

## 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 Card. Please give me one moment. Please hold. Yeah. I do apologize for that inconvenience. How may I assist you today? Yeah, I'm not ... Is that Victoria? I'm sorry? Are you Victoria? No, ma'am. My name is Francesca with Benefits in a Card. Oh, Francesca? Yes, ma'am. Francesca. Yeah, I always like to know who I talk to. That's why I- I like to write this down, um, for my records. I talked to Justin earlier and he enrolled me for Creative Circle into a plan, into the premier plan, um, with American Public Life. And, um, he just sent me... I said, "How can I find out if they, um, cover, you know, if my doctor is in network?" He said, "Go to multiplan.com." And, uh, my doctor did pop up. But I also called them and the woman who I talked to said, "No, no, no. You can't just go to our site and look your doctor up and- and think that they are covered. You need to tell me what network you're gonna be with." And I guess, I was trying to call Justin back and find out what is the network that I'm gonna be with. So otherwise they can't look up my doctors and see if they are covered. Does that make sense? Yes, ma'am. I believe, unfortunately, that representative of Multiplan Network, um, could still be in training. The only way for them to know which network your plan will be on- Mm-hmm. ... is by them knowing the name of the medical plan you're enrolled into. Do you know it by any chance? Yeah, I do. He enrolled me into InsurePlus, the In- InsurePlus plan, the one that's called Premier. Okay. So those InsurePlus's plans don't have network requirements. What you actually will need to do... You say you're with Creative Circle, correct? Yeah. Okay. So yes, for the net- for the InsurePlus Premier, it doesn't have a network requirement. The best way for you to know whether or not your doctor will take the insurance is verifying that they accept American Public Life, which is the carrier for that InsurePlus Premier plan. Okay. Could you repeat that last sentence one more time? I think I- I've lost. Of course. So the best way for you to know whether or not the insurance will be covered with your doctor is asking if they accept American Public Life, which is the carrier for the InsurePlus Premier 'cause that plan doesn't have a network requirement. Ah. Okay, cool. Then I'll call my doctor and ask them if they- if they take American Public Life. Is that all I say, or is it American Public Life HMO or- or- or- or PPO or there's not... Or do I give them more than just American Public Life? So that will be the name of the carrier. PPO will be the type of plan that it will be for that InsurePlus plan. But yes, technically, usually that's all you do, myself included as well. Usually when we change carriers, um, with the insurance that we employees get, that's also how I make sure that my doctors take it. I just ask, "Do you guys accept so-and-so carrier?" For example, in your case, I will call the provider and ask, "Do you guys accept American Public Life Insurance?" And then that's when they will- Okay, cool. ... hmm? And then that's where they will go, whether or not that PPO, um, MCC and such, that will be where it plays, whether or not they have a specific requirement for that specific carrier and

they'll ask you more information. But if you get that question asked, those InsurePlus plans are PPO limited plans. Okay, cool. Then I'll just say Insur- it's an InsurePlus plan, PPO limited. Yes, ma'am. Okay. Now, the only plans that your staffing company offers that you have to worry about network requirement is gonna be the State Healthy Preventative. Uh-huh. Okay. Mm-hmm. But aside from that, those InsurePlus vision and dental, they don't have any network requirement. Stay healthy. Is InsurePlus the Stay Healthy plan? No. No, right? No. I think- I think the Stay Healthy is like the cheapest one, right? So the difference between the Stay Healthy and the InsurePlus plans is the fact that- Mm-hmm. ... the Stay Healthy is a medical preventative only plan. It doesn't cover- Mm-hmm. ... what they call hospital indemnity services. Whereas- Hmm. ... the InsurePluses do not cover anything preventative, but they do however, cover those hospital indemnity services. Okay. And, uh, they probably also... Ah, I see, I see. Okay, cool. Yeah. It's- it's a simple plan so there's probably a copay and a deductible that I have to fulfill first and, um, right? Stuff like that. Not with these plans due to the fact that they're PPO limited. The InsurePlus plans just have a set dollar amount that it will cover for services. Oh, I see. And I wouldn't know the set... Do you know the- the- the, um, copay I would be paying? Probably not, huh? So the only plan that I have that will have a copay with them is gonna be the vision. Mm-hmm. Aside from that, that medical InsurePlus, you say you're with the premier one, correct? Yeah. Mm-hmm. So the premier, what is going to cover is your daily hospital confinement. It will cover \$200 out of the bill per day. For intensive care or coronary care unit services, it will only cover \$1,000 per day out of the bill. Your annual first occurrence hospital will be \$2,500 out of the bill. For surgical, you'll have up to \$4,000 based on the surgical schedule. And for the- Yeah. I think that- ... anesthesia - ... that... Okay. Okay. I'm- I'm... That's all good. Um, I'm just wondering, like, if I do see a dermatologist, for example, or I have to see a dermatologist to check out some spots or whatever, what would it be? You wouldn't know, huh? What the coverage is? No, you'll have to call the special question line that American Public Life has set up with Ms. Alicia or Sandra- I see. ... to have that information. Oh, with Alicia and Sandra, right? I called them both. Mm-hmm. And they're not answering and they're not calling back. So apparently maybe they're not working today, right? It's only Alicia and Sandra who I can call, right? Yes, ma'am. They're the only two ones that you can ask questions prior to enrollment. No, unfortunately. I see. Okay. Thank you so much. I appreciate all your help with that, Francesca. Of course. It was my pleasure. I hope you have a wonderful rest of your day and thank you for calling Benefits in a Card today. Thanks.

## 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 Card. Please give me one moment. Please hold.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: I do apologize for that inconvenience. How may I assist you today?

Speaker speaker\_2: Yeah, I'm not ... Is that Victoria?

Speaker speaker\_1: I'm sorry?

Speaker speaker\_2: Are you Victoria?

Speaker speaker\_1: No, ma'am. My name is Francesca with Benefits in a Card.

Speaker speaker\_2: Oh, Francesca?

Speaker speaker\_1: Yes, ma'am. Francesca.

Speaker speaker\_2: Yeah, I always like to know who I talk to. That's why I- I like to write this down, um, for my records. I talked to Justin earlier and he enrolled me for Creative Circle into a plan, into the premier plan, um, with American Public Life. And, um, he just sent me... I said, "How can I find out if they, um, cover, you know, if my doctor is in network?" He said, "Go to multiplan.com." And, uh, my doctor did pop up. But I also called them and the woman who I talked to said, "No, no, no. You can't just go to our site and look your doctor up and- and think that they are covered. You need to tell me what network you're gonna be with." And I guess, I was trying to call Justin back and find out what is the network that I'm gonna be with. So otherwise they can't look up my doctors and see if they are covered. Does that make sense?

Speaker speaker\_1: Yes, ma'am. I believe, unfortunately, that representative of Multiplan Network, um, could still be in training. The only way for them to know which network your plan will be on-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... is by them knowing the name of the medical plan you're enrolled into. Do you know it by any chance?

Speaker speaker\_2: Yeah, I do. He enrolled me into InsurePlus, the In- InsurePlus plan, the one that's called Premier.

Speaker speaker\_1: Okay. So those InsurePlus's plans don't have network requirements. What you actually will need to do... You say you're with Creative Circle, correct?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Okay. So yes, for the net- for the InsurePlus Premier, it doesn't have a network requirement. The best way for you to know whether or not your doctor will take the insurance is verifying that they accept American Public Life, which is the carrier for that InsurePlus Premier plan.

Speaker speaker\_2: Okay. Could you repeat that last sentence one more time? I think I- I've lost.

Speaker speaker\_1: Of course. So the best way for you to know whether or not the insurance will be covered with your doctor is asking if they accept American Public Life, which is the carrier for the InsurePlus Premier 'cause that plan doesn't have a network requirement.

Speaker speaker\_2: Ah. Okay, cool. Then I'll call my doctor and ask them if they- if they take American Public Life. Is that all I say, or is it American Public Life HMO or- or- or- or PPO or there's not... Or do I give them more than just American Public Life?

Speaker speaker\_1: So that will be the name of the carrier. PPO will be the type of plan that it will be for that InsurePlus plan. But yes, technically, usually that's all you do, myself included as well. Usually when we change carriers, um, with the insurance that we employees get, that's also how I make sure that my doctors take it. I just ask, "Do you guys accept so-and-so carrier?" For example, in your case, I will call the provider and ask, "Do you guys accept American Public Life Insurance?" And then that's when they will-

Speaker speaker\_2: Okay, cool.

Speaker speaker\_1: ... hmm? And then that's where they will go, whether or not that PPO, um, MCC and such, that will be where it plays, whether or not they have a specific requirement for that specific carrier and they'll ask you more information. But if you get that question asked, those InsurePlus plans are PPO limited plans.

Speaker speaker\_2: Okay, cool. Then I'll just say Insur- it's an InsurePlus plan, PPO limited.

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Now, the only plans that your staffing company offers that you have to worry about network requirement is gonna be the State Healthy Preventative.

Speaker speaker\_2: Uh-huh. Okay. Mm-hmm.

Speaker speaker\_1: But aside from that, those InsurePlus vision and dental, they don't have any network requirement.

Speaker speaker\_2: Stay healthy. Is InsurePlus the Stay Healthy plan? No. No, right?

Speaker speaker\_1: No.

Speaker speaker\_2: I think- I think the Stay Healthy is like the cheapest one, right?

Speaker speaker\_1: So the difference between the Stay Healthy and the InsurePlus plans is the fact that-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... the Stay Healthy is a medical preventative only plan. It doesn't cover-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... what they call hospital indemnity services. Whereas-

Speaker speaker\_2: Hmm.

Speaker speaker\_1: ... the InsurePluses do not cover anything preventative, but they do however, cover those hospital indemnity services.

Speaker speaker\_2: Okay. And, uh, they probably also... Ah, I see, I see. Okay, cool. Yeah. It's- it's a simple plan so there's probably a copay and a deductible that I have to fulfill first and, um, right? Stuff like that.

Speaker speaker\_1: Not with these plans due to the fact that they're PPO limited. The InsurePlus plans just have a set dollar amount that it will cover for services.

Speaker speaker\_2: Oh, I see. And I wouldn't know the set... Do you know the- the- the, um, copay I would be paying? Probably not, huh?

Speaker speaker\_1: So the only plan that I have that will have a copay with them is gonna be the vision.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Aside from that, that medical InsurePlus, you say you're with the premier one, correct?

Speaker speaker\_2: Yeah. Mm-hmm.

Speaker speaker\_1: So the premier, what is going to cover is your daily hospital confinement. It will cover \$200 out of the bill per day. For intensive care or coronary care unit services, it will only cover \$1,000 per day out of the bill. Your annual first occurrence hospital will be \$2,500 out of the bill. For surgical, you'll have up to \$4,000 based on the surgical schedule. And for the-

Speaker speaker\_2: Yeah. I think that-

Speaker speaker\_1: ... anesthesia -

Speaker speaker\_2: ... that... Okay. Okay. I'm- I'm... That's all good. Um, I'm just wondering, like, if I do see a dermatologist, for example, or I have to see a dermatologist to check out some spots or whatever, what would it be? You wouldn't know, huh? What the coverage is?

Speaker speaker\_1: No, you'll have to call the special question line that American Public Life has set up with Ms. Alicia or Sandra-

Speaker speaker\_2: I see.

Speaker speaker\_1: ... to have that information.

Speaker speaker\_2: Oh, with Alicia and Sandra, right? I called them both.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: And they're not answering and they're not calling back. So apparently maybe they're not working today, right? It's only Alicia and Sandra who I can call, right?

Speaker speaker\_1: Yes, ma'am. They're the only two ones that you can ask questions prior to enrollment. No, unfortunately.

Speaker speaker\_2: I see. Okay. Thank you so much. I appreciate all your help with that, Francesca.

Speaker speaker\_1: Of course. It was my pleasure. I hope you have a wonderful rest of your day and thank you for calling Benefits in a Card today.

Speaker speaker\_2: Thanks.