

Transcript: Sara

Marulanda-5608824534155264-4903515004026880

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thanks for calling Benefits in a Cart. My name is Sarah. May I have your government, please? Yes. My name is Remigio Guerra. Hello, sir. How may, how may I help you? Yes, I was looking to, uh, get some help filling out a client insurance verification form I've gotten from my therapist. Are you able to help me out with that? Sure. What company are you working with? I'm working with HTC Healthcare. Okay. And may I have the last four of your Social, please? Yes. The last four of my Social are 5906. Remigio Guerra? Yes. And, uh, just for security purposes, can you please verify your address and date of birth? Yes. My address is 5738 Orchard Court, and my date of birth is May 21st, 1998. And is your email Zezo with Z both 1632@outlook.com? Yes. And is your phone number 517-897-6705? Yep. That's my phone number. Thank you very much. Okay, um, what would you like to do on your account? Uh, on my account, I, um, I'm just looking to get some information about my coverage. Is that something you can help me out with? Yes. Um, you are enrolled on MEC TeleRx, uh, which is a preventive care plan and behavioral health. Um- Um- Go ahead. I'm sorry. Uh, I, I think I got... I'm gonna go through some, uh, just some questions here. Uh, like do you know what my- Sure. ... in-network deductible is? Okay. The plan you are enrolled on, but any doctor visitations unless, uh, you go for a virtual care, your network is a multi-plan. And if you wanna see a doctor because you're not feeling well, you need to use your virtual care. All right. So I'm, I'm not sure I understood what you said. So does, um, I, I, I guess- Oh, okay. Yeah. I guess let me clear this, let me clear this up. Yeah. I have a, I have a page in front of me with, with forms and questions that need to be filled out, and one of them is- Okay. ... a deductible. I need to list the amount my deductible is in network. If I don't have one, I'll just put zero. Okay. What should I- Sure. What should I put in there? Um, I imagine zero because there is no deductible. All right. Uh, do I have any out-of-network deductible or is it the same? Uh, there is no coverage out of network. All right. And then copay, do I have copay? Uh, what's that in and out of network? No copays. Uh, everything, the benefits, the offering, the benefits under this plan will be covered 100% in network. Out of network, there is no coverage, no nothing, but there is no copay. There is no copay in network? No sir. No. All right. So I should put down zero for all this? Yes, sir. Okay. Do you know what my maximum out-of-pocket stop-loss amount per year is? No, there is no information about that. Um, just remember, all those questions were, uh, you have there on that, um, the questions you're, you're, you're making, they're like for a major medical insurance. This is not a major medical insurance. This is not even medical insurance. Uh, this is a preventive care. Preventive will cover for one physical yearly examination, blood works, vaccinations. Um, let me get over there to explain you that. Give me just a minute. All right. Okay. It will cover one physical yearly examination, blood pressure screenings, aortic aneurysm screenings, cholesterol, colorectal cancer screenings, depression, diabetes,

hepatitis C, syphilis, HIV, lung cancer, tuberculosis, unhealthy alcohol use, and obesity screenings. It will give you counseling for a healthy diet, um, uh, reduce UV exposure, tobacco cessations, and prevention of STIs. And it will cover, uh, supplement drugs like aspirin and statins, and it will cover immunizations like influenza, tetanus, diphtheria pertussis, varicella, HPV, shingles, mumps, rubella, pneumococcal, meningococcal, hepatitis A and B. And it will cover, um, uh, hold on, uh, like video calls for virtual care. And it will, it includes a PreRx, which is a prescription coverage. But this plan will not include any hospital indemnity or, uh, uh, physical doctor visitations or ER or, uh, urgent care facility visitations. None of those. Those are under medical, but you're not enrolled in medical. You're enrolled in preventive care. All righty. And would, uh... I'm doing this to get, uh, covered in therapy. That would be covered, right? I, I'm sorry. Covered with what? Therapy? The, like, me- mental ther-, uh, yeah, therapy. Okay. You're talking about, um, like behavioral health? Behavioral health, yeah. Okay. Have you, um, like login for behavioral health? Uh, have I logged into behavioral health? Yes. For behavioral health, you need to create like a login. And they will, um, that will give you access, uh, to make an appointment with, um, with counselors. That's gonna be as well a video call. It's not a, um, a physical, uh, appointment. Uh. Yeah. What else? Give me a moment. I guess, yeah- Here, what do I have? ... I was... Yes, and, and- I was looking to- Right. I'm sorry, continue. No, what I say is, this will be like a video call and you can speak with a prof- licensed professionals and the appointment is gonna be \$65, but it has to be the doctors that are, uh, or the professionals that are with their network. I don't... I didn't catch that. You said that... Did you say that, um, you, you only a- so... Yeah, I guess I'm, I'm trying to get into words what I think you said. Um... Yeah, I think I just had trouble understanding what you were saying, but I am... I was just trying to get coverage with the therapist I was working with before I had to switch jobs, and I'm just trying to see if they're still in-network. Yeah. Is it, uh, the same deal as like they would be in-network or out of network, or can I only get behavioral, um, management from the website that you listed? Yes. They only, um, covers, uh, the, the professionals that are on their network. And they have their own network? Like, they don't... Yeah. I guess, yeah. If you want, I can give you their phone number or transfer your call with them. I think, uh... I'm not sure if that's what I'll need, because- No, what I mean is, for you to verify if they're on their network or not, or the doctor- Yes, yes, yes, yes, yes. ... that you're working with. Yes. I would. Okay. The number is 855... You know what? Give me just a minute. I wanna verify and be 100% sure this is the number. May I put you on hold just for a minute? Uh, yes, you can. Thank you. Sure. Okay. I'll be right back with you. Thank you. Mr. Kerra? Hello. Thank you for waiting, sir. Yes, hello. Okay. I'm gonna give you the phone number. All right. Y- Just let me know whenever you're ready. All right. Uh, I'm ready for the phone number. Okay. It is 855- 855. 636- 636. 3669. 3669. Yes, sir. All right. I'll go ahead and give that number a call. Thank you so much. You're more than welcome. Anything else that I can help you with? Uh, no, thank you. You have a nice day. Bye-bye. As well. Hmm, bye-bye.

Conversation Format

Speaker None: Your call may be monitored or recorded for quality assurance purposes.
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please? Yes. My name is Remigio Guerra. Hello, sir. How may, how may I help you? Yes, I was looking to, uh, get some help filling out a client insurance verification form I've gotten from my therapist. Are you able to help me out with that? Sure. What company are you working with? I'm working with HTC Healthcare. Okay. And may I have the last four of your Social, please? Yes. The last four of my Social are 5906. Remigio Guerra? Yes. And, uh, just for security purposes, can you please verify your address and date of birth? Yes. My address is 5738 Orchard Court, and my date of birth is May 21st, 1998. And is your email Zezo with Z both 1632@outlook.com? Yes. And is your phone number 517-897-6705? Yep. That's my phone number. Thank you very much. Okay, um, what would you like to do on your account? Uh, on my account, I, um, I'm just looking to get some information about my coverage. Is that something you can help me out with? Yes. Um, you are enrolled on MEC TeleRx, uh, which is a preventive care plan and behavioral health. Um- Um- Go ahead. I'm sorry. Uh, I, I think I got... I'm gonna go through some, uh, just some questions here. Uh, like do you know what my- Sure. ... in-network deductible is? Okay. The plan you are enrolled on, but any doctor visitations unless, uh, you go for a virtual care, your network is a multi-plan. And if you wanna see a doctor because you're not feeling well, you need to use your virtual care. All right. So I'm, I'm not sure I understood what you said. So does, um, I, I, I guess- Oh, okay. Yeah. I guess let me clear this, let me clear this up. Yeah. I have a, I have a page in front of me with, with forms and questions that need to be filled out, and one of them is- Okay. ... a deductible. I need to list the amount my deductible is in network. If I don't have one, I'll just put zero. Okay. What should I- Sure. What should I put in there? Um, I imagine zero because there is no deductible. All right. Uh, do I have any out-of-network deductible or is it the same? Uh, there is no coverage out of network. All right. And then copay, do I have copay? Uh, what's that in and out of network? No copays. Uh, everything, the benefits, the offering, the benefits under this plan will be covered 100% in network. Out of network, there is no coverage, no nothing, but there is no copay. There is no copay in network? No sir. No. All right. So I should put down zero for all this? Yes, sir. Okay. Do you know what my maximum out-of-pocket stop-loss amount per year is? No, there is no information about that. Um, just remember, all those questions were, uh, you have there on that, um, the questions you're, you're, you're making, they're like for a major medical insurance. This is not a major medical insurance. This is not even medical insurance. Uh, this is a preventive care. Preventive will cover for one physical yearly examination, blood works, vaccinations. Um, let me get over there to explain you that. Give me just a minute. All right. Okay. It will cover one physical yearly examination, blood pressure screenings, aortic aneurysm screenings, cholesterol, colorectal cancer screenings, depression, diabetes, hepatitis C, syphilis, HIV, lung cancer, tuberculosis, unhealthy alcohol use, and obesity screenings. It will give you counseling for a healthy diet, um, uh, reduce UV exposure, tobacco cessations, and prevention of STIs. And it will cover, uh, supplement drugs like aspirin and statins, and it will cover immunizations like influenza, tetanus, diphtheria pertussis, varicella, HPV, shingles, mumps, rubella, pneumococcal, meningococcal, hepatitis A and B. And it will cover, um, uh, hold on, uh, like video calls for virtual care. And it will, it includes a PreRx, which is a prescription coverage. But this plan will not include any hospital indemnity or, uh, uh, physical doctor visitations or ER or, uh, urgent care facility visitations. None of those. Those are under medical, but you're not enrolled in medical. You're enrolled in preventive care. All righty. And would, uh... I'm doing this to get, uh, covered in therapy. That would be covered, right? I, I'm sorry. Covered with what? Therapy? The, like, me- men-

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