

## Transcript: Sara

**Marulanda-4520328705785856-6229448060223488**

### Full Transcript

Hello. Thank you for calling the Medical Assistance Card. Uh, my name is Sharon. May I have your name, please? Luis Villareal. Hello, Mr. Villareal, how may I help you? Hi, ma'am. So I have my son. He's, he's in need of speech or physical therapy. Uh, I don't know if I went ahead and called you guys already. I called the AP something, so they called me- That's me. ... told me to call you guys, uh, because it's limited. So I don't know if there's a, a upgrade that I can do or a different type of insurance that I can purchase to, to where it covers him more. 'Cause right now it's only covering him four visits a year at \$30, and he needs more than four visits, uh, in one year. Okay. Let, let me check that for you. Unfortunately, I, I already closed your, um, your file. So can you please provide me- Oh. ... with the name of the agency and the last four of your Social? I'm sorry. It's 8253, the last four of my Social. Okay. And the company was, um... It's, uh, Superior Skilled Trades. Yes. Mr.- Was I speaking to you earlier? Yes. It was me. I was the one who transferred your call. Oh. Okay. You should be- Yeah. So I went ahead and, and spoke to them, and they told me that, I guess, uh, to call you guys again and see if there's an upgrade or see what, what you guys can do, uh, so I can have more visits. Okay. Let me tell you, uh, what the options are. Okay. Okay. The next... I'm sorry. The next plan, uh, will cover, uh, \$90 for a physical and speech, uh, therapy and it will be four times as well. Uh, let me see, what else we got here? Hold on. Look, he would need therapy, I think, like two to three times a week. Okay. Unfortunately, um, that's the, that's the best plan they're offering, coverage of \$90 but up to four times only. There's no better or... Th- that's the maximum coverage they have for... What about a different insurance? Is there like a different insurance that it can go through? Well, if you want to try with a out of the company insurance, yes. But with us, they only offer the VIP Classic and the VIP Pro. That's all what they offering. And the other one you said is \$90 and it's the same thing for only four visits? Yes. It's gonna cover \$90 per visit and it's four visits per year. Okay. And that one will cost you for a employee plus family- 'Cause I've already... 'Cause I know I've been paying quite a few 'cause I... by myself it was almost like \$300 a... I think it was more than three- Wow. I think \$300 a month. I mean, like, uh, yeah, like a month that I was paying. And now with them that I added 'cause I wanted therapy, it's gonna be over I think close to \$600 a month and for them- That is- ... to only accept four, four visits is kind of ridiculous. So I don't know. Maybe I'm gonna have to look for another insurance. This insurance is a, um, limited hospital indemnity. This is not a regular insurance- Okay. ... once that I work with a deductible on percentage or a copay. No. This one doesn't work like that. I'm sorry about it. Do you guys have another... Do you guys have another company you guys work with or is it just with them or is it just you? 'Cause I know that's what the other lady was telling me. No. We only work with APL. Okay. Yes. I'm looking here. No. That's the, that's the only two plans they're offering. Okay. All right, ma'am. If not, um, h- when... How long do I have to take him out of my insurance? Like to cancel it?

Yeah. Like if I want to cancel him and my wife, can I cancel it at any time? Anytime. Yes, sir. Okay. All right. Well, thank you. All righty, sir. You're more than welcome. Have a great day.

## Conversation Format

Speaker None: Hello. Thank you for calling the Medical Assistance Card. Uh, my name is Sharon. May I have your name, please? Luis Villareal. Hello, Mr. Villareal, how may I help you? Hi, ma'am. So I have my son. He's, he's in need of speech or physical therapy. Uh, I don't know if I went ahead and called you guys already. I called the AP something, so they called me- That's me. ... told me to call you guys, uh, because it's limited. So I don't know if there's a, a upgrade that I can do or a different type of insurance that I can purchase to, to where it covers him more. 'Cause right now it's only covering him four visits a year at \$30, and he needs more than four visits, uh, in one year. Okay. Let, let me check that for you. Unfortunately, I, I already closed your, um, your file. So can you please provide me- Oh. ... with the name of the agency and the last four of your Social? I'm sorry. It's 8253, the last four of my Social. Okay. And the company was, um... It's, uh, Superior Skilled Trades. Yes. Mr.- Was I speaking to you earlier? Yes. It was me. I was the one who transferred your call. Oh. Okay. You should be- Yeah. So I went ahead and, and spoke to them, and they told me that, I guess, uh, to call you guys again and see if there's an upgrade or see what, what you guys can do, uh, so I can have more visits. Okay. Let me tell you, uh, what the options are. Okay. Okay. The next... I'm sorry. The next plan, uh, will cover, uh, \$90 for a physical and speech, uh, therapy and it will be four times as well. Uh, let me see, what else we got here? Hold on. Look, he would need therapy, I think, like two to three times a week. Okay. Unfortunately, um, that's the, that's the best plan they're offering, coverage of \$90 but up to four times only. There's no better or... Th- that's the maximum coverage they have for... What about a different insurance? Is there like a different insurance that it can go through? Well, if you want to try with a out of the company insurance, yes. But with us, they only offer the VIP Classic and the VIP Pro. That's all what they offering. And the other one you said is \$90 and it's the same thing for only four visits? Yes. It's gonna cover \$90 per visit and it's four visits per year. Okay. And that one will cost you for a employee plus family- 'Cause I've already... 'Cause I know I've been paying quite a few 'cause I... by myself it was almost like \$300 a... I think it was more than three- Wow. I think \$300 a month. I mean, like, uh, yeah, like a month that I was paying. And now with them that I added 'cause I wanted therapy, it's gonna be over I think close to \$600 a month and for them- That is- ... to only accept four, four visits is kind of ridiculous. So I don't know. Maybe I'm gonna have to look for another insurance. This insurance is a, um, limited hospital indemnity. This is not a regular insurance- Okay. ... once that I work with a deductible on percentage or a copay. No. This one doesn't work like that. I'm sorry about it. Do you guys have another... Do you guys have another company you guys work with or is it just with them or is it just you? 'Cause I know that's what the other lady was telling me. No. We only work with APL. Okay. Yes. I'm looking here. No. That's the, that's the only two plans they're offering. Okay. All righty, ma'am. If not, um, h- when... How long do I have to take him out of my insurance? Like to cancel it? Yeah. Like if I want to cancel him and my wife, can I cancel it at any time? Anytime. Yes, sir. Okay. All right. Well, thank you. All righty, sir. You're more than welcome. Have a great day.