

## Transcript: Malcolm

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### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. ... benefits and a card. This is Malcolm. How can I help you? Hi. I have a question about my insurance. All right. I understand that I do only have limited information. How can I help you? So, uh, my name is Richard, last name King. And I have insur- uh, and I... So I went to the hospital, Washington Regional, and the insurance didn't work. So, I have a question. Uh. Mm-hmm. Is it only for online appointments or my insurance works, uh, like when I go to the hospital physically? Or I should just- What's the last four on your- ... make online appointments? Mm-hmm. What's the last four of your social? 2196. You work for WorkSource? Yes. For security purposes, can you verify your address and date of birth for me? Address is 6200 Watkins Avenue, date of birth, July 24th, 1990. And city, state, and zip code. 72762. Thank you. All right. So the plan... You don't... So the plan that you're enrolled into is a preventive care plan. That's not good for hospitals, doctor's, hospitals and prescriptions. That's probably why you had a bill, because if that, that plan is only good for like wellness checks, physicals, vaccinations, cancer screenings, pap smears, mammogram for women, any preventative care services. Mm-hmm. But wait a second- But it doesn't... Go ahead. Oh, but for my kids, if I, if I take my kids to, to the doctor? So, it looks like you did get enrolled into the, into a medical plan for the following year. Oh. So with the VIP Classic, that one does cover doctors, hospitals and prescriptions. Okay, so it's not covering for me, but covers for my kid? No, it covers for both of you guys. You just now ha-... But it hasn't become active yet 'cause you just now added it to your coverage. The plan that you had before is a preventative care only. That was for you- Oh. ... and your child. Both guys can use that, but it doesn't cover hospital visits. But once it become active, so it will be active for both of us, right? Yes, sir. Looks like you- Okay, um- ... did make that deduction happen. How many... Yeah, how many days left before- I think you have to- ... it will be active? I think you have to... Up to, it's up to WorkSource to make that deduction. Okay, um, now, what, what... Do you know what hospitals I can go and I cannot go? Because I just, I just wanted to take my kids to, you know, like, to checkup and I, I don't know which hospital is going to work because on the website, there is no list of hospitals. You go to multiplan.com, sir. Yes, I went there and it's the worst experience ever. I just logged into my account and it shows me only online appointments, but there is no like other insurances that actually shows me, okay, I can go to this hospital. You shouldn't have to log in. So you shouldn't have to log into an account. You would just go to multiplan.com, sir, and you're gonna look for find a provider. You're gonna click that button and then it should help you find a provider in your area. You shouldn't have to log in to do anything. Okay, so there's no login. Okay. Um. So you go to MultiPlan. So it's M-U-L-T-I Plan- Yes, yes. ....com. Yeah, I was there. And then you go to find a provider. Okay, once I click the find the provider, um, it shows me multiple options. Then you choose a network. So which... Network? Okay. And you go...

You go to MultiPlan Network, and then you go to Limited Benefits Plan. Limited Benefits Plan, okay. So I go to Limited Benefits Plan. Uh, also, so you don't know when my insurance will be active, the new insurance? No, sir. Uh, also I have question. It's one to two weeks- Yeah. ... after you add and it covers. Yes, sir. Okay, once it become... Once my insurance is active, how much am I going to pay every week? It will be \$59.27. \$59 per week? Yes, sir, and 27 cents. Okay. \$59 per week? So a month, it will be like \$200 or more than \$200. Okay, uh, how do I cancel my insurance? I want to cancel my insurance for myself, for my kid. Like, I don't want to pay \$59 at all. You want to cancel all insurances? It's crazy. I just want to cancel everything. Okay. \$59 is not acceptable. Okay. This is crazy. On the phone last time, the guy told me it will be like \$30. I said, "Okay, I'm ready for this." But \$59, no. I'm not paying \$59. I have a better options with... on the marketplace with healthcare.com. It's like... \$200. Can I cancel today? I got that canceled for you, Mr. King. Please be advised the cancellation process does take one to two weeks. Yes. And it's- Okay, just- ... after two weeks you shouldn't see anything else. Yeah, I don't want to be charged at all. So I just, uh, want to cancel my insurance and cancel for my kid. Yes, sir. So I got to cancel- So it's canceled for today, right? Yeah, thank you very much. Again- Okay, so I won't be charged, right? It does take one to two weeks, sir. And it is possible to see deductions within those two weeks, but after two weeks, you should no longer see any deductions. Okay. All right, thank you. All right, thank you. No problem, sir. Was there anything else I can help you with today, Mr. King? No. Thank you. You've been very helpful. Thank you. No problem. Thanks for calling Benefits and a Card. I hope you have a great rest of your week. Mm-hmm, yeah, thank you. Thank you. Yeah.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: ... benefits and a card. This is Malcolm. How can I help you?

Speaker speaker\_2: Hi. I have a question about my insurance.

Speaker speaker\_1: All right. I understand that I do only have limited information. How can I help you?

Speaker speaker\_2: So, uh, my name is Richard, last name King. And I have insur- uh, and I... So I went to the hospital, Washington Regional, and the insurance didn't work. So, I have a question. Uh.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: Is it only for online appointments or my insurance works, uh, like when I go to the hospital physically? Or I should just-

Speaker speaker\_1: What's the last four on your-

Speaker speaker\_2: ... make online appointments? Mm-hmm.

Speaker speaker\_1: What's the last four of your social?

Speaker speaker\_2: 2196.

Speaker speaker\_1: You work for WorkSource?

Speaker speaker\_2: Yes.

Speaker speaker\_1: For security purposes, can you verify your address and date of birth for me?

Speaker speaker\_2: Address is 6200 Watkins Avenue, date of birth, July 24th, 1990.

Speaker speaker\_1: And city, state, and zip code.

Speaker speaker\_2: 72762.

Speaker speaker\_1: Thank you. All right. So the plan... You don't... So the plan that you're enrolled into is a preventive care plan. That's not good for hospitals, doctor's, hospitals and prescriptions. That's probably why you had a bill, because if that, that plan is only good for like wellness checks, physicals, vaccinations, cancer screenings, pap smears, mammogram for women, any preventative care services.

Speaker speaker\_2: Mm-hmm. But wait a second-

Speaker speaker\_1: But it doesn't... Go ahead.

Speaker speaker\_2: Oh, but for my kids, if I, if I take my kids to, to the doctor?

Speaker speaker\_1: So, it looks like you did get enrolled into the, into a medical plan for the following year.

Speaker speaker\_2: Oh.

Speaker speaker\_1: So with the VIP Classic, that one does cover doctors, hospitals and prescriptions.

Speaker speaker\_2: Okay, so it's not covering for me, but covers for my kid?

Speaker speaker\_1: No, it covers for both of you guys. You just now ha-... But it hasn't become active yet 'cause you just now added it to your coverage. The plan that you had before is a preventative care only. That was for you-

Speaker speaker\_2: Oh.

Speaker speaker\_1: ... and your child. Both guys can use that, but it doesn't cover hospital visits.

Speaker speaker\_2: But once it become active, so it will be active for both of us, right?

Speaker speaker\_1: Yes, sir. Looks like you-

Speaker speaker\_2: Okay, um-

Speaker speaker\_1: ... did make that deduction happen.

Speaker speaker\_2: How many... Yeah, how many days left before-

Speaker speaker\_1: I think you have to-

Speaker speaker\_2: ... it will be active?

Speaker speaker\_1: I think you have to... Up to, it's up to WorkSource to make that deduction.

Speaker speaker\_2: Okay, um, now, what, what... Do you know what hospitals I can go and I cannot go? Because I just, I just wanted to take my kids to, you know, like, to checkup and I, I don't know which hospital is going to work because on the website, there is no list of hospitals.

Speaker speaker\_1: You go to multiplan.com, sir.

Speaker speaker\_2: Yes, I went there and it's the worst experience ever. I just logged into my account and it shows me only online appointments, but there is no like other insurances that actually shows me, okay, I can go to this hospital.

Speaker speaker\_1: You shouldn't have to log in. So you shouldn't have to log into an account. You would just go to multiplan.com, sir, and you're gonna look for find a provider. You're gonna click that button and then it should help you find a provider in your area. You shouldn't have to log in to do anything.

Speaker speaker\_2: Okay, so there's no login. Okay. Um.

Speaker speaker\_1: So you go to MultiPlan. So it's M-U-L-T-I Plan-

Speaker speaker\_2: Yes, yes.

Speaker speaker\_1: .....com.

Speaker speaker\_2: Yeah, I was there.

Speaker speaker\_1: And then you go to find a provider.

Speaker speaker\_2: Okay, once I click the find the provider, um, it shows me multiple options.

Speaker speaker\_1: Then you choose a network.

Speaker speaker\_2: So which... Network? Okay.

Speaker speaker\_1: And you go... You go to MultiPlan Network, and then you go to Limited Benefits Plan.

Speaker speaker\_2: Limited Benefits Plan, okay. So I go to Limited Benefits Plan. Uh, also, so you don't know when my insurance will be active, the new insurance?

Speaker speaker\_1: No, sir.

Speaker speaker\_2: Uh, also I have question.

Speaker speaker\_1: It's one to two weeks-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: ... after you add and it covers. Yes, sir.

Speaker speaker\_2: Okay, once it become... Once my insurance is active, how much am I going to pay every week?

Speaker speaker\_1: It will be \$59.27.

Speaker speaker\_2: \$59 per week?

Speaker speaker\_1: Yes, sir, and 27 cents.

Speaker speaker\_2: Okay. \$59 per week? So a month, it will be like \$200 or more than \$200. Okay, uh, how do I cancel my insurance? I want to cancel my insurance for myself, for my kid. Like, I don't want to pay \$59 at all.

Speaker speaker\_1: You want to cancel all insurances?

Speaker speaker\_2: It's crazy. I just want to cancel everything.

Speaker speaker\_1: Okay.

Speaker speaker\_2: \$59 is not acceptable.

Speaker speaker\_1: Okay.

Speaker speaker\_2: This is crazy. On the phone last time, the guy told me it will be like \$30. I said, "Okay, I'm ready for this." But \$59, no. I'm not paying \$59. I have a better options with... on the marketplace with healthcare.com. It's like... \$200. Can I cancel today?

Speaker speaker\_1: I got that canceled for you, Mr. King. Please be advised the cancellation process does take one to two weeks.

Speaker speaker\_2: Yes.

Speaker speaker\_1: And it's-

Speaker speaker\_2: Okay, just-

Speaker speaker\_1: ... after two weeks you shouldn't see anything else.

Speaker speaker\_2: Yeah, I don't want to be charged at all. So I just, uh, want to cancel my insurance and cancel for my kid.

Speaker speaker\_1: Yes, sir. So I got to cancel-

Speaker speaker\_2: So it's canceled for today, right? Yeah, thank you very much.

Speaker speaker\_1: Again-

Speaker speaker\_2: Okay, so I won't be charged, right?

Speaker speaker\_1: It does take one to two weeks, sir. And it is possible to see deductions within those two weeks, but after two weeks, you should no longer see any deductions.

Speaker speaker\_2: Okay. All right, thank you. All right, thank you.

Speaker speaker\_1: No problem, sir. Was there anything else I can help you with today, Mr. King?

Speaker speaker\_2: No. Thank you. You've been very helpful. Thank you.

Speaker speaker\_1: No problem. Thanks for calling Benefits and a Card. I hope you have a great rest of your week.

Speaker speaker\_2: Mm-hmm, yeah, thank you. Thank you.

Speaker speaker\_1: Yeah.