

## Transcript: Franchesca

**Baez-6474574319763456-6099486286200832**

### Full Transcript

Thank you for calling Benefits 10 o'clock. My name is Francesca. How can I assist you today? Yes, I need to enroll in a minimum value plan. Okay. Let's take a look and see if you're eligible. Which staffing company are you with? With, uh, Handy Button. No, sir, the staffing company that assisted you in locating the job. Mm-kay. Surge. What are the last four of your social? 1501. And your last name, please? H-O-I-N-G, Hoing. Please verify your mailing address and your date of birth to make sure I have the right account. Uh, it's March 12, 1963. And, uh, say the mailing address? 1860- Um, yes, sir, and can you repeat that date of birth one more time? I'm sorry. 5-12-1963. All right, I think we can go ahead with that. And address? Uh, 222 Patterson Road, Montauk, Mississippi 38863. I have Beth contact, same phone number that you called us on today which is that 662-322-9387. Yes, ma'am. Can I have your email down as newalbanyms@surgestaffing.com? Do what now? Yes, remember I found your email address that we have on your account which shows to be newalbanyms@surgestaffing.com? I guess that's what it is. I don't really know. That be my email address..... Yes, sir. I was asking if that is the correct email. That's the one that Surge provided us. Uh, I guess it, uh, would be. Uh- All right. ... Uh, let, tell me that one more time. N as in Nancy, E as in echo, W as in William, A as in apple, L as in lima, B as in boy, A as in apple, N as in Nancy, Y as in yellow, M as in Mary, S as in Sam of surgestaffing.com. Newalbany.com? Yes, sir. At the end of it sits @surgestaffing.com. @... @stirving? At surgestaffing.com, sir. Your staffing company's name.com. Okay. Uh, I want to re-enroll in... Minimum value plan. Okay. So you said you wanted to be enrolled into the Minimum Volume Plan, the MVP plan. Is this correct? Yes, ma'am. Okay. So that specific plan is the only major medical insurance they offer. Um, it does need for me to do an, a separate eligibility review, 'cause right now you're still within your personal enrollment period. You're going to have all the way to June 8th to make any enrollment for that specific plan with separate eligibility. Our front office will come back with the results within 24 to 48 hours, and once they do, I will be giving you a call to let you know. Okay. I'll put..... information about it. It will be a monthly premium of \$525 with 82 cents per month for employee only. Were you planning on adding dependents or just yourself on the policy? Just me. I, I, they, they told us, uh, once we call y'all and, uh, enroll, uh, and it start the week after the first paycheck. 'Cause I lost my other- Do you know specifically who told you that? Uh, was the people with the Handy Button people. Okay. There was no specific name of the staff member that said that? Uh, uh, uh, uh, Alex is all I know. I don't know his name. Okay, that's fine, Mr. Michael. The reason why I'm asking is because he provided you false information. So, at 30 days after your first paycheck, as far as eligibility goes into their PPO medical plans. However, all policy activations take one to two weeks for them to get activated, 'cause you have to be deducted first. We don't have access to the paychecks. Only Surge does. So that

one to two weeks is the average rate, but it could take longer. Unfortunately, he provided you the wrong information as far as policy activations go, especially with the particular plan you want to be enrolled into. With that specific plan you have to have been working for 30 hours at least per week. And if you do enroll into it, coverage won't be effective 'til the first month following your 30 days from the day that you receive your first paycheck. So you're looking at roughly one month after you receive your first paycheck to be active in the Minimum Value Plan. Well, they told us that everybody had to wait that. Well, unfortunately, they provided you wrong information. They're not even supposed to be providing that information-Search staff members are not trained or educated on their members... On the benefits, sorry, that they offer the members, due to the fact that they have an account administrators for the insurance, which is us. The de- deal, deal they had worked out with the company I've hired, uh, uh, at Surge is, uh, a company I'm working for is going through Surge for three months. I understand that, sir. And they told us it'd be the week, week after your first pay, uh, first paycheck. Well, that's, that's ... Mm-hmm. ... done, I done got paid one time, it's two days this Friday be the whole week to be, uh, uh, get paid. Okay. So I understand what you're saying, Mr. Michael. However, we can't change the fact that this policy, if you are eligible for that minimum value plan, we can't speed this up. There is no courtesy, there is no exceptions, because it is set in place. It's going to take those 30 days after the day that you receive that first paycheck for the whole process to go through. There's no way to speed it up even if someone provides you unfortunate information or makes a deal with you. These are things that are put in place by the owners of the plans. We don't have any power over them and cannot change them. Uh- Do you want me to take a look and see if you're active? Because if you are ac- I mean, if you're eligible, and if you are, it's still going to be those 30 days following that first paycheck. See... Yeah. Uh-huh. Okay. So I'll send that over to the front office, and then they're going to get back with me within 24 to 48 hours. As soon as I hear back from them, I'll give you a call. Is there a specific time frame that you want me to call you at, or just give you a call as soon as they let me know? Uh, what, what, what number will, will you be calling? The one that we have on file, which is the same one the caller ID shows you calling on, 22, I mean, 662, sorry, 322-9387. I'm gonna y- you'll be calling from that, from the one I just called? Could be calling from that number? Yes, sir. That is the only number the company has. All right. Uh- All right, Mr. Michael. Uh- I look forward to giving you that call back. Okay. Do you have any questions for me? Yeah, sir. I got... Uh, what, w-... That COBRA insurance, I got 60 days to decide on it from the other c- company I got. Uh, uh, it shut down, you know, I got 30 days, uh, 60 days to get on it. ... Unfortunately, that is not information that I have since I do not administer the benefits from your old working staffing company. Okay. A- anyway, that's what they told us. I got 60 days to get on that COBRA? So if you're talking as far as the benefits of Search Staffing, once you stop working with them and your policy is canceled by the system, then COBRA reaches out to you separately. Now, as far as their process go, we do not know what it is, but I can give you the phone number to call and ask them, if you wish. Yeah. I, I, I think... I, I just asking the question. Uh, if, if I do get on that Surge, is it, it ain't gonna effect this, getting this, uh, getting this, uh, minimum value plan ain't gonna affect it, is it? Getting on Surge? Am I getting, getting on, uh, COBRA from the, the old company I worked at? We wouldn't be able to answer that question. You'll have to speak with them directly. As far as the benefits that Surge offers, you're able to have any other coverage that you would like. But you need to verify with them that they're also okay with it. Okay. Uh, once I get enrolled, when y'all

start taking out the money? I'll have to ask the front office to let me know, in the event that you're eligible, when coverage will start and when the pay first payment will be deducted. All right. Ope, nope. All right. Well, is there anything else we can assist you with today? No. Just ask me s-... Uh, on this minimum value plan, this plan has got a \$6,500 deductible. Is primary care, basically, was the question. If I, if I go to the doctor and all I gonna pay is for the doctor visit, and that's all I'm gonna pay? So if you were to be enrolled into that minimum value plan, and you go to a doctor out of network, it's only going to cover 50% after the deductible is met. If you go to a doctor within network, then they have a copay for your visit. Primary will have a \$15 copay, so you'd pay \$15 for your primary visits, and then the insurance will cover the rest of the fee for the visit. And if it is a specialist, then you have a \$30 copay. That is what you will pay out of pocket, and then the insurance will take care of the rest of the fee for the visit. I do have- If that isn't... Mm-hmm. Then yes.... like if I had blood work and stuff done, who's gonna pay for that? That will be a coverage-specific question. You will have to ask the carrier directly since it is not stated in the benefit guide. The only thing that I see here that's a little bit related to that is just diagnostics, X-ray and labs are covered at 100% after the deductible in-network and 50% after the deductible out-of-network. Mm. Do you have a copy of their benefit guide by any chance? Uh, way I get it, uh, you just don't pay for talking to the doctor. If you have anything else done, then they don't pay, um. Well, sir, I can't answer that, Mr. Michael. As I stated, coverage-specific questions need to be asked to the carrier. What we have access to is the benefit guide. Yeah. The only thing that the benefit guide states on the specific plan that we're discussing is the office visits for primary and specialist, the emergency room benefits, urgent care benefits, in-patient hospital, in-patient physicians, out-patient hospital and out-patient physicians, the physician's charges or anesthesia fee, the out-patient surgery, diagnostics, X-rays, labs, preventative care, land ambulance services, advanced imaging, dialysis, home health care or rehabilitation as well as hospice, radiation therapy, and durable medical equipment. They additionally let us know that chemotherapy, medical specialty drugs, along with chiropractics are not covered under this plan, as well as any non-preferred prescriptions will not be covered under this plan either. Yeah. All right. I, I don't, I don't understand why I can't get en- enrolled right now with the way they talked. Uh, I'm supposed to be able to get enrolled pretty fast within, within a week after first pay- end of this paycheck. And I understand, Mr. Michael, that you were informed that. But I have advised you multiple times in the recorded call that they misinformed you, sir. If you would like to, I can send you a copy of the benefit guide where it will state right there on top, in capital letters, NOTE: This is available to all associates working at least 30 hours per week, which means that we need to do an eligibility review. And it also states here for you, on the third sentence, if enrolled, coverage is effective the day of the month following 30 days from the day of your first paycheck, sir. Once again, these are rules that are set in place by the carriers, the owners of the plans. They cannot be changed for no courtesies or any exceptions. This is the reason why I was asking the name of the person who provided you the wrong information. Would you like me to send you a copy of proof of everything that I have read to you? No. Uh... Uh- Okay, Mr. Michael. Go ahead and make, uh, make sure... Uh, uh, I qualify and everything. You're gonna call me back, right? Yes, sir. I do want to clarify, I cannot make sure that you're, you know, eligible for it. I can check and see if you are and then I can make sure that I do everything in my power to make sure that I reach you and have a conversation with you about the results. Okay. Okay? So I'll give you a call back. Even though I cannot confirm or make

sure that you qualify, I can for sure make sure that I contact you and speak with you about your results. I hope you have a wonderful rest of your day. If you have any other issues before I give you a call, feel free to give us a call and we'll be happy to answer them for you. All right. Thank you, ma'am. Have a great day. My pleasure.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits 10 o'clock. My name is Francesca. How can I assist you today?

Speaker speaker\_1: Yes, I need to enroll in a minimum value plan.

Speaker speaker\_0: Okay. Let's take a look and see if you're eligible. Which staffing company are you with?

Speaker speaker\_1: With, uh, Handy Button.

Speaker speaker\_0: No, sir, the staffing company that assisted you in locating the job.

Speaker speaker\_1: Mm-kay. Surge.

Speaker speaker\_0: What are the last four of your social?

Speaker speaker\_1: 1501.

Speaker speaker\_0: And your last name, please?

Speaker speaker\_1: H-O-I-N-G, Hoing.

Speaker speaker\_0: Please verify your mailing address and your date of birth to make sure I have the right account.

Speaker speaker\_1: Uh, it's March 12, 1963. And, uh, say the mailing address? 1860-

Speaker speaker\_0: Um, yes, sir, and can you repeat that date of birth one more time? I'm sorry.

Speaker speaker\_1: 5-12-1963.

Speaker speaker\_0: All right, I think we can go ahead with that. And address?

Speaker speaker\_1: Uh, 222 Patterson Road, Montauk, Mississippi 38863.

Speaker speaker\_0: I have Beth contact, same phone number that you called us on today which is that 662-322-9387.

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Can I have your email down as newalbanymys@surgestaffing.com?

Speaker speaker\_1: Do what now?

Speaker speaker\_0: Yes, remember I found your email address that we have on your account which shows to be newalbanyms@surgestaffing.com?

Speaker speaker\_1: I guess that's what it is. I don't really know. That be my email address.....

Speaker speaker\_0: Yes, sir. I was asking if that is the correct email. That's the one that Surge provided us.

Speaker speaker\_1: Uh, I guess it, uh, would be. Uh-

Speaker speaker\_0: All right.

Speaker speaker\_1: ... Uh, let, tell me that one more time.

Speaker speaker\_0: N as in Nancy, E as in echo, W as in William, A as in apple, L as in lima, B as in boy, A as in apple, N as in Nancy, Y as in yellow, M as in Mary, S as in Sam of surgestaffing.com.

Speaker speaker\_1: Newalbany.com?

Speaker speaker\_0: Yes, sir. At the end of it sits @surgestaffing.com.

Speaker speaker\_1: @... @stirving?

Speaker speaker\_0: At surgestaffing.com, sir. Your staffing company's name.com.

Speaker speaker\_1: Okay. Uh, I want to re-enroll in... Minimum value plan.

Speaker speaker\_0: Okay. So you said you wanted to be enrolled into the Minimum Volume Plan, the MVP plan. Is this correct?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Okay. So that specific plan is the only major medical insurance they offer. Um, it does need for me to do an, a separate eligibility review, 'cause right now you're still within your personal enrollment period. You're going to have all the way to June 8th to make any enrollment for that specific plan with separate eligibility. Our front office will come back with the results within 24 to 48 hours, and once they do, I will be giving you a call to let you know.

Speaker speaker\_1: Okay.

Speaker speaker\_0: I'll put..... information about it. It will be a monthly premium of \$525 with 82 cents per month for employee only. Were you planning on adding dependents or just yourself on the policy?

Speaker speaker\_1: Just me. I, I, they, they told us, uh, once we call y'all and, uh, enroll, uh, and it start the week after the first paycheck. 'Cause I lost my other-

Speaker speaker\_0: Do you know specifically who told you that?

Speaker speaker\_1: Uh, was the people with the Handy Button people.

Speaker speaker\_0: Okay. There was no specific name of the staff member that said that?

Speaker speaker\_1: Uh, uh, uh, uh, Alex is all I know. I don't know his name.

Speaker speaker\_0: Okay, that's fine, Mr. Michael. The reason why I'm asking is because he provided you false information. So, at 30 days after your first paycheck, as far as eligibility goes into their PPO medical plans. However, all policy activations take one to two weeks for them to get activated, 'cause you have to be deducted first. We don't have access to the paychecks. Only Surge does. So that one to two weeks is the average rate, but it could take longer. Unfortunately, he provided you the wrong information as far as policy activations go, especially with the particular plan you want to be enrolled into. With that specific plan you have to have been working for 30 hours at least per week. And if you do enroll into it, coverage won't be effective 'til the first month following your 30 days from the day that you receive your first paycheck. So you're looking at roughly one month after you receive your first paycheck to be active in the Minimum Value Plan.

Speaker speaker\_1: Well, they told us that everybody had to wait that.

Speaker speaker\_0: Well, unfortunately, they provided you wrong information. They're not even supposed to be providing that information-Search staff members are not trained or educated on their members... On the benefits, sorry, that they offer the members, due to the fact that they have an account administrators for the insurance, which is us.

Speaker speaker\_1: The de- deal, deal they had worked out with the company I've hired, uh, uh, at Surge is, uh, a company I'm working for is going through Surge for three months.

Speaker speaker\_0: I understand that, sir.

Speaker speaker\_1: And they told us it'd be the week, week after your first pay, uh, first paycheck. Well, that's, that's ...

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... done, I done got paid one time, it's two days this Friday be the whole week to be, uh, uh, get paid.

Speaker speaker\_0: Okay. So I understand what you're saying, Mr. Michael. However, we can't change the fact that this policy, if you are eligible for that minimum value plan, we can't speed this up. There is no courtesy, there is no exceptions, because it is set in place. It's going to take those 30 days after the day that you receive that first paycheck for the whole process to go through. There's no way to speed it up even if someone provides you unfortunate information or makes a deal with you. These are things that are put in place by the owners of the plans. We don't have any power over them and cannot change them.

Speaker speaker\_1: Uh-

Speaker speaker\_0: Do you want me to take a look and see if you're active? Because if you are ac- I mean, if you're eligible, and if you are, it's still going to be those 30 days following that first paycheck.

Speaker speaker\_1: See... Yeah. Uh-huh.

Speaker speaker\_0: Okay. So I'll send that over to the front office, and then they're going to get back with me within 24 to 48 hours. As soon as I hear back from them, I'll give you a call. Is there a specific time frame that you want me to call you at, or just give you a call as soon as they let me know?

Speaker speaker\_1: Uh, what, what, what number will, will you be calling?

Speaker speaker\_0: The one that we have on file, which is the same one the caller ID shows you calling on, 22, I mean, 662, sorry, 322-9387.

Speaker speaker\_1: I'm gonna y- you'll be calling from that, from the one I just called? Could be calling from that number?

Speaker speaker\_0: Yes, sir. That is the only number the company has.

Speaker speaker\_1: All right. Uh-

Speaker speaker\_0: All right, Mr. Michael.

Speaker speaker\_1: Uh-

Speaker speaker\_0: I look forward to giving you that call back.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Do you have any questions for me?

Speaker speaker\_1: Yeah, sir. I got... Uh, what, w-... That COBRA insurance, I got 60 days to decide on it from the other c- company I got. Uh, uh, it shut down, you know, I got 30 days, uh, 60 days to get on it. ...

Speaker speaker\_0: Unfortunately, that is not information that I have since I do not administer the benefits from your old working staffing company.

Speaker speaker\_1: Okay. A- anyway, that's what they told us. I got 60 days to get on that COBRA?

Speaker speaker\_0: So if you're talking as far as the benefits of Search Staffing, once you stop working with them and your policy is canceled by the system, then COBRA reaches out to you separately. Now, as far as their process go, we do not know what it is, but I can give you the phone number to call and ask them, if you wish.

Speaker speaker\_1: Yeah. I, I, I think... I, I just asking the question. Uh, if, if I do get on that Surge, is it, it ain't gonna effect this, getting this, uh, getting this, uh, minimum value plan ain't gonna affect it, is it? Getting on Surge? Am I getting, getting on, uh, COBRA from the, the old company I worked at?

Speaker speaker\_0: We wouldn't be able to answer that question. You'll have to speak with them directly. As far as the benefits that Surge offers, you're able to have any other coverage that you would like. But you need to verify with them that they're also okay with it.

Speaker speaker\_1: Okay. Uh, once I get enrolled, when y'all start taking out the money?

Speaker speaker\_0: I'll have to ask the front office to let me know, in the event that you're eligible, when coverage will start and when the pay first payment will be deducted.

Speaker speaker\_1: All right. Ope, nope.

Speaker speaker\_0: All right. Well, is there anything else we can assist you with today?

Speaker speaker\_1: No. Just ask me s-... Uh, on this minimum value plan, this plan has got a \$6,500 deductible. Is primary care, basically, was the question. If I, if I go to the doctor and all I gonna pay is for the doctor visit, and that's all I'm gonna pay?

Speaker speaker\_0: So if you were to be enrolled into that minimum value plan, and you go to a doctor out of network, it's only going to cover 50% after the deductible is met. If you go to a doctor within network, then they have a copay for your visit. Primary will have a \$15 copay, so you'd pay \$15 for your primary visits, and then the insurance will cover the rest of the fee for the visit. And if it is a specialist, then you have a \$30 copay. That is what you will pay out of pocket, and then the insurance will take care of the rest of the fee for the visit. I do have-

Speaker speaker\_1: If that isn't...

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Then yes.... like if I had blood work and stuff done, who's gonna pay for that?

Speaker speaker\_0: That will be a coverage-specific question. You will have to ask the carrier directly since it is not stated in the benefit guide. The only thing that I see here that's a little bit related to that is just diagnostics, X-ray and labs are covered at 100% after the deductible in-network and 50% after the deductible out-of-network.

Speaker speaker\_1: Mm.

Speaker speaker\_0: Do you have a copy of their benefit guide by any chance?

Speaker speaker\_1: Uh, way I get it, uh, you just don't pay for talking to the doctor. If you have anything else done, then they don't pay, um.

Speaker speaker\_0: Well, sir, I can't answer that, Mr. Michael. As I stated, coverage-specific questions need to be asked to the carrier. What we have access to is the benefit guide.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: The only thing that the benefit guide states on the specific plan that we're discussing is the office visits for primary and specialist, the emergency room benefits, urgent care benefits, in-patient hospital, in-patient physicians, out-patient hospital and out-patient physicians, the physician's charges or anesthesia fee, the out-patient surgery, diagnostics, X-rays, labs, preventative care, land ambulance services, advanced imaging, dialysis, home health care or rehabilitation as well as hospice, radiation therapy, and durable medical equipment. They additionally let us know that chemotherapy, medical specialty drugs, along with chiropractics are not covered under this plan, as well as any non-preferred prescriptions will not be covered under this plan either.



Speaker speaker\_1: Yeah. All right. I, I don't, I don't understand why I can't get en- enrolled right now with the way they talked. Uh, I'm supposed to be able to get enrolled pretty fast within, within a week after first pay- end of this paycheck.

Speaker speaker\_0: And I understand, Mr. Michael, that you were informed that. But I have advised you multiple times in the recorded call that they misinformed you, sir. If you would like to, I can send you a copy of the benefit guide where it will state right there on top, in capital letters, NOTE: This is available to all associates working at least 30 hours per week, which means that we need to do an eligibility review. And it also states here for you, on the third sentence, if enrolled, coverage is effective the day of the month following 30 days from the day of your first paycheck, sir. Once again, these are rules that are set in place by the carriers, the owners of the plans. They cannot be changed for no courtesies or any exceptions. This is the reason why I was asking the name of the person who provided you the wrong information. Would you like me to send you a copy of proof of everything that I have read to you?

Speaker speaker\_1: No. Uh... Uh-

Speaker speaker\_0: Okay, Mr. Michael.

Speaker speaker\_1: Go ahead and make, uh, make sure... Uh, uh, I qualify and everything. You're gonna call me back, right?

Speaker speaker\_0: Yes, sir. I do want to clarify, I cannot make sure that you're, you know, eligible for it. I can check and see if you are and then I can make sure that I do everything in my power to make sure that I reach you and have a conversation with you about the results.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Okay? So I'll give you a call back. Even though I cannot confirm or make sure that you qualify, I can for sure make sure that I contact you and speak with you about your results. I hope you have a wonderful rest of your day. If you have any other issues before I give you a call, feel free to give us a call and we'll be happy to answer them for you.

Speaker speaker\_1: All right. Thank you, ma'am.

Speaker speaker\_0: Have a great day. My pleasure.