

## **Transcript: Justin**

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### **Full Transcript**

Thank you for calling Benefits and Encourages. This is Justin, how can I help you today? Hey. Uh, my name is Latoya Pena. Um, I need to talk with someone about this insurance that AmeriStaff, um, got me on. Okay, so AmeriStaff, what's the last four of your Social so I can pull your file for you? 6171. And your first and last name? Latoya Pena. And for security purposes, can you verify your home address, including city, state and zip code, Latoya? 290 Dalewood Drive, Bassett, Virginia, 24055. And your date of birth? 01/15/87. And a good telephone number I have is 276-806-0210? Correct. And the email I have is lovingmythreeboys276@gmail.com? Correct. Okay. How can I help you today? Um, I don't know what kind of insurance they got me on through AmeriStaff, but I just left my doctor's appointment and they are... 'Cause I asked them if I had a co-pay, and she comes telling me... Well, she was like, "Do you want to hear the good news or the bad news first?" And I was like, "Whichever one first." So then she comes telling me that the insurance is only, was only paying \$50 per visit, and today was the last day of their, of them paying \$50. And she said I would have to pay for my, the rest of my visits when I come to the doctor. And I, I have, I have doctor's appointments every month and I cannot afford to be paying no doctor's bills every month. Like, that's my whole point of trying to have, you know, health insurance. Like, it's... I mean, I'm gonna have to go somewhere else if they can't do better than what they're doing. I totally understand. Um, well, the VIP Standard is a hospital indemnity plan, so the insurance carrier pays set dollar amounts that cover things as long as co-pays have been met. Um, I do know under the VIP Standard, um, your doctor's visits, there's a max of four days. There's, that's probably what is happening. You've reached that limit. So that's the only insurance that y'all carry? Uh, the VIP plans, yes. Oh, yeah, I'm definitely going to have to find something else, because that's not even worth paying for. Like, that's ridiculous. So I will probably be calling back cancelling that once I find some more better health insurance. Okay. Well, is there anything else I can help, help you with today, Latoya? That's it. Awesome. Well, you have a wonderful day, okay? You too. All right, bye-bye.

### **Conversation Format**

Speaker speaker\_0: Thank you for calling Benefits and Encourages. This is Justin, how can I help you today?

Speaker speaker\_1: Hey. Uh, my name is Latoya Pena. Um, I need to talk with someone about this insurance that AmeriStaff, um, got me on.

Speaker speaker\_0: Okay, so AmeriStaff, what's the last four of your Social so I can pull your file for you?

Speaker speaker\_1: 6171.

Speaker speaker\_0: And your first and last name?

Speaker speaker\_1: Latoya Pena.

Speaker speaker\_0: And for security purposes, can you verify your home address, including city, state and zip code, Latoya?

Speaker speaker\_1: 290 Dalewood Drive, Bassett, Virginia, 24055.

Speaker speaker\_0: And your date of birth?

Speaker speaker\_1: 01/15/87.

Speaker speaker\_0: And a good telephone number I have is 276-806-0210?

Speaker speaker\_1: Correct.

Speaker speaker\_0: And the email I have is lovingmythreeboys276@gmail.com?

Speaker speaker\_1: Correct.

Speaker speaker\_0: Okay. How can I help you today?

Speaker speaker\_1: Um, I don't know what kind of insurance they got me on through AmeriStaff, but I just left my doctor's appointment and they are... 'Cause I asked them if I had a co-pay, and she comes telling me... Well, she was like, "Do you want to hear the good news or the bad news first?" And I was like, "Whichever one first." So then she comes telling me that the insurance is only, was only paying \$50 per visit, and today was the last day of their, of them paying \$50. And she said I would have to pay for my, the rest of my visits when I come to the doctor. And I, I have, I have doctor's appointments every month and I cannot afford to be paying no doctor's bills every month. Like, that's my whole point of trying to have, you know, health insurance. Like, it's... I mean, I'm gonna have to go somewhere else if they can't do better than what they're doing.

Speaker speaker\_0: I totally understand. Um, well, the VIP Standard is a hospital indemnity plan, so the insurance carrier pays set dollar amounts that cover things as long as co-pays have been met. Um, I do know under the VIP Standard, um, your doctor's visits, there's a max of four days. There's, that's probably what is happening. You've reached that limit.

Speaker speaker\_1: So that's the only insurance that y'all carry?

Speaker speaker\_0: Uh, the VIP plans, yes.

Speaker speaker\_1: Oh, yeah, I'm definitely going to have to find something else, because that's not even worth paying for. Like, that's ridiculous. So I will probably be calling back cancelling that once I find some more better health insurance.

Speaker speaker\_0: Okay. Well, is there anything else I can help, help you with today, Latoya?

Speaker speaker\_1: That's it.

Speaker speaker\_0: Awesome. Well, you have a wonderful day, okay?

Speaker speaker\_1: You too.

Speaker speaker\_0: All right, bye-bye.