

Transcript: Sara

Marulanda-5038906071269376-5952845718175744

Full Transcript

Your call may be- Is this- ... monitored or recorded for quality assurance purposes. Hey. Hello, Mr. Adam? Hey. Let me merge you. Thank you for calling back. Okay, this is- All right. ... what we can do. Um- Vanessa's on the phone n- right now. Hi. ... because my spouse- Hi. How you doing, ma'am? Good, how are you? Good. Okay, thank you. Um, your spouse is telling me that, uh, you're going to need, uh, to be enrolled on medical, but he don't. Uh, in that case- Well, no, I have to be in medical. I, I, I have to be on a plan, right? But the plan- Yes, you do have to be on a plan. ... is going to be around her. I don't have to worry about it as much- Okay. ... because I use the VA, so she needs to be involved and- Um, do you have the- ... we understand, because we both don't understand. Okay. Ma'am, do you have the benefit guide there with you? Yes. Okay, so I'm going to start explaining what the plans will cover. Okay. If you go to page two, just check the n- the bottom of the page. Uh, there is some, uh, blank pages on the top. Yeah, I know. And they have the numbers. Yep. Yep. Okay, so under Stay Healthy, MEC/Telrx, that one is the- Mm-hmm. ... preventive... The first plan is preventive care. For you and your spouse it's going to be \$19.78. Um, what that plan will cover is explained on page number eight. Mm-hmm. So, uh, for wo- for women it will cover screenings like blood pressure, iron deficiency, breast cancer, that's the mammography. Yeah. Uh, cervical cancer, Pap smear. Yep, I read all that and I understand. So it's all what they cover. Mm-hmm. Okay. So, uh, that's the first plan. That one will not cover any doctor visitations if you are sick. It will cover only one physical exam examination and virtual urgent care and, uh, prescriptions under 300. Okay. Okay, so I, I don't- The next plan- ... have a question about the Insure Plus, right? Sure. Yeah. So if I go to my doctor, will that cover my copay? Or what insurance basically- This plan is not a major... ... you use with that? Okay, this is not a major medical insurance. These plans will not cover... They don't work like with the copay or, uh, deductible, no. They're only going to cover- Okay. ... a flat fee. If you see under InsurePI- or, uh, Insure Enhanced, they will cover \$75 for outpatient sickness. Any difference between the final bill and what they covered will be your responsibility. Go ahead. The amounts you see reflected on that benefit guide is what the insurance will cover. Any difference will be your responsibility. Okay. So this isn't like medical insurance, right? Like if I, I need a surgery, this doesn't look... Like I will have to get a separate insurance policy? Like if you needed surgery, InsurePlus will cover up to \$1,000 based on surgical schedule. And InsurePlus En- Enhanced will cover up to \$2,000 based on surgical schedule. Okay. They will help you cover some, but their own percentage- Right. ... on deductible. Mm-hmm. Right, correct. Okay. Okay. So what is... Like, if I have a particular doctor, uh, I guess what is your network coverage with that? Okay, if you are... If you enrolled on the preventive care plan, they will, uh, require network. The InsurePlus or InsurePlus Enhanced, they don't reco- require network. Even if your doctor... I mean, there is two options. Your doctor can send a claim to APL and they will cover,

um, whatever they're going to cover or you can pay from your package and you may, mm, create a claim and, uh, they will refund you or reimburse you whatever, uh, the coverage will be. Okay. Okay, well, I'm going to have to call my doctors and see how that works with them. Um- Mm-hmm. ... because I don't even know what you guys have in network or out of network or anything like that, so... If, if it's a medical coverage, they don't require network, so you can go to any doctor. But if it's- Okay. ... under the preventive care plan, it has to be under multi-multi-plan network. Okay. All righty. That makes sense. Well, I mean, I get that. We get... Uh, I get that point, but, uh, yeah. Um, but you're saying it only covers up to 2,000, is the, the top tier one only covers 2,000 for a surgery? Yes, sir. But that... So say my- So- ... surgery is like \$5,000, you guys would only cover \$2,000 of it, right? Yes. It is, that's what it is. And how much is it a month? A patient- Um, this per patient. Uh, if you want the \$2,000 coverage is the InsurePlus Enhanced, it's going to be \$42.17 per week. Per week. So- Yes, sir. ... that's \$200 almost. It's \$160 per month which is \$2,000 a year. So that make... How does that make any sense unless you have two surgeries, more than one surgery per year? That is makes no sense at all. No. It's- Do you, do you- It's fine. You, you know what I'm saying? Yes, I understand that. Most th- that's the, the, the... My company picked the most terrible insurance plan you could have. Yeah. Okay. Well, I'll have to review everything and see what my doctor that I use, you know, my, uh, for, I mean, just my yearly stuff or whatever, just urgent care, I have to see what they cover because I don't want to go into a facility and then get stuck with the bill and then you guys don't cover it. And then me tracking you guys down to try to put in a claim and then me have to... Like, what is the waiting period for that if I put in a claim? Do you guys usually take care of that in 30 days or is it like a year? 25 days. Usually it takes 25 days. Oh. Oh, okay. Yes. Okay. Okay. Okay. Just keep in mind the deadline for the company open enrollment period is going to be December the 19th. Okay. Gotcha. All right. Okay. Well, I'm gonna call my doctors and ask them how they work with this stuff. I just want to make sure I don't, I don't get stuck with a huge bill. Yeah. Sure, I understand. Yeah. If you need a few thousand dollars to go ahead and cover it for when, like- Yeah. Okay. Oh my god, just ambulance rides cost more than that. It's ridiculous. Yeah. Okay. Oh my goodness. I, I, sorry, I'll figure it out. Um, all right- Yeah, well, I appreciate it. 30 seconds left to go. ... well, I appreciate the information. All right. If I have any more questions, am I able to call you back, um- Yes, ma'am. ... and be, and it's okay for me to talk without my husband being on the other line or does he have to be on the other line also? Okay, he will need to be on the other line for the enrollment. Okay. Because you got the 30 seconds. Once you are enrolled then you can- Okay. Once you're enrolled 30 seconds. Okay, gotcha. Okay. Once you're enrolled. Okay, honey. All right. No problem. I'll call a few doctors of mine tomorrow just to kind of see what the process is with this card and then I will, um, decide on what to do and then we'll give you a call back. Sure, ma'am. I understand. Thank you. Okay, thank you. Thank you. Thank you for calling.

Conversation Format

Speaker None: Your call may be- Is this- ... monitored or recorded for quality assurance purposes. Hey. Hello, Mr. Adam? Hey. Let me merge you. Thank you for calling back. Okay, this is- All right. ... what we can do. Um- Vanessa's on the phone n- right now. Hi. ... because

my spouse- Hi. How you doing, ma'am? Good, how are you? Good. Okay, thank you. Um, your spouse is telling me that, uh, you're going to need, uh, to be enrolled on medical, but he don't. Uh, in that case- Well, no, I have to be in medical. I, I, I have to be on a plan, right? But the plan- Yes, you do have to be on a plan. ... is going to be around her. I don't have to worry about it as much- Okay. ... because I use the VA, so she needs to be involved and- Um, do you have the- ... we understand, because we both don't understand. Okay. Ma'am, do you have the benefit guide there with you? Yes. Okay, so I'm going to start explaining what the plans will cover. Okay. If you go to page two, just check the n- the bottom of the page. Uh, there is some, uh, blank pages on the top. Yeah, I know. And they have the numbers. Yep. Yep. Okay, so under Stay Healthy, MEC/Telrx, that one is the- Mm-hmm. ... preventive... The first plan is preventive care. For you and your spouse it's going to be \$19.78. Um, what that plan will cover is explained on page number eight. Mm-hmm. So, uh, for wo- for women it will cover screenings like blood pressure, iron deficiency, breast cancer, that's the mammography. Yeah. Uh, cervical cancer, Pap smear. Yep, I read all that and I understand. So it's all what they cover. Mm-hmm. Okay. So, uh, that's the first plan. That one will not cover any doctor visitations if you are sick. It will cover only one physical exam examination and virtual urgent care and, uh, prescriptions under 300. Okay. Okay, so I, I don't- The next plan- ... have a question about the Insure Plus, right? Sure. Yeah. So if I go to my doctor, will that cover my copay? Or what insurance basically- This plan is not a major... ... you use with that? Okay, this is not a major medical insurance. These plans will not cover... They don't work like with the copay or, uh, deductible, no. They're only going to cover- Okay. ... a flat fee. If you see under InsurePI- or, uh, Insure Enhanced, they will cover \$75 for outpatient sickness. Any difference between the final bill and what they covered will be your responsibility. Go ahead. The amounts you see reflected on that benefit guide is what the insurance will cover. Any difference will be your responsibility. Okay. So this isn't like medical insurance, right? Like if I, I need a surgery, this doesn't look... Like I will have to get a separate insurance policy? Like if you needed surgery, InsurePlus will cover up to \$1,000 based on surgical schedule. And InsurePlus En- Enhanced will cover up to \$2,000 based on surgical schedule. Okay. They will help you cover some, but their own percentage- Right. ... on deductible. Mm-hmm. Right, correct. Okay. Okay. So what is... Like, if I have a particular doctor, uh, I guess what is your network coverage with that? Okay, if you are... If you enrolled on the preventive care plan, they will, uh, require network. The InsurePlus or InsurePlus Enhanced, they don't require network. Even if your doctor... I mean, there is two options. Your doctor can send a claim to APL and they will cover, um, whatever they're going to cover or you can pay from your package and you may, mm, create a claim and, uh, they will refund you or reimburse you whatever, uh, the coverage will be. Okay. Okay, well, I'm going to have to call my doctors and see how that works with them. Um- Mm-hmm. ... because I don't even know what you guys have in network or out of network or anything like that, so... If, if it's a medical coverage, they don't require network, so you can go to any doctor. But if it's- Okay. ... under the preventive care plan, it has to be under multi- multi-plan network. Okay. All righty. That makes sense. Well, I mean, I get that. We get... Uh, I get that point, but, uh, yeah. Um, but you're saying it only covers up to 2,000, is the, the top tier one only covers 2,000 for a surgery? Yes, sir. But that... So say my- So- ... surgery is like \$5,000, you guys would only cover \$2,000 of it, right? Yes. It is, that's what it is. And how much is it a month? A patient- Um, this per patient. Uh, if you want the \$2,000 coverage is the InsurePlus Enhanced, it's going to be \$42.17 per week.

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