

Transcript: Francesca

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Good morning. Thank you for benefiting with our company, Miss Francesca. How can I assist you today? Hi. Um, I, um, I'm new to your guys' benefits, but I was wondering a few things. I was wondering if you could help me out with some questions I had? Sure thing. So, um, the first thing, I will have to look for your account is due to the fact that we are not the ones that offer the benefits. Your staffing company do. Okay. So we work with more than one staffing company. That way I can see specifically what your employer is offering. Okay. What staffing company do you work with? Um, AHC, Around the Clock Healthcare. And what are the last four of the social? 6262. And lastly, the last name? Widdowb. Brittany? Yes. All right, and then just to make sure that we're on the right file, can you please verify your mailing address for me and date of birth? Yeah. 435 South Chestnut Street, Apartment 3, Reed, Michigan, 49677. And, um, birthday, 5/24/91. Hold on one second. I have the best contact, 586-801-2087? Correct. And then your email is then as your last name, first initial, @gmail.com? Um, it is... Oh, thank you. It is widdowb@gmail.com. Did you say after the W is a C as in Charlie or B as in boy? B as in boy. Okay. All right, and then what questions did you have in regards to the benefits? So I signed up for the benefits, and I w-... I thought I got the best packages. Um, so I thought I got the one that was, I think, VIP Plus with the MEC. Is that... Does that sound right? So you're actually enrolled in the Prime, um, which basically out of the two VIPs that they offer, will be the highest tier of it. The VIP Plus will be the lowest tier, and the VIP Prime is the highest tier. That's the one that you're currently enrolled into. Okay. So what is it covering? Because I'm paying for it, and I have been getting prescriptions- Mm-hmm. ... to which they are not covered. Nothing is covered. Um, my doctor visits, not covered. Any sort of healthcare at all is not covered. Does your doctor work with the insurance carrier? Do they accept it? I don't... Well, I'm not sure, but the problem is, I was told yesterday by a... So my dermatologist, um, she told me that, the billing department did, sorry, told me that, um, my insurance is only something that's called indemnity insurance, I guess. And she said that that's only for emergency situations, which I found that to be strange, because I know I signed up for more than that, and I'm paying for more than that, as well as prescription coverage, that I'm getting nothing covered. So I've been paying out of pocket for everything. Okay. So yes, your doctor is correct. Your benefit plan with the VIP Prime is a hospital indemnity insurance. Um, the only thing I do have to say is, it's supposed to be able to be used for more than just the emergencies, 'cause the plan that you're currently on does cover a physician's office visit. The only thing is, it only covers four visits, and it will only pay \$150 from the bill for that visit. As far as the medications go, that plan does work with a tier system, where they have their preferred list of medications that they do cover and that they don't cover. They have a tier system for the generic of \$10, \$20, or \$30. Depending on what your prescription for, that's what you pay for

the generics. And then a discount for the non-generics. However, the preventative plan, the Stay Healthy Michigan RX that you're enrolled into has a FreeRx membership. Have you tried to register or activate it yet? I have. Are you currently not using it? Uh, I, I've tried. None of the prescriptions that I am getting are on there. And, for all of my prescriptions, actually, it was cheaper for me to pay out of pocket than it was when they ran my insurance. So my insurance... With the insurance, it would have cost me about double if not triple the cost of paying out of pocket. So I don't understand that. So when you tried to use your FreeRx membership, since it's not an insurance, you can't combine it with your insurance. You have to take the- No, I wasn't. Hmm? No, I wa-... I was using them separately. Okay. Like either... N- none of it. So the card by itself and the insurance separately, neither of them cover anything. Okay. Would you mind be- So, I think I'm, I'm very concerned because I'm paying a lot of money to just keep paying out of my pocket for everything. Of course. I understand. Um, now, were those medications that weren't covered under the FreeRx, were you going into the website and searching them out to see if they will be covered or not? Uh- The reason why I'm asking is 'cause there are certain medications that have to be sent to you by mail, and certain ones- Yeah. ... have to be picked up at the pharmacy. Yeah. No, none of them are covered. I looked. Okay. 'Cause with the FreeRx, I do understand that there is gonna be situations where some medications aren't covered 'cause it only covers 90% of the generic ones, um, without counting into i- e- equation how much of a percentage it will cover of the usual non-generics that are being prescribed. Um, but as far as the plan goes, I do know that these are limited plans, but they should be covering some of your bill. Have you tried to speak with the carrier directly to have an explanation as to why the services are not being covered by any chance? I don't know who the carrier is. Pudley Medical? Yeah. Are, are you talking about like my, my primary or the actual company? The actual company that owns the plan for the VIP Prime, American Public Life, APL. Okay. So it would be APL, I would need to talk to somebody from there because yeah, I, I don't know. I know I spoke with somebody at some point and I don't remember if it was from this company or APL, but they basically told me nothing was covered and that they have a plan where I can send my prescriptions in and get \$20 reimbursement for a total of 10 prescriptions a year. But that was very confusing as well because I, once again, I paid as much money as I could to get the best coverage and getting zero coverage. It's costing me more to be insured than it is to actually not be. Okay. I also understand. I'm not 100% sure who it was that you spoke with in regards to the reimbursement for the prescriptions, to be honest, because I'm looking at our account and the last time we spoke with you, it was when you were trying to register for the FreeRx. Okay so it must have been- I would- It must have been APL then. Possibly. It could have been the Pharmaville, um, department for that prescription plan that's on that medical plan. What I would recommend doing, 'cause it sounds like to me at the moment you specifically want to know why certain services are not being cover at this moment, based on the- Yeah. ... summary that they provided you in regards to the plan that's not actually matching up to what you're experiencing or having the coverage? Correct. So what I can do to get that information will be provide you Americans Public Life phone number and try to get an agent on the line and transfer you to a live agent to have those questions- Okay. ... answer if you like. That would be perfect. All right. Do you wanna write down their number before I get them on the line? Yes, I, I'm ready. It is 800- Mm-hmm. ... 256- Mm-hmm. ... 8606. Okay. Okay. And then bear with me on the line, I'm gonna get a live agent with APL before I get you transferred. Okay. Thank you so much.

One second. Thank you. All right, Ms. Little. So I have an agent on the line. I'll go ahead and get you transferred over to her. Okay? Okay. Thank you. My pleasure.

Conversation Format

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

Speaker speaker_1: Good morning. Thank you for benefiting with our company, Miss Francesca. How can I assist you today?

Speaker speaker_2: Hi. Um, I, um, I'm new to your guys' benefits, but I was wondering a few things. I was wondering if you could help me out with some questions I had?

Speaker speaker_1: Sure thing. So, um, the first thing, I will have to look for your account is due to the fact that we are not the ones that offer the benefits. Your staffing company do.

Speaker speaker_2: Okay.

Speaker speaker_1: So we work with more than one staffing company. That way I can see specifically what your employer is offering.

Speaker speaker_2: Okay.

Speaker speaker_1: What staffing company do you work with?

Speaker speaker_2: Um, AHC, Around the Clock Healthcare.

Speaker speaker_1: And what are the last four of the social?

Speaker speaker_2: 6262.

Speaker speaker_1: And lastly, the last name?

Speaker speaker_2: Widdowb.

Speaker speaker_1: Brittany?

Speaker speaker_2: Yes.

Speaker speaker_1: All right, and then just to make sure that we're on the right file, can you please verify your mailing address for me and date of birth?

Speaker speaker_2: Yeah. 435 South Chestnut Street, Apartment 3, Reed, Michigan, 49677. And, um, birthday, 5/24/'91. Hold on one second.

Speaker speaker_1: I have the best contact, 586-801-2087?

Speaker speaker_2: Correct.

Speaker speaker_1: And then your email is then as your last name, first initial, @gmail.com?

Speaker speaker_2: Um, it is... Oh, thank you. It is widdowb@gmail.com.

Speaker speaker_1: Did you say after the W is a C as in Charlie or B as in boy?

Speaker speaker_2: B as in boy.

Speaker speaker_1: Okay. All right, and then what questions did you have in regards to the benefits?

Speaker speaker_2: So I signed up for the benefits, and I w... I thought I got the best packages. Um, so I thought I got the one that was, I think, VIP Plus with the MEC. Is that... Does that sound right?

Speaker speaker_1: So you're actually enrolled in the Prime, um, which basically out of the two VIPs that they offer, will be the highest tier of it. The VIP Plus will be the lowest tier, and the VIP Prime is the highest tier. That's the one that you're currently enrolled into.

Speaker speaker_2: Okay. So what is it covering? Because I'm paying for it, and I have been getting prescriptions-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... to which they are not covered. Nothing is covered. Um, my doctor visits, not covered. Any sort of healthcare at all is not covered.

Speaker speaker_1: Does your doctor work with the insurance carrier? Do they accept it?

Speaker speaker_2: I don't... Well, I'm not sure, but the problem is, I was told yesterday by a... So my dermatologist, um, she told me that, the billing department did, sorry, told me that, um, my insurance is only something that's called indemnity insurance, I guess. And she said that that's only for emergency situations, which I found that to be strange, because I know I signed up for more than that, and I'm paying for more than that, as well as prescription coverage, that I'm getting nothing covered. So I've been paying out of pocket for everything.

Speaker speaker_1: Okay. So yes, your doctor is correct. Your benefit plan with the VIP Prime is a hospital indemnity insurance. Um, the only thing I do have to say is, it's supposed to be able to be used for more than just the emergencies, 'cause the plan that you're currently on does cover a physician's office visit. The only thing is, it only covers four visits, and it will only pay \$150 from the bill for that visit. As far as the medications go, that plan does work with a tier system, where they have their preferred list of medications that they do cover and that they don't cover. They have a tier system for the generic of \$10, \$20, or \$30. Depending on what your prescription for, that's what you pay for the generics. And then a discount for the non-generics. However, the preventative plan, the Stay Healthy Michigan RX that you're enrolled into has a FreeRx membership. Have you tried to register or activate it yet?

Speaker speaker_2: I have.

Speaker speaker_1: Are you currently not using it?

Speaker speaker_2: Uh, I, I've tried. None of the prescriptions that I am getting are on there. And, for all of my prescriptions, actually, it was cheaper for me to pay out of pocket than it was when they ran my insurance. So my insurance... With the insurance, it would have cost me about double if not triple the cost of paying out of pocket. So I don't understand that.

Speaker speaker_1: So when you tried to use your FreeRx membership, since it's not an insurance, you can't combine it with your insurance. You have to take the-

Speaker speaker_2: No, I wasn't.

Speaker speaker_1: Hmm?

Speaker speaker_2: No, I wa-... I was using them separately.

Speaker speaker_1: Okay.

Speaker speaker_2: Like either... N- none of it. So the card by itself and the insurance separately, neither of them cover anything.

Speaker speaker_1: Okay. Would you mind be-

Speaker speaker_2: So, I think I'm, I'm very concerned because I'm paying a lot of money to just keep paying out of my pocket for everything.

Speaker speaker_1: Of course. I understand. Um, now, were those medications that weren't covered under the FreeRx, were you going into the website and searching them out to see if they will be covered or not?

Speaker speaker_2: Uh-

Speaker speaker_1: The reason why I'm asking is 'cause there are certain medications that have to be sent to you by mail, and certain ones-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... have to be picked up at the pharmacy.

Speaker speaker_2: Yeah. No, none of them are covered. I looked.

Speaker speaker_1: Okay. 'Cause with the FreeRx, I do understand that there is gonna be situations where some medications aren't covered 'cause it only covers 90% of the generic ones, um, without counting into i- e- equation how much of a percentage it will cover of the usual non-generics that are being prescribed. Um, but as far as the plan goes, I do know that these are limited plans, but they should be covering some of your bill. Have you tried to speak with the carrier directly to have an explanation as to why the services are not being covered by any chance?

Speaker speaker_2: I don't know who the carrier is.

Speaker speaker_1: Pudley Medical?

Speaker speaker_2: Yeah. Are, are you talking about like my, my primary or the actual company?

Speaker speaker_1: The actual company that owns the plan for the VIP Prime, American Public Life, APL.

Speaker speaker_2: Okay. So it would be APL, I would need to talk to somebody from there because yeah, I, I don't know. I know I spoke with somebody at some point and I don't remember if it was from this company or APL, but they basically told me nothing was covered and that they have a plan where I can send my prescriptions in and get \$20 reimbursement for a total of 10 prescriptions a year. But that was very confusing as well because I, once again, I paid as much money as I could to get the best coverage and getting zero coverage. It's costing me more to be insured than it is to actually not be.

Speaker speaker_1: Okay. I also understand. I'm not 100% sure who it was that you spoke with in regards to the reimbursement for the prescriptions, to be honest, because I'm looking at our account and the last time we spoke with you, it was when you were trying to register for the FreeRx.

Speaker speaker_2: Okay so it must have been-

Speaker speaker_1: I would-

Speaker speaker_2: It must have been APL then.

Speaker speaker_1: Possibly. It could have been the Pharmaville, um, de- department for that prescription plan that's on that medical plan. What I would recommend doing, 'cause it sounds like to me at the moment you specifically want to know why certain services are not being cover at this moment, based on the-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... summary that they provided you in regards to the plan that's not actually matching up to what you're experiencing or having the coverage?

Speaker speaker_2: Correct.

Speaker speaker_1: So what I can do to get that information will be provide you Americans Public Life phone number and try to get an agent on the line and transfer you to a live agent to have those questions-

Speaker speaker_2: Okay.

Speaker speaker_1: ... answer if you like.

Speaker speaker_2: That would be perfect.

Speaker speaker_1: All right. Do you wanna write down their number before I get them on the line?

Speaker speaker_2: Yes, I, I'm ready.

Speaker speaker_1: It is 800-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... 256-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... 8606.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay. And then bear with me on the line, I'm gonna get a live agent with APL before I get you transferred.

Speaker speaker_2: Okay.

Speaker speaker_1: Thank you so much. One second.

Speaker speaker_2: Thank you.

Speaker speaker_1: All right, Ms. Little. So I have an agent on the line. I'll go ahead and get you transferred over to her. Okay?

Speaker speaker_2: Okay. Thank you.

Speaker speaker_1: My pleasure.