

## Transcript: Francesca

**Baez-5884700997238784-4535136843251712**

### Full Transcript

Thank you for calling Benefit 10 Accard. My name is Francesca. How can I assist you today? Hi, Francesca. My name's .... I'm called to verify if I have health insurance qualify. Okay. Um, you want to see if you qualify to enroll into it or if you have active insurance? I'm sorry. I have active. I just called confirming. What staffing company do you work with? Phillips. And what are the last four of your social, Ms. Pierce? 1428. Okay. And to ensure that I have the correct account in front of me, can you verify your mailing address for me and your date of birth? Um, my birthday March 25th, 1965. I think I talked to you last time that you was gonna change my address so I'm gonna give... see they come up. 629 Overlook Street, Culpepper, Virginia 22701. Yes, ma'am. What did you say the home number was? I'm sorry. 609 Overlook Street. We have it as 6929. Huh? Yes. Yes, ma'am, I- 29, yeah. That's perfect. 6- yes, 6929. Got my brain like... I said 629. So what is the date of birth? March 25th, 1965. I have the best number, 703-380-5064, same as the one you're called on today. Correct. And then the last thing is I have your email as your first name at yahoo.com. So tape@yahoo.com? Yes, ma'am. Okay. And s- and my insurance active, right? Because I just called them- Yes, ma'am. So we received... I'm sorry. Go ahead. Oh, so okay now, right? Everything okay now? Yes, ma'am. So today was the day when we received payment for the activation. This will be when they start making your policy number and Benefit cards. You were auto-enrolled- Okay. ... into the Medical Preventative Care Plan, the MEC TeleRx. So it's only going to cover the preventative services. Okay. Can I ask you, uh, what, um, how much the copay? Is that... Oh, yeah, we talked last time. \$100, whatever the copay that I have to pay for before you got coverup, right? So you actually spoke with one of my coworkers. It wasn't me. But the plan that you were auto-enrolled into doesn't have a copay, ma'am. It's for preventative services only like your physical, your screening for blood pressure, iron deficiency, the preventative immunizations like influenza or tetanus. It doesn't cover hospital visits due to it being preventative only so it doesn't have any copays on it. What about when I get sick to go to the doctor emergency? They don't cover that at all? No, Ms. Pierce. Those services that you're mentioning, that emergency room, the urgent care or just a sick visit to your hospital doctor, those are what they call- Yes. ... hospital indemnity services. They're not covered under the plan that you're being enrolled into. So what they c-... What can I get though? So with that plan you can get the preventative services like your annual physical, your screenings for blood pressure, iron deficiency, a counseling for a healthy diet or avoiding UV exposures from the sun, those immunizations for influenza, varicella or tetanus along with your generic preventative prescriptions like vitamins, FDA approved contraceptive methods and it does have a virtual urgent care package and a free Rx membership for the medications. So those are the only services that it will covered and you do have a network requirement. I get confused now. I'm sorry, ma'am? So can I buy like... Can I buy the insurance that will cover up everything up

except copay? You are not eligible to enroll into a different plan 'cause your personal enrollment period has already been over. Oh. But it say one month. Okay. If I have hospital bill and stuff, they not cover that. Not 80%. Correct, ma'am. Right. 'Cause it's only covering preventative services. Any hospital visit unless it's for a physical is not preventative. Hmm. I guess I have a hard time understanding this myself. Preventing, not preventing. Uh, when... now I enroll it can you send all the picture or email me all that, that I qualify for? Can I buy eyeglass? I mean, not eyeglass, uh, vision? No, ma'am, 'cause remember I just have asked you you're not eligible for enrollment. You don't have an open enrollment period at this point. And based on your request you don't have coverage with another carrier. So I can do nothing then? That is correct, ma'am. The only thing you can do as far as coverage change is cancellations, 'cause your period for changes to enroll into plans is over already. It ended on February 23rd. I didn't know. I didn't... No one say anything like that. I didn't ask, I guess. So... And I only understand- understood what the insurance, I thought, assumed I have insurance cover up same thing like Blue Cross Blue Shield. No, ma'am. Okay. Blue Cross Blue Shield is a major medical insurance. These are PPO-limited plans, so they're gonna cover less than what Blue Cross Blue Shield will cover it. Yeah, that's why you got a l- a lot of people too. So okay, now I understood. If I go... if I have cold or a runny nose, so then you guys will pay for it, right? They will not pay for it. No, ma'am. Because those are not preventative services. Preventative is to make sure you're not sick. Hospital indemnity is when you're already sick. Your plan only covers to check that you are not sick. It's not gonna cover to treat any sickness. So if I have insurance... I'm not your fault, I'm just saying to you. If I get insurance, I pay 30 sum- uh, \$60 a month prevent from sickness. Why I buy prevent from sickness? What I'm going to do to prevent from get sick? No one get want to get sick. Plus, when I get sick, I thought I have insurance to prevent that, to cover, to help me pay the bill and you guys didn't do nothing. How I pay for it? What I pay for? Well, ma'am, you were auto-enrolled into this plan per Surge company policy. We did not receive any enrollment requests from you. Oh, God. Well, I guess it's all part of... Because I didn't say nothing, I didn't do anything, that's why I didn't get anything, right? Yes, ma'am. The reason why you were only enrolled in that plan and nothing else is 'cause you never requested any other plan. Surge automatically enrolls new members into that plan you're currently active on. That's the reason why you currently have that plan as insurance. I guess I misunderstood with the guy told me that I do have insurance and assumed that I got everything is... I guess I should've called you guys right away when I got the job. Yes, ma'am, unfortunately- If I paid... Yeah, if I... Yeah. And I paid \$15 for something didn't do nothing for me. You know what I mean? You know what I'm saying here? Yes, ma'am. Unfortunately, the plan that you were enrolled into, which is the \$15, \$16, does not cover the services you're looking for. Okay. Well, well now I'm paying something already and can you send me information by my email or paper to, to, for me to understand what I have covered right now, what I pay? And a card, would you? So- The only thing I can send you is a copy of your- Okay. ... benefit guide. As far as the card goes, they just received payment today, so they're not ready yet. They're literally making the card today. Oh, okay. Okay, okay. H- I understand that. Yeah. I, I just wait for... yeah, even take for a few day or whatever, I just need to see what my right... what I get to cover what I'm buying for. That okay? Yes, ma'am. I'm sending you- Right. ... an email with a copy of the benefit guide and the name of the plan you're enrolled into. Okay, thank you. Then when they ready for the card that I pay for, you will email me with the number? Like that? Something like that? Yes,

ma'am. We'll keep a look out for when the benefit card is ready and I'll send it to your email. Okay. But don't get upset. I'm not yelling at you. I know you only work for some... for the company. Not you. I'm not... When I raise my tone, it's not towards you. So don't feel that I'm yelling at you because I just misunderstood all this stuff and they didn't explain to me well and I get upset. Not t- toward you, just toward the company that I don't know what I buy for, you know? What I need... what, what I qualify for. That's all, okay? I'm not upset, Miss Pierce. Because I understand that... Yeah. I understand sometimes we all take the phone call and some customer's not always happy and I understand how you feel too. But for me, I, I just get this out of my chest to ask you all these question, that's all. I'm not upset with you, Miss Pierce. Maybe I said That's what we're here for. No, no, I'm not. I'm not... You didn't sound you were upset or nothing, but I just wanna say that to you- Oh, okay. ... so you don't feel that I'm a mean person. Okay. Understood. All right. Then... Yeah. Uh, you send me email when you can. Thank you so much. Of course. And then- Bye. ... once we have the benefit cards, we'll send you the other email with them and I'll call you to let them know... to let you know I sent them, okay? Okay, thank you. I appreciate it. You have a good day. Of course. Thank you. You too. Have a good one. Bye. Bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefit 10 Accard. My name is Francesca. How can I assist you today?

Speaker speaker\_1: Hi, Francesca. My name's .... I'm called to verify if I have health insurance qualify.

Speaker speaker\_0: Okay. Um, you want to see if you qualify to enroll into it or if you have active insurance? I'm sorry.

Speaker speaker\_1: I have active. I just called confirming.

Speaker speaker\_0: What staffing company do you work with?

Speaker speaker\_1: Phillips.

Speaker speaker\_0: And what are the last four of your social, Ms. Pierce?

Speaker speaker\_1: 1428.

Speaker speaker\_0: Okay. And to ensure that I have the correct account in front of me, can you verify your mailing address for me and your date of birth?

Speaker speaker\_1: Um, my birthday March 25th, 1965. I think I talked to you last time that you was gonna change my address so I'm gonna give... see they come up. 629 Overlook Street, Culpepper, Virginia 22701.

Speaker speaker\_0: Yes, ma'am. What did you say the home number was? I'm sorry.

Speaker speaker\_1: 609 Overlook Street.

Speaker speaker\_0: We have it as 6929.

Speaker speaker\_1: Huh? Yes.

Speaker speaker\_0: Yes, ma'am, I-

Speaker speaker\_1: 29, yeah.

Speaker speaker\_0: That's perfect.

Speaker speaker\_1: 6- yes, 6929. Got my brain like... I said 629.

Speaker speaker\_0: So what is the date of birth?

Speaker speaker\_1: March 25th, 1965.

Speaker speaker\_0: I have the best number, 703-380-5064, same as the one you're called on today.

Speaker speaker\_1: Correct.

Speaker speaker\_0: And then the last thing is I have your email as your first name at yahoo.com.

Speaker speaker\_1: So tape@yahoo.com?

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: Okay. And s- and my insurance active, right? Because I just called them-

Speaker speaker\_0: Yes, ma'am. So we received... I'm sorry. Go ahead.

Speaker speaker\_1: Oh, so okay now, right? Everything okay now?

Speaker speaker\_0: Yes, ma'am. So today was the day when we received payment for the activation. This will be when they start making your policy number and Benefit cards. You were auto-enrolled-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... into the Medical Preventative Care Plan, the MEC TeleRx. So it's only going to cover the preventative services.

Speaker speaker\_1: Okay. Can I ask you, uh, what, um, how much the copay? Is that... Oh, yeah, we talked last time. \$100, whatever the copay that I have to pay for before you got coverup, right?

Speaker speaker\_0: So you actually spoke with one of my coworkers. It wasn't me. But the plan that you were auto-enrolled into doesn't have a copay, ma'am. It's for preventative services only like your physical, your screening for blood pressure, iron deficiency, the preventative immunizations like influenza or tetanus. It doesn't cover hospital visits due to it being preventative only so it doesn't have any copays on it.

Speaker speaker\_1: What about when I get sick to go to the doctor emergency? They don't cover that at all?

Speaker speaker\_0: No, Ms. Pierce. Those services that you're mentioning, that emergency room, the urgent care or just a sick visit to your hospital doctor, those are what they call-

Speaker speaker\_1: Yes.

Speaker speaker\_0: ... hospital indemnity services. They're not covered under the plan that you're being enrolled into.

Speaker speaker\_1: So what they c-... What can I get though?

Speaker speaker\_0: So with that plan you can get the preventative services like your annual physical, your screenings for blood pressure, iron deficiency, a counseling for a healthy diet or avoiding UV exposures from the sun, those immunizations for influenza, varicella or tetanus along with your generic preventative prescriptions like vitamins, FDA approved contraceptive methods and it does have a virtual urgent care package and a free Rx membership for the medications. So those are the only services that it will covered and you do have a network requirement.

Speaker speaker\_1: I get confused now.

Speaker speaker\_0: I'm sorry, ma'am?

Speaker speaker\_1: So can I buy like... Can I buy the insurance that will cover up everything up except copay?

Speaker speaker\_0: You are not eligible to enroll into a different plan 'cause your personal enrollment period has already been over.

Speaker speaker\_1: Oh. But it say one month. Okay. If I have hospital bill and stuff, they not cover that. Not 80%.

Speaker speaker\_0: Correct, ma'am.

Speaker speaker\_1: Right.

Speaker speaker\_0: 'Cause it's only covering preventative services. Any hospital visit unless it's for a physical is not preventative.

Speaker speaker\_1: Hmm. I guess I have a hard time understanding this myself. Preventing, not preventing. Uh, when... now I enroll it can you send all the picture or email me all that, that I qualify for? Can I buy eyeglass? I mean, not eyeglass, uh, vision?

Speaker speaker\_0: No, ma'am, 'cause remember I just have asked you you're not eligible for enrollment. You don't have an open enrollment period at this point. And based on your request you don't have coverage with another carrier.

Speaker speaker\_1: So I can do nothing then?

Speaker speaker\_0: That is correct, ma'am. The only thing you can do as far as coverage change is cancellations, 'cause your period for changes to enroll into plans is over already. It ended on February 23rd.

Speaker speaker\_1: I didn't know. I didn't... No one say anything like that. I didn't ask, I guess. So... And I only understand- understood what the insurance, I thought, assumed I have insurance cover up same thing like Blue Cross Blue Shield.

Speaker speaker\_0: No, ma'am.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Blue Cross Blue Shield is a major medical insurance. These are PPO-limited plans, so they're gonna cover less than what Blue Cross Blue Shield will cover it.

Speaker speaker\_1: Yeah, that's why you got a lot of people too. So okay, now I understood. If I go... if I have cold or a runny nose, so then you guys will pay for it, right?

Speaker speaker\_0: They will not pay for it. No, ma'am. Because those are not preventative services. Preventative is to make sure you're not sick. Hospital indemnity is when you're already sick. Your plan only covers to check that you are not sick. It's not gonna cover to treat any sickness.

Speaker speaker\_1: So if I have insurance... I'm not your fault, I'm just saying to you. If I get insurance, I pay 30 sum- uh, \$60 a month prevent from sickness. Why I buy prevent from sickness? What I'm going to do to prevent from get sick? No one get want to get sick. Plus, when I get sick, I thought I have insurance to prevent that, to cover, to help me pay the bill and you guys didn't do nothing. How I pay for it? What I pay for?

Speaker speaker\_0: Well, ma'am, you were auto-enrolled into this plan per Surge company policy. We did not receive any enrollment requests from you.

Speaker speaker\_1: Oh, God. Well, I guess it's all part of... Because I didn't say nothing, I didn't do anything, that's why I didn't get anything, right?

Speaker speaker\_0: Yes, ma'am. The reason why you were only enrolled in that plan and nothing else is 'cause you never requested any other plan. Surge automatically enrolls new members into that plan you're currently active on. That's the reason why you currently have that plan as insurance.

Speaker speaker\_1: I guess I misunderstood with the guy told me that I do have insurance and assumed that I got everything is... I guess I should've called you guys right away when I got the job.

Speaker speaker\_0: Yes, ma'am, unfortunately-

Speaker speaker\_1: If I paid... Yeah, if I... Yeah. And I paid \$15 for something didn't do nothing for me. You know what I mean? You know what I'm saying here?

Speaker speaker\_0: Yes, ma'am. Unfortunately, the plan that you were enrolled into, which is the \$15, \$16, does not cover the services you're looking for.

Speaker speaker\_1: Okay. Well, well now I'm paying something already and can you send me information by my email or paper to, to, for me to understand what I have covered right now, what I pay? And a card, would you? So-

Speaker speaker\_0: The only thing I can send you is a copy of your-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... benefit guide. As far as the card goes, they just received payment today, so they're not ready yet. They're literally making the card today.

Speaker speaker\_1: Oh, okay. Okay, okay. H- I understand that. Yeah. I, I just wait for... yeah, even take for a few day or whatever, I just need to see what my right... what I get to cover what I'm buying for. That okay?

Speaker speaker\_0: Yes, ma'am. I'm sending you-

Speaker speaker\_1: Right.

Speaker speaker\_0: ... an email with a copy of the benefit guide and the name of the plan you're enrolled into.

Speaker speaker\_1: Okay, thank you. Then when they ready for the card that I pay for, you will email me with the number? Like that? Something like that?

Speaker speaker\_0: Yes, ma'am. We'll keep a look out for when the benefit card is ready and I'll send it to your email.

Speaker speaker\_1: Okay. But don't get upset. I'm not yelling at you. I know you only work for some... for the company. Not you. I'm not... When I raise my tone, it's not towards you. So don't feel that I'm yelling at you because I just misunderstood all this stuff and they didn't explain to me well and I get upset. Not t- toward you, just toward the company that I don't know what I buy for, you know? What I need... what, what I qualify for. That's all, okay?

Speaker speaker\_0: I'm not upset, Miss Pierce.

Speaker speaker\_1: Because I understand that... Yeah. I understand sometimes we all take the phone call and some customer's not always happy and I understand how you feel too. But for me, I, I just get this out of my chest to ask you all these question, that's all.

Speaker speaker\_0: I'm not upset with you, Miss Pierce.

Speaker speaker\_1: Maybe I said

Speaker speaker\_2: That's what we're here for.

Speaker speaker\_1: No, no, I'm not. I'm not... You didn't sound you were upset or nothing, but I just wanna say that to you-

Speaker speaker\_0: Oh, okay.

Speaker speaker\_1: ... so you don't feel that I'm a mean person. Okay.

Speaker speaker\_0: Understood. All right.

Speaker speaker\_1: Then... Yeah. Uh, you send me email when you can. Thank you so much.

Speaker speaker\_0: Of course. And then-

Speaker speaker\_1: Bye.

Speaker speaker\_0: ... once we have the benefit cards, we'll send you the other email with them and I'll call you to let them know... to let you know I sent them, okay?

Speaker speaker\_1: Okay, thank you. I appreciate it. You have a good day.

Speaker speaker\_0: Of course. Thank you. You too. Have a good one. Bye.

Speaker speaker\_1: Bye.