

Transcript: Malcolm

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. ... benefits and the card. This is Malcolm. How can I help you? Hi. Um, good morning, Malcolm. This is the first time calling you guys. I'm actually looking to, um... I h- I have some questions and I want to register for the benefit. So you have some questions? Yes. H- how can I help you? So first and foremost, I don't know if I'm... been reading the emails correctly. Um, this is not... what's the word? I live in New York, um, so I do not currently have New York State health insurance. So my goal righteously right now is to either choose between do I need New York State health insurance plus, um, the, um, benefits and a card, or do... can I just have the, um, benefits and a card without getting New York State health insurance? So unfortunately I wouldn't be able to answer that question. Is it because of the- So we're not a c- we're not a c- we're not a carrier. We're just a plan administrator for health insurance for staffing companies. Right. So, um, there's... one of the benefits, uh, minimum essential coverage? Mm-hmm. Is that what it's called? Mm-hmm. Okay. So can you explain that to me? So the m- the minimum essential coverage, that's good for like wellness c- check physicals, vaccinations, cancer screenings, pap smears and mammograms for women, any preventative care services. That doesn't include dental or vision. That doesn't include doctor's hospitals or prescriptions. Okay. So when I click on it, it shows me like the tiers or whatever, but then it does say dental, vision. So I'm just trying to understand that part also. That's a different- That's more like an add-on. Okay. So those are add-ons, but what you just told me is under that minimum essential coverage, correct? Yes, ma'am. The dental, vision, those are all a... those are both add-ons that is not included in the MEC plan. A MEC plan is just a preventative care plan only. Okay. Okay. Um, I mean, preventative care is what you're supposed to get anyway. Um, so... All right. So it's not like, you know, you can... So I, I guess I'm just trying to understand. I want to weigh my options. It's either get this insurance or pay \$700 a month for insurance that I might not be going to the doctor for. So again, I'm just trying to weigh my options before the end of January 'cause both... that's realistically, y'all, um, the closing date from all insurances for me. So, um- I understand. So j- to help you clarify more, none of these plans are PPO plans. They're all limited benefits plans. And what that means if the doctor and the member sends the claim to the insurance carrier and the carrier pays towards the claim up to a set dollar amount. And depending on the services rendered and the coverage, the remainder of that claim will be your responsibility. Oh, okay. So let's say like if you go to the doctor, you get testing, like you usually see, the insurance just takes all of the cost. So what'll happen in this case is they have a set amount per type of visit and then they'll cover that amount but then you just have to pay the rest, right? Essentially it depends, depending on- And- ... depending on what you get done. Right. And, um, and you can cancel anytime, correct? I'm sorry, what staffing company do you work for? Um, Creative Circle. Let's see. Yes, ma'am you're able to

can-... Uh, let me confirm 'cause some plans fall under Section 25 with staffing companies. Let me just make sure that we are- Mm-hmm. ... doesn't have any of those. Okay. So the only plan that you wouldn't be able to cancel is the MEC TeleRX plan because it falls under Section 125. But outside of that one, you'll be able to cancel any of the other plans. And that's the virtual doctor, correct? No, ma'am. That's the preventative care, the minimum essential coverage. Okay. And how much does all of... 'cause a- again, I see the different tiers. I just looked at the most expensive one assuming it gives maybe a little bit more. 'Cause actually I clicked on the guide. Let me not... I, like I didn't click on it. Um, and I scrolled the tiers and the last two tiers kind of look the same to me, which would be the Plus Enhanced and Plus Premier. Wait, so the difference is what? Between the hospital... the group hospital indemnity. So with the- Mm-hmm. ... Enhanced, you get \$100 a day for a hospital confinement and with the Ensure Plus Premier you get \$200 a day. It says intensive care/coronary care unit. With the Enhanced you get \$400 a day. With the Premier you get \$1,000 a day. And it says the annual first occurrence with the hospital with the Ensure Plus Enhanced you get 15 thou- uh, 1,500. Mm-hmm. And then with the Plus Rep- With the 25. ... you get 25. Okay. So I do see that. And that's if you have to stay in the hospital, correct? Due to any type of issue? I couldn't clarify that because again we're not the carrier so I'm not sure what they- Right. Okay. ... offer. No problem. I will Google it. Okay. So that seems to be the only difference. So I guess that's the one that I would like to enroll, the, uh, Plus Premier. All right. What's the last four of your Social? I can pull up your account. Sure. It's 5216. First name? Ese, spelled E-S-E-All right, for security purposes, can you verify your address and date of birth for me? Sure, it's 120 DeKryth Place, Apartment 8E, as in Edward, Bronx, New York, 10475. Um, date of birth, October 26, 1982. Thank you. So we got your phone number, 347-522-5- uh, 7949? Correct. And your email is first name, last name@amp;amp;public.com? First and last name, mm-hmm. Correct. Okay. All right, what else were you interested... You got enrolled into this Uh. cover or you doesn't, you still asking questions? I, I, I wanna... I mean, I, I just honestly, I just wanna do it 'cause I don't have any insurance currently at the moment. And, um, yeah, I'm still not sure if I'm gonna get New York State health insurance right now. And what else were you interested in? Um, w- what about the, um, dental coverage or what do they offer for dental? So with the dental, it says, "Preventative visits are covered at 100%, which may include your basic cleanings and checkups and X-rays once per six months. Once dental work is-" Mm-hmm. "... once, uh, basic dental work such as fillings or extractions, except for surgical extractions will be covered at 80% once you met your annual deductible of \$50 per person. Major services like crowns and orthodontics are not covered and the maximum that this plan will pay per year is \$500." Okay. Okay. Um, hmm. And that is at any dental office, am I correct or is there a specific group that you're only allowed to go to with this? So you would go to amp;public.com, that will tell you what doctor's in the area take your insurance. Okay. Amp;public.com. I just wanna glance at it real quick. Oh, okay. All right. Um, so that's the dental. Uh, do they have any other... I mean, that's hon- 'cause I Yeah. ... think the vision... I already- I feel like I already pay out my pocket for my glasses already. Mm-hmm. There's no need for that. Um, so it'll only be dental. What is this additio... Excuse me. The additional benefit option, so we went over dental, I'm not interested in vision. What is critical ill, um, critical illness? That's for if you were to get like cancer or s- one of those type of illnesses. Okay. It'll help, it'll help you... It'll help pay for it. Well, that's good but sheesh, um, that's \$2.51 something. Um, okay. So let's say behavi- behavioral health, is that like if you needed therapy

or something like that? Which one? Um, behavioral health. That's for mental health. Okay. Yeah, if you need like therapy. Um, group accidents, uninsured amounts, hospital emergency. So when it says group, 'cause I'm only going for myself, am I ignoring... What is the group? I mean, I get it, but I'm not sure how. So if you need to go to the emergency room, it covers up to 250? Okay. So outside, the only add-ons, behavioral health, 24 hour group term life but I feel like I already have life insurance. So, um, I don't know if I need an additional term life. So does that mean they match you, um, 'til you get to this age with the amount that they have listed there? Say that one more time. For term Life A, B and D, it lists these amounts. Can you explain that for me as far as employee? So employee, you would get the \$20,000. If you got enrolled with you and your spouse, your spouse would only be covered for \$2,500. If you got enrolled with your children, your children would only be covered for \$2,500 and then if they turn- Covered for life insurance, correct? Mm-hmm. Mm-hmm. That's the amount that they'll be covered for if they were added to your coverage. Oh. Okay. All right. So outside of the employee premier cost of \$35.73, dental, critical illness. Uh, all right. So c- my second... So I see all th- is there like additional links 'cause I know you just told me, like, when I asked you regards to dental, you gave me a website. For each of these additional benefit options-I don't see here in the guide links to it. I would like to follow up a little bit more on it. Um, is there a way that that can be sent to me, emailed to me? Because it's not in the, um, document here that I'm looking at. Which one is it? Which one is in- Well, I want for... Uh, so you just told me for, um, dental, um, that that would ampublic.com. All right. So... To find additional TIAA information. Right. So, I want to be able to do that for all the additional benefit options to see if it makes sense for me, which one... if I need that or not. Are those links or options available for us to find out more about each of the additional benefit options? Yeah. It's actually... Do you want me to send you the... So, do you have the full benefits guide, or do you just have, like, a couple sheets? Well, this one is... There ain't a few... It just, it just... Especially the benefits of the card, your choice, your plan. Um, two, three, four, five. It's, like, seven pages. So, if anything... Okay. So- Um... ... what I can do, I can send you the, uh, the full benefits guide. That would be- Okay. ... the only information I'll be able to provide, because- Okay. ... we're not the carrier. We're just the plan administrator. Right, right. So for each state there is a carrier, and they're the ones who can possibly answer my questions, right? Yes, ma'am. Okay. Yeah. I'm looking at this right here. Okay. Oh, I'm so sorry. Actually, American Public Life Insurance Company. They cover a majority of the plans that they, that is offered. Okay. So, they can be able to answer my specific questions? Yes, ma'am. Okay. Okay, that makes sense. Okay. So, you do not need to send me anything, I believe. I just need to call them and just ask some questions. And then when I am ready to go in and get... sign up, I can just call back and you can do it over the phone? Yes, ma'am. Okay. Sounds good. Okay, um, thank you. You've been very helpful. You answered all my questions. No problem. How do you pronounce your first name? S-A. No problem, Ms. S-A. Was there anything else I could help you with today? Um, no, that should be it for the moment. Okay. So I do... There is a specific number that you would want to call if you wanted to get back specific questions. Mm-hmm. I can give you that phone number whenever you're ready. Okay. One moment. Okay, I am ready. All right. So her name is Sandra. She's with- There we go. ... she's with American Public Life. Her phone number would be 601-936-3287. 601-936-3287. Yes, ma'am. Okay, great. Thank you so much. That was very helpful. No problem, Ms. S-A. If there's nothing else, thanks for calling Benefits in a Cartel. Hope you have a great rest of your week. You too.

Thank you. Thank you.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: ... benefits and the card. This is Malcolm. How can I help you?

Speaker speaker_2: Hi. Um, good morning, Malcolm. This is the first time calling you guys. I'm actually looking to, um... I h- I have some questions and I want to register for the benefit.

Speaker speaker_1: So you have some questions?

Speaker speaker_2: Yes.

Speaker speaker_1: H- how can I help you?

Speaker speaker_2: So first and foremost, I don't know if I'm... been reading the emails correctly. Um, this is not... what's the word? I live in New York, um, so I do not currently have New York State health insurance. So my goal righteously right now is to either choose between do I need New York State health insurance plus, um, the, um, benefits and a card, or do... can I just have the, um, benefits and a card without getting New York State health insurance?

Speaker speaker_1: So unfortunately I wouldn't be able to answer that question.

Speaker speaker_2: Is it because of the-

Speaker speaker_1: So we're not a c- we're not a c- we're not a carrier. We're just a plan administrator for health insurance for staffing companies.

Speaker speaker_2: Right. So, um, there's... one of the benefits, uh, minimum essential coverage?

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Is that what it's called?

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay. So can you explain that to me?

Speaker speaker_1: So the m- the minimum essential coverage, that's good for like wellness c- check physicals, vaccinations, cancer screenings, pap smears and mammograms for women, any preventative care services. That doesn't include dental or vision. That doesn't include doctor's hospitals or prescriptions.

Speaker speaker_2: Okay. So when I click on it, it shows me like the tiers or whatever, but then it does say dental, vision. So I'm just trying to understand that part also. That's a different-

Speaker speaker_1: That's more like an add-on.

Speaker speaker_2: Okay. So those are add-ons, but what you just told me is under that minimum essential coverage, correct?

Speaker speaker_1: Yes, ma'am. The dental, vision, those are all a-... those are both add-ons that is not included in the MEC plan. A MEC plan is just a preventative care plan only.

Speaker speaker_2: Okay. Okay. Um, I mean, preventative care is what you're supposed to get anyway. Um, so... All right. So it's not like, you know, you can... So I, I guess I'm just trying to understand. I want to weigh my options. It's either get this insurance or pay \$700 a month for insurance that I might not be going to the doctor for. So again, I'm just trying to weigh my options before the end of January 'cause both... that's realistically, y'all, um, the closing date from all insurances for me. So, um-

Speaker speaker_1: I understand. So j- to help you clarify more, none of these plans are PPO plans. They're all limited benefits plans. And what that means if the doctor and the member sends the claim to the insurance carrier and the carrier pays towards the claim up to a set dollar amount. And depending on the services rendered and the coverage, the remainder of that claim will be your responsibility.

Speaker speaker_2: Oh, okay. So let's say like if you go to the doctor, you get testing, like you usually see, the insurance just takes all of the cost. So what'll happen in this case is they have a set amount per type of visit and then they'll cover that amount but then you just have to pay the rest, right?

Speaker speaker_1: Essentially it depends, depending on-

Speaker speaker_2: And-

Speaker speaker_1: ... depending on what you get done.

Speaker speaker_2: Right. And, um, and you can cancel anytime, correct?

Speaker speaker_1: I'm sorry, what staffing company do you work for?

Speaker speaker_2: Um, Creative Circle.

Speaker speaker_1: Let's see. Yes, ma'am you're able to can-... Uh, let me confirm 'cause some plans fall under Section 25 with staffing companies. Let me just make sure that we are-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... doesn't have any of those. Okay. So the only plan that you wouldn't be able to cancel is the MEC TeleRX plan because it falls under Section 125. But outside of that one, you'll be able to cancel any of the other plans.

Speaker speaker_2: And that's the virtual doctor, correct?

Speaker speaker_1: No, ma'am. That's the preventative care, the minimum essential coverage.

Speaker speaker_2: Okay. And how much does all of... 'cause a- again, I see the different tiers. I just looked at the most expensive one assuming it gives maybe a little bit more. 'Cause actually I clicked on the guide. Let me not... I, like I didn't click on it. Um, and I scrolled the tiers and the last two tiers kind of look the same to me, which would be the Plus Enhanced and Plus Premier.

Speaker speaker_1: Wait, so the difference is what? Between the hospital... the group hospital indemnity. So with the-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... Enhanced, you get \$100 a day for a hospital confinement and with the Ensure Plus Premier you get \$200 a day. It says intensive care/coronary care unit. With the Enhanced you get \$400 a day. With the Premier you get \$1,000 a day. And it says the annual first occurrence with the hospital with the Ensure Plus Enhanced you get 15 thou- uh, 1,500.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And then with the Plus Rep-

Speaker speaker_2: With the 25.

Speaker speaker_1: ... you get 25.

Speaker speaker_2: Okay. So I do see that. And that's if you have to stay in the hospital, correct? Due to any type of issue?

Speaker speaker_1: I couldn't clarify that because again we're not the carrier so I'm not sure what they-

Speaker speaker_2: Right. Okay.

Speaker speaker_1: ... offer.

Speaker speaker_2: No problem. I will Google it. Okay. So that seems to be the only difference. So I guess that's the one that I would like to enroll, the, uh, Plus Premier.

Speaker speaker_1: All right. What's the last four of your Social? I can pull up your account.

Speaker speaker_2: Sure. It's 5216.

Speaker speaker_1: First name?

Speaker speaker_2: Ese, spelled E-S-E-

Speaker speaker_1: All right, for security purposes, can you verify your address and date of birth for me?

Speaker speaker_2: Sure, it's 120 DeKryth Place, Apartment 8E, as in Edward, Bronx, New York, 10475. Um, date of birth, October 26, 1982.

Speaker speaker_1: Thank you. So we got your phone number, 347-522-5- uh, 7949?

Speaker speaker_2: Correct.

Speaker speaker_1: And your email is first name, last name@amp;amppublic.com?

Speaker speaker_2: First and last name, mm-hmm. Correct.

Speaker speaker_1: Okay. All right, what else were you interested... You got enrolled into this

Speaker speaker_3: Uh.

Speaker speaker_1: cover or you doesn't, you still asking questions?

Speaker speaker_2: I, I, I wanna... I mean, I, I just honestly, I just wanna do it 'cause I don't have any insurance currently at the moment. And, um, yeah, I'm still not sure if I'm gonna get New York State health insurance right now.

Speaker speaker_1: And what else were you interested in?

Speaker speaker_2: Um, w- what about the, um, dental coverage or what do they offer for dental?

Speaker speaker_1: So with the dental, it says, "Preventative visits are covered at 100%, which may include your basic cleanings and checkups and X-rays once per six months. Once dental work is-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: "... once, uh, basic dental work such as fillings or extractions, except for surgical extractions will be covered at 80% once you met your annual deductible of \$50 per person. Major services like crowns and orthodontics are not covered and the maximum that this plan will pay per year is \$500."

Speaker speaker_2: Okay. Okay. Um, hmm. And that is at any dental office, am I correct or is there a specific group that you're only allowed to go to with this?

Speaker speaker_1: So you would go to amp;amppublic.com, that will tell you what doctor's in the area take your insurance.

Speaker speaker_2: Okay. Amp;amppublic.com. I just wanna glance at it real quick. Oh, okay. All right. Um, so that's the dental. Uh, do they have any other... I mean, that's hon- 'cause I

Speaker speaker_3: Yeah.

Speaker speaker_2: ... think the vision... I already- I feel like I already pay out my pocket for my glasses already.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: There's no need for that. Um, so it'll only be dental. What is this additio... Excuse me. The additional benefit option, so we went over dental, I'm not interested in vision. What is critical ill, um, critical illness?

Speaker speaker_1: That's for if you were to get like cancer or s- one of those type of illnesses.

Speaker speaker_2: Okay.

Speaker speaker_1: It'll help, it'll help you... It'll help pay for it.

Speaker speaker_2: Well, that's good but sheesh, um, that's \$2.51 something. Um, okay. So let's say behavi- behavioral health, is that like if you needed therapy or something like that?

Speaker speaker_1: Which one?

Speaker speaker_2: Um, behavioral health.

Speaker speaker_1: That's for mental health.

Speaker speaker_2: Okay. Yeah, if you need like therapy. Um, group accidents, uninsured amounts, hospital emergency. So when it says group, 'cause I'm only going for myself, am I ignoring... What is the group? I mean, I get it, but I'm not sure how. So if you need to go to the emergency room, it covers up to 250? Okay. So outside, the only add-ons, behavioral health, 24 hour group term life but I feel like I already have life insurance. So, um, I don't know if I need an additional term life. So does that mean they match you, um, 'til you get to this age with the amount that they have listed there?

Speaker speaker_1: Say that one more time.

Speaker speaker_2: For term Life A, B and D, it lists these amounts. Can you explain that for me as far as employee?

Speaker speaker_1: So employee, you would get the \$20,000. If you got enrolled with you and your spouse, your spouse would only be covered for \$2,500. If you got enrolled with your children, your children would only be covered for \$2,500 and then if they turn-

Speaker speaker_2: Covered for life insurance, correct?

Speaker speaker_1: Mm-hmm. Mm-hmm. That's the amount that they'll be covered for if they were added to your coverage.

Speaker speaker_2: Oh. Okay. All right. So outside of the employee premier cost of \$35.73, dental, critical illness. Uh, all right. So c- my second... So I see all th- is there like additional links 'cause I know you just told me, like, when I asked you regards to dental, you gave me a website. For each of these additional benefit options-I don't see here in the guide links to it. I would like to follow up a little bit more on it. Um, is there a way that that can be sent to me, emailed to me? Because it's not in the, um, document here that I'm looking at.

Speaker speaker_1: Which one is it? Which one is in-

Speaker speaker_2: Well, I want for... Uh, so you just told me for, um, dental, um, that that would ampublic.com. All right. So...

Speaker speaker_1: To find additional TIAA information.

Speaker speaker_2: Right. So, I want to be able to do that for all the additional benefit options to see if it makes sense for me, which one... if I need that or not. Are those links or options available for us to find out more about each of the additional benefit options?

Speaker speaker_1: Yeah. It's actually... Do you want me to send you the... So, do you have the full benefits guide, or do you just have, like, a couple sheets?

Speaker speaker_2: Well, this one is... There ain't a few... It just, it just... Especially the benefits of the card, your choice, your plan. Um, two, three, four, five. It's, like, seven pages. So, if anything...

Speaker speaker_1: Okay. So-

Speaker speaker_2: Um...

Speaker speaker_1: ... what I can do, I can send you the, uh, the full benefits guide. That would be-

Speaker speaker_2: Okay.

Speaker speaker_1: ... the only information I'll be able to provide, because-

Speaker speaker_2: Okay.

Speaker speaker_1: ... we're not the carrier. We're just the plan administrator.

Speaker speaker_2: Right, right. So for each state there is a carrier, and they're the ones who can possibly answer my questions, right?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay. Yeah. I'm looking at this right here. Okay. Oh, I'm so sorry. Actually, American Public Life Insurance Company.

Speaker speaker_1: They cover a majority of the plans that they, that is offered.

Speaker speaker_2: Okay. So, they can be able to answer my specific questions?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay. Okay, that makes sense. Okay. So, you do not need to send me anything, I believe. I just need to call them and just ask some questions. And then when I am ready to go in and get... sign up, I can just call back and you can do it over the phone?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay. Sounds good. Okay, um, thank you. You've been very helpful. You answered all my questions.

Speaker speaker_1: No problem. How do you pronounce your first name?

Speaker speaker_2: S-A.

Speaker speaker_1: No problem, Ms. S-A. Was there anything else I could help you with today?

Speaker speaker_2: Um, no, that should be it for the moment.

Speaker speaker_1: Okay. So I do... There is a specific number that you would want to call if you wanted to get back specific questions.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: I can give you that phone number whenever you're ready.

Speaker speaker_2: Okay. One moment. Okay, I am ready.

Speaker speaker_1: All right. So her name is Sandra. She's with-

Speaker speaker_2: There we go.

Speaker speaker_1: ... she's with American Public Life. Her phone number would be 601-936-3287.

Speaker speaker_2: 601-936-3287.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay, great. Thank you so much. That was very helpful.

Speaker speaker_1: No problem, Ms. S-A. If there's nothing else, thanks for calling Benefits in a Cartel. Hope you have a great rest of your week.

Speaker speaker_2: You too. Thank you.

Speaker speaker_1: Thank you.