

## Transcript: Malcolm

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### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. ... this is Malcolm, I can help you. Hi, good morning. Uh, I just have question about, uh, the insurance plan. I'm trying to fill out my application now. I need more information to see which one do I take. They have the Stay Healthy Plan, another one called VIP Standard, and there's another one called Stay Healthy... um, Enhance ACA Compliance Plan. So, can you please tell me about them? What staffing company do you work for, ma'am? HSS. Last four of your social? Hold on. Um, I'm a new employee. I address ca- um, I mean, I'm filling my application today. Hold on, give me one second. One moment. Let me just get it out. You need the last four digits? Ma'am, it's fine if you're a brand new hire. So you said, which plans were you interested in? I want to know about them first before I take a decision. Yeah. I have a book with me I tried to read to see what they covered but, it's like I don't really understand. All right. So this MEC Stay Healthy Plan is a wellness... it's good for, like, wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women and preventative care, so for any preventative care services. That does not include doctor's hospitals. The VIP Standard Plan is for doctor's hospitals and prescriptions. Which one is for doctor's and prescriptions? The VIP Standard Plan. The VIP Standard. So this one, what it... Let's say I want to see my primary care or I go to emerg- to the emergency room, what is overhead? The VIP Standard Plan will cover that one. Any emergency room coverage is... that will be included in the VIP Standard. That is not included in the Stay Healthy MEC TeleRx plan. So, with the VIP Standard I can go see my primary care, I can go to the hospital, I can go to the... any urgent care if I need to? You have to go to multiplan.com. That website will tell you what doctors in the area take your insurance. Hmm. So what about the other one, the Enhance? The Stay Healthy MEC Enhanced, it combines both the preventative care with the VIP. Oh, it's a combination of both? Yes, yes, ma'am. Because I, it says I have... I'm going to have co-pay for urgent care visits, specialist care visits, um, primary care visits, so I just have co-pay? Let's see. So yeah, look, primary care visits, like I said, \$10 co-pay, specialist visits are a \$50 co-pay, urgent care visits are \$60 co-pay and you're only limited to four visits per year or annually. Okay. So which one you, you think is the best? I wouldn't be able to make any recommendations unfortunately, ma'am. It's all about... what service- Okay. ... you feel like would benefit you the most. Okay. So you said with the VIP I can go to the emergency room, I'm still going to have co-pay, right? With the MEC Enhanced, yes, ma'am. Can you say that again? With the MEC Enhanced, you will. No, I'm asking about the VIP Standard. Hello? Yes, ma'am. I'm looking at- Yeah, I'm just- ... everything's... can you hold on one moment? Okay. I'd like you to add any co-pays for the VIP Standard because it's not a - Mm-hmm. ... limited benefits plan, so what that means is the doctor or the member sends the claim to the insurance carrier and your pay source approves those set dollar amount. And depending on

the services rendered and it covers the remainder and the claim will be your responsibility. Oh. I, I, I don't get it. Can you... I'm trying to understand the process here. So, what do you mean exactly? Say that again, ma'am? Yeah, you were talking about the Standard one. So let's- Yes, ma'am. ... say... Mm-hmm. Go ahead. I was just agreeing that's what I was referring to. Yeah, we're talking about the Standard one. So let's say something happened, I have to go to the hospital and to the emergency or I have to be a- an in-patient. So what's going to happen? It says surgery in a hospital is \$250 a day for a max of one day, is how much they will pay. It says surgery in a physician office is \$125 a day for a max of two days. Emergency room is \$50 a day for a max of two days. Urgent care facility is \$50 a day for a max of four days. Physician's office is from \$50 a day for a max of four days. That's what the doc- how much they were willing to pay daily, \$50 a day, \$125 a day, depending on the scenario. So the \$50, they going to pay the \$50 or do I have to... or is it gonna be out of my pocket? No, they're paying the... They're only paying \$50 and the rest is your responsibility. Oh, what about if it... let, let's say the bill is \$2,000 for the day, so they're only gonna pay \$50? Yes, ma'am. Oh, wow. That's good. And none of these plans are p- none of these plans are PPO plans. They're all limited benefits plans. So I feel like it's the Enhance that's the, the better deal then. You only have the, like, the co-pay \$10, \$50, stuff like that. I wouldn't be able to make any recommendations. Yeah, I know. All right. I guess I'm okay. Thank you. No problem. Is there anything else I can help you with today, ma'am? No, that's all. All right. Thanks for calling Benefits in the Car. I hope you have a great rest of your week. Thank you.

## Conversation Format

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

Speaker speaker\_1: ... this is Malcolm, I can help you.

Speaker speaker\_2: Hi, good morning. Uh, I just have question about, uh, the insurance plan. I'm trying to fill out my application now. I need more information to see which one do I take. They have the Stay Healthy Plan, another one called VIP Standard, and there's another one called Stay Healthy... um, Enhance ACA Compliance Plan. So, can you please tell me about them?

Speaker speaker\_1: What staffing company do you work for, ma'am?

Speaker speaker\_2: HSS.

Speaker speaker\_1: Last four of your social?

Speaker speaker\_2: Hold on. Um, I'm a new employee. I address ca- um, I mean, I'm filling my application today. Hold on, give me one second.

Speaker speaker\_1: One moment. Let me just get it out.

Speaker speaker\_2: You need the last four digits?

Speaker speaker\_1: Ma'am, it's fine if you're a brand new hire. So you said, which plans were you interested in?

Speaker speaker\_2: I want to know about them first before I take a decision.

Speaker speaker\_1: Yeah.

Speaker speaker\_2: I have a book with me I tried to read to see what they covered but, it's like I don't really understand.

Speaker speaker\_1: All right. So this MEC Stay Healthy Plan is a wellness... it's good for, like, wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women and preventative care, so for any preventative care services. That does not include doctor's hospitals. The VIP Standard Plan is for doctor's hospitals and prescriptions.

Speaker speaker\_2: Which one is for doctor's and prescriptions?

Speaker speaker\_1: The VIP Standard Plan.

Speaker speaker\_2: The VIP Standard. So this one, what it... Let's say I want to see my primary care or I go to emerg- to the emergency room, what is overhead?

Speaker speaker\_1: The VIP Standard Plan will cover that one. Any emergency room coverage is... that will be included in the VIP Standard. That is not included in the Stay Healthy MEC TeleRx plan.

Speaker speaker\_2: So, with the VIP Standard I can go see my primary care, I can go to the hospital, I can go to the... any urgent care if I need to?

Speaker speaker\_1: You have to go to multiplan.com. That website will tell you what doctors in the area take your insurance.

Speaker speaker\_2: Hmm. So what about the other one, the Enhance?

Speaker speaker\_1: The Stay Healthy MEC Enhanced, it combines both the preventative care with the VIP.

Speaker speaker\_2: Oh, it's a combination of both?

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

Speaker speaker\_2: Because I, it says I have... I'm going to have co-pay for urgent care visits, specialist care visits, um, primary care visits, so I just have co-pay?

Speaker speaker\_1: Let's see. So yeah, look, primary care visits, like I said, \$10 co-pay, specialist visits are a \$50 co-pay, urgent care visits are \$60 co-pay and you're only limited to four visits per year or annually.

Speaker speaker\_2: Okay. So which one you, you think is the best?

Speaker speaker\_1: I wouldn't be able to make any recommendations unfortunately, ma'am. It's all about... what service-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... you feel like would benefit you the most.

Speaker speaker\_2: Okay. So you said with the VIP I can go to the emergency room, I'm still going to have co-pay, right?

Speaker speaker\_1: With the MEC Enhanced, yes, ma'am.

Speaker speaker\_2: Can you say that again?

Speaker speaker\_1: With the MEC Enhanced, you will.

Speaker speaker\_2: No, I'm asking about the VIP Standard. Hello?

Speaker speaker\_1: Yes, ma'am. I'm looking at-

Speaker speaker\_2: Yeah, I'm just-

Speaker speaker\_1: ... everything's... can you hold on one moment?

Speaker speaker\_2: Okay.

Speaker speaker\_1: I'd like you to add any co-pays for the VIP Standard because it's not a -

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... limited benefits plan, so what that means is the doctor or the member sends the claim to the insurance carrier and your pay source approves those set dollar amount. And depending on the services rendered and it covers the remainder and the claim will be your responsibility.

Speaker speaker\_2: Oh. I, I, I don't get it. Can you... I'm trying to understand the process here. So, what do you mean exactly?

Speaker speaker\_1: Say that again, ma'am?

Speaker speaker\_2: Yeah, you were talking about the Standard one. So let's-

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_2: ... say... Mm-hmm. Go ahead.

Speaker speaker\_1: I was just agreeing that's what I was referring to.

Speaker speaker\_2: Yeah, we're talking about the Standard one. So let's say something happened, I have to go to the hospital and to the emergency or I have to be a- an in-patient. So what's going to happen?

Speaker speaker\_1: It says surgery in a hospital is \$250 a day for a max of one day, is how much they will pay. It says surgery in a physician office is \$125 a day for a max of two days. Emergency room is \$50 a day for a max of two days. Urgent care facility is \$50 a day for a max of four days. Physician's office is from \$50 a day for a max of four days. That's what the doc- how much they were willing to pay daily, \$50 a day, \$125 a day, depending on the scenario.

Speaker speaker\_2: So the \$50, they going to pay the \$50 or do I have to... or is it gonna be out of my pocket?

Speaker speaker\_1: No, they're paying the... They're only paying \$50 and the rest is your responsibility.

Speaker speaker\_2: Oh, what about if it... let, let's say the bill is \$2,000 for the day, so they're only gonna pay \$50?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_2: Oh, wow. That's good.

Speaker speaker\_1: And none of these plans are p- none of these plans are PPO plans. They're all limited benefits plans.

Speaker speaker\_2: So I feel like it's the Enhance that's the, the better deal then. You only have the, like, the co-pay \$10, \$50, stuff like that.

Speaker speaker\_1: I wouldn't be able to make any recommendations.

Speaker speaker\_2: Yeah, I know. All right. I guess I'm okay. Thank you.

Speaker speaker\_1: No problem. Is there anything else I can help you with today, ma'am?

Speaker speaker\_2: No, that's all.

Speaker speaker\_1: All right. Thanks for calling Benefits in the Car. I hope you have a great rest of your week.

Speaker speaker\_2: Thank you.