

## Transcript: Francesca

**Baez-6525621053734912-6523895953276928**

### Full Transcript

Thank you for calling Medical Center of Carmel. And this is Francesca, how can I help you? Hey. I was trying to go, uh, go to, go to the doctor today. So- I can't hear you, sir. You sound sort of funny. Hold on. Hello? I was trying to go to the doctor today. Yeah, oh, I was trying to use my insurance. I was trying to have, like, some, uh, what kind of proof I could have that I have some kind of insurance. Medicaid. Okay, so we're not the Medicaid office here. We are Minnesota Health insurance that the staffing companies offer. Oh, you are. Yeah, okay. You must have a policy with them. Excuse me? Yeah, I do. Yes, ma'am, I do. So you're calling for health insurance with your staffing company. What staffing company do you work with? Serge. What is the last four of your Social? 8092. What is the last name? Sir, did you hear me? Yes, I'm here. Hello? No, sir, actually if you come in, I asked for your last name, sir, if you can be so kind, please. So that I can assist you. Oh. Colbert. Hanson Colbert? Hanson Colbert. Please verify your mailing address and date of birth to make sure I'm on the right account. 401 ... 30286. And I'm still missing your date of birth, please. 4/20/1990. ... region 706-975-0986. No, ma'am, that phone not working right now. Would you like to change it? Well, yes. Um, I actually have the phone that I really, uh, I'm, I'm call... I got three phones right now. Uh, so this number and another number. I'm calling you from 706, the number right now. I mean, the, the number I want you to put on file is 706-601-1240. Uh, and you, and you already have this number. And you want me to put the one that you're calling on as well? No, not the one I'm calling you from. Okay. The other one. Just the one ending in 1241? I mean, 40. 1240, yes, ma'am. Okay. And then lastly, your email, we have it down as HJ last name. Mm-mm. I mean, yeah, yeah, yeah. Yeah, man, but, yeah, but I ain't using that one. That's for the other phone. Uh, I'm using my son email right now. It's Colbert- If you were to- Co- I do have to advise you, sir. Mass- If you were to put it into your account it will stay there till you call back to get it out. So while we have it- But, like- ... anything we have to send to you via email is gonna be sent in there. Okay? To what email? The one that you're trying to provide me that's your son's email. So I'm just trying to make sure that you understand that by providing me an email and we putting it into your account- Yeah, this, like- ... you have to call us back to let us know- Oh, no, I'm the only- Okay, go ahead. No, I'm the only one have access. He's, uh, he's, uh, five years old. Uh, and I have, I have three different phones. So the phone that I have, it has, uh, it's got a screen, it has the email. I don't have access... I don't, I don't have no other way of accessing it besides that phone. Mm. As of right now, that email, uh, would have been connected to that phone. So I just made a different one with his name on it. Different email. And did- But it's the same, it's ColbertGrayson, uh, @, at gmail.com. Okay, I was just trying to inform you that if you change it to a temporary email, you have to call back in to change it. Unless you advise us to change it, we won't be changing it. We won't be changing it. We, sir. That's what I'm trying to inform you. All the information that we have

verified today, the only person that can change it is you. It's okay if you put- The only- ... whatever you want to. Is more up to your free will. I was just trying to provide you information that wasn't being requested and I apologize for that. The current one- I don't understand. It's... Go ahead. I don't understand right now, but I'm lost. I was just trying to get, you know, 'cause I have a, uh, my ear, it, uh, I had some issues with it before. Like, uh, and it got like, I don't know, like, swell up and start aching, but I was just trying to go see a doctor, get some eardrum. And I was trying to use my, my medic, my insurance to try to pay for it, you know? Uh, so is there any kind of way I could just tell them my, uh, like is there any kind of number I could get? Sure thing, sir. I can send you a copy of your benefit guide if you like. But the current benefits that you have with Surge Staffing is a medical preventative care plan that you were auto-enrolled into due to the company policy. That plan doesn't cover urgent care in person. It does have a virtual urgent care package that you can try to get an urgent visit with to see if a doctor can prescribe some type of drops or something for the ear. But if they cannot- Yeah, I was try... Yes. But if they cannot as... If you would- Yes, uh, I was trying to go to a urgent care. Yes, sir. Yes. That's what I'm trying to advise you, that your plan doesn't cover. Urgent cares are not services that are preventative, sir. That's why they consider- Okay. ... hospital in their many. Okay. I understand. So I could go to a doctor office? No, sir. You're not understanding. Your plan is preventative only. Specifically and strictly speaking, preventative services are your annual physical. Your screening- What is that? ... is where it helps you that. Wha- What is that? I don't understand. Yes, sir. That's what I'm... What I'm trying to explain to you is exactly what you're telling me you don't understand, sir. Could I go through my explanation with no interruption, if that's okay with you please? Right. So I'm trying to explain to you that preventative services are those services that we get done to make sure that we are up to health. It's not going to treat anything. So being more specific towards your plan, the things that it will cover is the physical that we get e- each year. The one that I say, for example, when your son is about to go into school, the school district requires for you to get a physical to make sure that he gets all of those vaccines that will prevent him from getting sick or getting the other students sick. Those are preventative- Mm-hmm. ... services because you're preventing a sickness. Your plan covers screenings like blood pressure, iron deficiency, counselings for healthy diet or avoiding UV exposures and those preventative admonitions. But things like going to the emergency room, seeing a doctor in person, or going to the urgent care, those are not preventative services. So they're not covered. Oh, okay. So my child is covered? He's not either because the plan is only employee only. You never requested insurance with Surge. You were auto-enrolled into your current plan because they have a company policy. Once you're a new hire with them and you have never worked with them before, their system automatically enrolls you into the medical preventative care plan that you're enrolled into today. In regards to your specific issue, the only way your plan can assist you is with you doing a virtual urgent care call, because they do have a virtual package for urgent care and seeing if they can assist you that way. However, if the doctor doing that virtual visit advises you that they cannot prescribe or help you with the issue and you have to see an in-person doctor, the plan isn't going to cover that. Okay. So is there any kind of way you could s-... Uh, give me a number for that? I can actually- Can I get a- ... provide you the care team phone number. I'm not sure if they will be able to set up the visit or dead end, um, and I can also send you the link for the virtual benefit. Okay. So can you send that to me in a te... In a... On my... Through my... On my phone? On this phone right here? Or you ha- Yep.

... send that through email? Yeah. It'll have to be that email that you gave me now, um, the one that we updated. So- You said it was the last name grayson@gmail.com. Covert. Yeah, you mean I better send it to that one? Yeah, we'll have to send it to that one. I wouldn't be able to send it through text. You'll be able to send it to me in an email, though? Yes, sir. Okay. Yeah, it's covertgrayson@gmail.com. Mm, there we go. Do you still want me to send you a copy of the benefit guide, too? Yeah. I mean, not the benefit guide. Sorry, of your benefit card. Yeah, you can. You can do that, too. Bare with me one moment. So when I... Only thing I'm doing now, I'm paying... I'm paying until I get hired on, right? In a sense, yes, because once you stop receiving a paycheck from Surge- Oh. ... the system isn't going to have a way to keep the policy active, so it's going to cancel it. So basically- Who gon- ... just how you say it. Who gon' cancel it? The system. So I'm paying for something. It's gon' cancel the, the insurance? Yeah. So once you- The- ... stop being an employee with Surge Staffing and there's no- Once I stop? Yes, sir. Once you stop and there's no check being issued from Surge Staffing, the system- All right. ... a- will automatically cancel your p- policy. And then what, what would that go to? I get a paycheck? I get a check back for that? No, sir. Health insurance doesn't provide a reimbursement once the policy is canceled. So what can I do this for? It is like car insurance. It is not car insurance? No, I said it's like car insurance. You could have a car policy- Yeah. ... for six months and not have an accident, but you won't get reimbursed- So what are- ... is because you didn't have the accident. So what do I... What do I n-... What do I need this for then? For preventative services. I mean, the plan itself- I- ... is completely optional. You can cancel it. Oh, okay. So I can cancel it? Yes, sir. So it's, it's not... So my son can't use it, nor I can't use it? The only person that can use it is you, because remember, you didn't request insurance. You're enrolled currently because Surge has a company policy of auto enrollment. Dependents don't play into that. So how much I'm paying a month just for this? We don't do monthly. We only do per paycheck. Per paycheck, you're currently paying \$15.16 per paycheck. Okay. But I had to have that on to be enrolled with the company? No, sir. This won't affect in any way your job itself. Surge has a company policy where they auto enroll new hires. That's why you were enrolled into it. Oh. Anybody that's new there, even if I was to walk into Surge right now, become an employee, I would be auto enrolled unless I decline it. Oh. So can I get my son put on there? Not at the moment, because you don't have any eligibility for it. You need either an open enrollment period, which won't happen till August, or you need to have a qualified life event in order to do so. What's a life event? I talking about when they born? Yes, when they born or if he had insurance and lost it with someone else. Oh. You want me to... So I send you a PDF copy of your benefit card along with the virtual care website? Would you like me to get you transferred over to the care team for virtual care? Um, yes. Y- yeah. Okay. Yes, yes, yes. Thanks. All right. Bear with me one moment. All right.

## Conversation Format

Speaker speaker\_0: Thank you for calling Medical Center of Carmel. And this is Francesca, how can I help you?

Speaker speaker\_1: Hey. I was trying to go, uh, go to, go to the doctor today. So-

Speaker speaker\_0: I can't hear you, sir. You sound sort of funny.

Speaker speaker\_1: Hold on.

Speaker speaker\_0: Hello?

Speaker speaker\_1: I was trying to go to the doctor today. Yeah, oh, I was trying to use my insurance. I was trying to have, like, some, uh, what kind of proof I could have that I have some kind of insurance. Medicaid.

Speaker speaker\_0: Okay, so we're not the Medicaid office here. We are Minnesota Health insurance that the staffing companies offer.

Speaker speaker\_1: Oh, you are. Yeah, okay.

Speaker speaker\_0: You must have a policy with them. Excuse me?

Speaker speaker\_1: Yeah, I do. Yes, ma'am, I do.

Speaker speaker\_0: So you're calling for health insurance with your staffing company. What staffing company do you work with?

Speaker speaker\_1: Serge.

Speaker speaker\_0: What is the last four of your Social?

Speaker speaker\_1: 8092.

Speaker speaker\_0: What is the last name? Sir, did you hear me?

Speaker speaker\_1: Yes, I'm here. Hello?

Speaker speaker\_0: No, sir, actually if you come in, I asked for your last name, sir, if you can be so kind, please. So that I can assist you.

Speaker speaker\_1: Oh. Colbert.

Speaker speaker\_0: Hanson Colbert?

Speaker speaker\_1: Hanson Colbert.

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

Speaker speaker\_1: 401 ... 30286.

Speaker speaker\_0: And I'm still missing your date of birth, please.

Speaker speaker\_1: 4/20/1990.

Speaker speaker\_0: ... region 706-975-0986.

Speaker speaker\_1: No, ma'am, that phone not working right now.

Speaker speaker\_0: Would you like to change it?

Speaker speaker\_1: Well, yes. Um, I actually have the phone that I really, uh, I'm, I'm call... I got three phones right now. Uh, so this number and another number. I'm calling you from 706, the number right now. I mean, the, the number I want you to put on file is 706-601-1240. Uh, and you, and you already have this number.

Speaker speaker\_0: And you want me to put the one that you're calling on as well?

Speaker speaker\_1: No, not the one I'm calling you from.

Speaker speaker\_0: Okay.

Speaker speaker\_1: The other one.

Speaker speaker\_0: Just the one ending in 1241? I mean, 40.

Speaker speaker\_1: 1240, yes, ma'am.

Speaker speaker\_0: Okay. And then lastly, your email, we have it down as HJ last name.

Speaker speaker\_1: Mm-mm. I mean, yeah, yeah, yeah. Yeah, man, but, yeah, but I ain't using that one. That's for the other phone. Uh, I'm using my son email right now. It's Colbert-

Speaker speaker\_0: If you were to-

Speaker speaker\_1: Co-

Speaker speaker\_0: I do have to advise you, sir.

Speaker speaker\_1: Mass-

Speaker speaker\_0: If you were to put it into your account it will stay there till you call back to get it out. So while we have it-

Speaker speaker\_1: But, like-

Speaker speaker\_0: ... anything we have to send to you via email is gonna be sent in there. Okay?

Speaker speaker\_1: To what email?

Speaker speaker\_0: The one that you're trying to provide me that's your son's email. So I'm just trying to make sure that you understand that by providing me an email and we putting it into your account-

Speaker speaker\_1: Yeah, this, like-

Speaker speaker\_0: ... you have to call us back to let us know-

Speaker speaker\_1: Oh, no, I'm the only-

Speaker speaker\_0: Okay, go ahead.

Speaker speaker\_1: No, I'm the only one have access. He's, uh, he's, uh, five years old. Uh, and I have, I have three different phones. So the phone that I have, it has, uh, it's got a

screen, it has the email. I don't have access... I don't, I don't have no other way of accessing it besides that phone.

Speaker speaker\_0: Mm.

Speaker speaker\_1: As of right now, that email, uh, would have been connected to that phone. So I just made a different one with his name on it. Different email.

Speaker speaker\_0: And did-

Speaker speaker\_1: But it's the same, it's ColbertGrayson, uh, @, at gmail.com.

Speaker speaker\_0: Okay, I was just trying to inform you that if you change it to a temporary email, you have to call back in to change it. Unless you advise us to change it, we won't be changing it.

Speaker speaker\_1: We won't be changing it.

Speaker speaker\_0: We, sir. That's what I'm trying to inform you. All the information that we have verified today, the only person that can change it is you. It's okay if you put-

Speaker speaker\_1: The only-

Speaker speaker\_0: ... whatever you want to. Is more up to your free will. I was just trying to provide you information that wasn't being requested and I apologize for that. The current one-

Speaker speaker\_1: I don't understand.

Speaker speaker\_0: It's... Go ahead.

Speaker speaker\_1: I don't understand right now, but I'm lost. I was just trying to get, you know, 'cause I have a, uh, my ear, it, uh, I had some issues with it before. Like, uh, and it got like, I don't know, like, swell up and start aching, but I was just trying to go see a doctor, get some eardrum. And I was trying to use my, my medic, my insurance to try to pay for it, you know? Uh, so is there any kind of way I could just tell them my, uh, like is there any kind of number I could get?

Speaker speaker\_0: Sure thing, sir. I can send you a copy of your benefit guide if you like. But the current benefits that you have with Surge Staffing is a medical preventative care plan that you were auto-enrolled into due to the company policy. That plan doesn't cover urgent care in person. It does have a virtual urgent care package that you can try to get an urgent visit with to see if a doctor can prescribe some type of drops or something for the ear. But if they cannot-

Speaker speaker\_1: Yeah, I was try... Yes.

Speaker speaker\_0: But if they cannot as... If you would-

Speaker speaker\_1: Yes, uh, I was trying to go to a urgent care.

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: Yes.

Speaker speaker\_0: That's what I'm trying to advise you, that your plan doesn't cover. Urgent cares are not services that are preventative, sir. That's why they consider-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... hospital in their many.

Speaker speaker\_1: Okay. I understand. So I could go to a doctor office?

Speaker speaker\_0: No, sir. You're not understanding. Your plan is preventative only. Specifically and strictly speaking, preventative services are your annual physical. Your screening-

Speaker speaker\_1: What is that?

Speaker speaker\_0: ... is where it helps you that.

Speaker speaker\_1: Wha- What is that? I don't understand.

Speaker speaker\_0: Yes, sir. That's what I'm... What I'm trying to explain to you is exactly what you're telling me you don't understand, sir. Could I go through my explanation with no interruption, if that's okay with you please?

Speaker speaker\_1: Right.

Speaker speaker\_0: So I'm trying to explain to you that preventative services are those services that we get done to make sure that we are up to health. It's not going to treat anything. So being more specific towards your plan, the things that it will cover is the physical that we get e- each year. The one that I say, for example, when your son is about to go into school, the school district requires for you to get a physical to make sure that he gets all of those vaccines that will prevent him from getting sick or getting the other students sick. Those are preventative-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... services because you're preventing a sickness. Your plan covers screenings like blood pressure, iron deficiency, counselings for healthy diet or avoiding UV exposures and those preventative admonitions. But things like going to the emergency room, seeing a doctor in person, or going to the urgent care, those are not preventative services. So they're not covered.

Speaker speaker\_1: Oh, okay. So my child is covered?

Speaker speaker\_0: He's not either because the plan is only employee only. You never requested insurance with Surge. You were auto-enrolled into your current plan because they have a company policy. Once you're a new hire with them and you have never worked with them before, their system automatically enrolls you into the medical preventative care plan that you're enrolled into today. In regards to your specific issue, the only way your plan can assist you is with you doing a virtual urgent care call, because they do have a virtual package for urgent care and seeing if they can assist you that way. However, if the doctor doing that virtual visit advises you that they cannot prescribe or help you with the issue and you have to

see an in-person doctor, the plan isn't going to cover that.

Speaker speaker\_1: Okay. So is there any kind of way you could s-... Uh, give me a number for that?

Speaker speaker\_0: I can actually-

Speaker speaker\_1: Can I get a-

Speaker speaker\_0: ... provide you the care team phone number. I'm not sure if they will be able to set up the visit or dead end, um, and I can also send you the link for the virtual benefit.

Speaker speaker\_1: Okay. So can you send that to me in a te... In a... On my... Through my... On my phone? On this phone right here? Or you ha-

Speaker speaker\_0: Yep.

Speaker speaker\_1: ... send that through email?

Speaker speaker\_0: Yeah. It'll have to be that email that you gave me now, um, the one that we updated.

Speaker speaker\_1: So-

Speaker speaker\_0: You said it was the last name grayson@gmail.com.

Speaker speaker\_1: Covert. Yeah, you mean I better send it to that one?

Speaker speaker\_0: Yeah, we'll have to send it to that one. I wouldn't be able to send it through text.

Speaker speaker\_1: You'll be able to send it to me in an email, though?

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: Okay. Yeah, it's covertgrayson@gmail.com.

Speaker speaker\_0: Mm, there we go. Do you still want me to send you a copy of the benefit guide, too?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: I mean, not the benefit guide. Sorry, of your benefit card.

Speaker speaker\_1: Yeah, you can. You can do that, too.

Speaker speaker\_0: Bare with me one moment.

Speaker speaker\_1: So when I... Only thing I'm doing now, I'm paying... I'm paying until I get hired on, right?

Speaker speaker\_0: In a sense, yes, because once you stop receiving a paycheck from Surge-

Speaker speaker\_1: Oh.



Speaker speaker\_0: ... the system isn't going to have a way to keep the policy active, so it's going to cancel it. So basically-

Speaker speaker\_1: Who gon-

Speaker speaker\_0: ... just how you say it.

Speaker speaker\_1: Who gon' cancel it?

Speaker speaker\_0: The system.

Speaker speaker\_1: So I'm paying for something. It's gon' cancel the, the insurance?

Speaker speaker\_0: Yeah. So once you-

Speaker speaker\_1: The-

Speaker speaker\_0: ... stop being an employee with Surge Staffing and there's no-

Speaker speaker\_1: Once I stop?

Speaker speaker\_0: Yes, sir. Once you stop and there's no check being issued from Surge Staffing, the system-

Speaker speaker\_1: All right.

Speaker speaker\_0: ... a- will automatically cancel your p- policy.

Speaker speaker\_1: And then what, what would that go to? I get a paycheck? I get a check back for that?

Speaker speaker\_0: No, sir. Health insurance doesn't provide a reimbursement once the policy is canceled.

Speaker speaker\_1: So what can I do this for?

Speaker speaker\_0: It is like car insurance.

Speaker speaker\_1: It is not car insurance?

Speaker speaker\_0: No, I said it's like car insurance. You could have a car policy-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... for six months and not have an accident, but you won't get reimbursed-

Speaker speaker\_1: So what are-

Speaker speaker\_0: ... is because you didn't have the accident.

Speaker speaker\_1: So what do I... What do I n-... What do I need this for then?

Speaker speaker\_0: For preventative services. I mean, the plan itself-

Speaker speaker\_1: I-

Speaker speaker\_0: ... is completely optional. You can cancel it.

Speaker speaker\_1: Oh, okay. So I can cancel it?

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: So it's, it's not... So my son can't use it, nor I can't use it?

Speaker speaker\_0: The only person that can use it is you, because remember, you didn't request insurance. You're enrolled currently because Surge has a company policy of auto enrollment. Dependents don't play into that.

Speaker speaker\_1: So how much I'm paying a month just for this?

Speaker speaker\_0: We don't do monthly. We only do per paycheck. Per paycheck, you're currently paying \$15.16 per paycheck.

Speaker speaker\_1: Okay. But I had to have that on to be enrolled with the company?

Speaker speaker\_0: No, sir. This won't affect in any way your job itself. Surge has a company policy where they auto enroll new hires. That's why you were enrolled into it.

Speaker speaker\_1: Oh.

Speaker speaker\_0: Anybody that's new there, even if I was to walk into Surge right now, become an employee, I would be auto enrolled unless I decline it.

Speaker speaker\_1: Oh. So can I get my son put on there?

Speaker speaker\_0: Not at the moment, because you don't have any eligibility for it. You need either an open enrollment period, which won't happen till August, or you need to have a qualified life event in order to do so.

Speaker speaker\_1: What's a life event? I talking about when they born?

Speaker speaker\_0: Yes, when they born or if he had insurance and lost it with someone else.

Speaker speaker\_1: Oh.

Speaker speaker\_0: You want me to... So I send you a PDF copy of your benefit card along with the virtual care website? Would you like me to get you transferred over to the care team for virtual care?

Speaker speaker\_1: Um, yes. Y- yeah. Okay. Yes, yes, yes. Thanks.

Speaker speaker\_0: All right. Bear with me one moment.

Speaker speaker\_1: All right.