery or a medical procedure. Some insurance company wouldn't pay for something that you already had an issue with 'cause they can view it as you want to get your surgery done while you have benefits with them. Your surgery could possibly end up being \$10,000 or more, and once you get your surgery, you will cancel your insurance. Worldwide, not just with the staffing companies, a lot of people do that. That's the reason why some staffing companies-

Speaker speaker_2: But how could you... But how could you cancel your insurance? Like you can't do that in the state of New York. You can't be here and not have insurance. And if you have... And if you have a job, you have to... You ha-... You... You need insurance. There's like... You can't get away with it. You, you have to have insurance. Like I just-

Speaker speaker_1: No, you're-

Speaker speaker_2: To me, it doesn't make... I've seen people drive, didn't even have a license, and drive and didn't have insurance. You will get fined here in New York. I've seen it happen to different people that didn't have health insurance. I don't know-

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: But-

Speaker speaker_1: But the benefit your staffing company offers, the difference from the ones that are being offered in New York... I used to be a resident. But the difference with these is, the benefits you usually get for insurance with other companies are a full policy of either six or a year and you make payments of a specific amount monthly or you give them all at once. These are PPO-limited weekly benefits. In the event that, let's say, you got days off or you took a week off, that's going to be a week that you won't have insurance 'cause there will be nowhere to take a payment from.

Speaker speaker_2: I get what you're saying.

Speaker speaker_1: These plans can be canceled. Mm-hmm.

Speaker speaker_2: So I think that I might...

Speaker speaker_1: Okay?

Speaker speaker_2: Can... Is there any way that you can pause the enrollment? I just enrolled. I think that I'm just going to see how much my current insurance is going to cost me.

Speaker speaker_1: Okay. I can go ahead and cancel the pending enrollment. Your company has... The last day for any enrollment to be January 31st, so you'll still have all the way till January 31st, 2025 to make any enrollments.

Speaker speaker_2: Okay. So I can call back and enroll too?

Speaker speaker_1: Yes, ma'am, as long as you do it before January 31st.

Speaker speaker_2: Okay. Okay. Thank you so much.

Speaker speaker_1: Of course, Miss Sandra.

Speaker speaker_2: And then you're sending me these other emails, you're saying?

Speaker speaker_1: Yes, ma'am. I send them to you from our office email, which is info@benefitspinoutcard and it should be-

Speaker speaker_2: Okay.

Speaker speaker_1: ... titled Benefit Guide, since I also put in there your benefit guide for your staffing company.

Speaker speaker_2: Okay. Thank you.

Speaker speaker_1: Of course. Was there anything else I can assist you with today?

Speaker speaker_2: Um, no, that's it. Thank you.

Speaker speaker_1: Thank you. Have a wonderful rest of your day.

Speaker speaker_2: You too. All right.