

Transcript: VICTORIA

Taylor-4908614551650304-5943152652369920

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Cart. This is Victoria. How can I help you? Hi, there. I am, I have a couple questions about, um, about coverage. I'm trying to figure out whether I can add my daughter to my insurance during open enrollment. Um, she's a college student, and they, they have kind of specific requirements for students. Um, and so I guess I'm just not fully understanding whether, whet- whether this meets, um, their standards. So I'm just wondering if, uh, if I can ask some questions. Okay. What's the name of the agency you work for? I work for Creative Circle. Okay. Give me one second. Yeah. It looks like they're- Hi. ... in open enrollment up until the 31st of this month. Right. Right. Um, so you can definitely make changes to your enrollment and you can add on dependent children. They would have to be under the age of 26. Yeah. She's 19. So, um, do you have access though to, like, plan details as far as coverage goes? Yes. Um, now we're just the administrators, so the information I have is pretty generic. But I can definitely go over the, uh, different plans with you. What, what plans do you have questions about? Well, w- let me give you the... So basically, I can opt to get her insurance through the school. It's just a lot more expensive. Otherwise, I can complete a waiver, but, um, there, there are requirements for that waiver. So it says, "The waiver requirements, your plan provides access to healthcare providers in the Portland, Oregon area for emergency and non-emergency conditions." Um, so I'm wondering does... Is that, like even that first requirement, would that work for the Creative Circle plan? So there's multiple medical plans to choose from and they all work a little bit differently, um, just depending on the plan that you choose. Now this is not major medical insurance, so it's not going to be comparable to like Blue Cross Blue Shield or United Health. Um, depending on the plan that you choose, it would either cover preventative services or it would cover non-preventative services. Um, so it's like one or the other, or you can, you know, get the plan that covers preventative services along with one of the hospital indemnity that covers non-preventative. Um, but as far as like who you could see, as long as they're within the MultiPlan network, uh, you should be able to see them. Okay. And you guys have providers in Portland? I'm not in the Portland area, so I'm not sure myself. I would assume so. Um, but you can go onto multiplan.com or you can call MultiPlan and they can help you find a provider. Okay. Um, and then I guess I'm a little con... The whole, um, indemnity add-on thing is a little bit confusing. I, I guess I don't fully understand what that entails. So the hospital indemnity plans, the Ensure Plus, the Ensure Plus Enhanced and the Ensure Plus Premier, all three of these plans are not going to cover preventative care. Um, so that's... Preventative care is typically like your yearly physicals, vaccinations and preventative screenings. So there's no coverage for that under the Ensure Plus plans. Okay. But what they do provide coverage for is if you were to be admitted to the hospital. They have some surgical benefits. They also have coverage on

emergency room, uh, physician's office, as well as prescriptions. Okay. Um, now the Ensure Plus plans, there is no co-pay. There is no deductible associated with these plans because it's not major medical. How it works is the insurance is going to cover a set dollar amount towards the benefits for a certain amount of days, um, and you pay the remainder of the bill. Okay. So- Yeah. ... and obviously that set dollar amount would depend on w- what is happening. Right. I don't know if you have- Okay. ... a copy of the benefits guide, but it actually breaks it down for you, um, in the benefits guide. Okay. The plans. Okay. So I, I can look deeper into that. Um, okay. So you're saying that the indemnity is non-preventative stuff. Right. But then the kind of basic one that... Like I'm, I've just opted into the, to the kind of first tier and I don't, I don't have it in front of me right now. What is it saying? Let me multi-plan thing here. It just says MEC coverage. So do you... Do they stack? Like do you get the, the MEC coverage and the indemnity plan so then you actually have preventative and non-preventative? You can do that. Yes, ma'am. You can get the Stay Healthy with one of the Ensure Plus plans. Okay. Okay. Okay. Um, so I'm just... I'm looking at this thing. And then-Do you know if one of the indemnity plans covers, it says your plan covers- it needs to cover inpatient and outpatient mental health care? That, I don't know of. That would be more of a question for the insurance carrier, just because the information I have- Okay. ... doesn't state anything for mental health coverage, so I'm not- I'm not sure. Um... Okay. And it doesn't... I do see outpatient sickness. Uh, there is coverage for that under the, uh, Insure Plus plans, but that's the only thing that I see that states outpatient. Okay. Um, and these plans, are they ACA compliant? Uh, the Stay Healthy MEC TeleRx is ACA compliant, but none of the Insure Plus plans are. Okay, so Stay Healthy... Okay, so then if I wanted to just call, so you're- so I need to get into the... Do I call Multiplan? Uh, that's- Or, I guess I'm gonna- Yeah, so you would call Multiplan if you're wanting to find a provider. So they would be able to help you find providers in your area. Now, if you have, like, further questions about the coverage itself, um, that, I would need to give you a phone number to call for the insurance carrier. Um, do you have an active, um... Do you have an active plan with us? I do, yeah. I just haven't added my daughter because I just started this job in, um, October, and so she was covered the first semester under her university plan, and I have until the 17th to put the waiver in for her, and- and you know, obviously till the end of January to add her onto this plan if it works out. I just didn't, I just wanted to make sure that we were meeting the university's guidelines, um, so that, like, in case they didn't get back to me before the 31st and all of a sudden they're like, oh, yeah, this doesn't meet. Like if I add her and then they say, "Oh, sorry, this doesn't meet our requirements," you know, then she's added and not able to use it. So, I'm just trying to meet their needs. Okay, are you currently... Okay, I understand. Um, let me rephrase my question. Okay. Are you currently enrolled into one of the Insure Plus plans or do you have the Stay Healthy MEC TeleRx currently? I believe what I have is just the s- the Stay Healthy, um, MEC. Okay. Um, the reason why I'm asking is because for members that don't have an active policy with American Public Life, I have to give them specific numbers for two different agents. Um, so... Oh, I see. Uh, the first number I'm going to give you is for Dilicia. Okay. Her phone number is 601-936-3290. Okay. If she doesn't answer, uh, you can try reaching out to Sandra. Her phone number is, um, 601-936-3287. 3287. Okay. And remind me what company they're with? Uh, they're with American Public Life. Okay. And that's the insurance provider for, uh, the Insure Plus plans, whether it's like the Insure Plus, the Insure Plus Enhanced or the Premier. Right. Um, just so you know, they also do the dental, critical illness, um, term life, uh,

and the 24-hour group accident policies. So if you have questions about those, you can also ask them about that. Oh, great, because I do have a- a dental question too, because I, um... Yeah, okay. Um, all right great. Then I think I should be able- hopefully one of them will be able to answer my question. Okay. And then if you do decide to make those changes, you can just call us back and we can pull you up and make those changes for you. Okay, perfect. All righty. Great. Well, thank you so much for your help. I really appreciate it. Yes, ma'am. Have a good day. You too. Bye-bye. You- bye-bye.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits in a Cart. This is Victoria. How can I help you?

Speaker speaker_2: Hi, there. I am, I have a couple questions about, um, about coverage. I'm trying to figure out whether I can add my daughter to my insurance during open enrollment. Um, she's a college student, and they, they have kind of specific requirements for students. Um, and so I guess I'm just not fully understanding whether, whet- whether this meets, um, their standards. So I'm just wondering if, uh, if I can ask some questions.

Speaker speaker_1: Okay. What's the name of the agency you work for?

Speaker speaker_2: I work for Creative Circle.

Speaker speaker_1: Okay. Give me one second. Yeah. It looks like they're-

Speaker speaker_2: Hi.

Speaker speaker_1: ... in open enrollment up until the 31st of this month.

Speaker speaker_2: Right. Right.

Speaker speaker_1: Um, so you can definitely make changes to your enrollment and you can add on dependent children. They would have to be under the age of 26.

Speaker speaker_2: Yeah. She's 19. So, um, do you have access though to, like, plan details as far as coverage goes?

Speaker speaker_1: Yes. Um, now we're just the administrators, so the information I have is pretty generic. But I can definitely go over the, uh, different plans with you. What, what plans do you have questions about?

Speaker speaker_2: Well, w- let me give you the... So basically, I can opt to get her insurance through the school. It's just a lot more expensive. Otherwise, I can complete a waiver, but, um, there, there are requirements for that waiver. So it says, "The waiver requirements, your plan provides access to healthcare providers in the Portland, Oregon area for emergency and non-emergency conditions." Um, so I'm wondering does... Is that, like even that first requirement, would that work for the Creative Circle plan?

Speaker speaker_1: So there's multiple medical plans to choose from and they all work a little bit differently, um, just depending on the plan that you choose. Now this is not major medical insurance, so it's not going to be comparable to like Blue Cross Blue Shield or United Health. Um, depending on the plan that you choose, it would either cover preventative services or it would cover non-preventative services. Um, so it's like one or the other, or you can, you know, get the plan that covers preventative services along with one of the hospital indemnity that covers non-preventative. Um, but as far as like who you could see, as long as they're within the MultiPlan network, uh, you should be able to see them.

Speaker speaker_2: Okay. And you guys have providers in Portland?

Speaker speaker_1: I'm not in the Portland area, so I'm not sure myself. I would assume so. Um, but you can go onto multiplan.com or you can call MultiPlan and they can help you find a provider.

Speaker speaker_2: Okay. Um, and then I guess I'm a little con... The whole, um, indemnity add-on thing is a little bit confusing. I, I guess I don't fully understand what that entails.

Speaker speaker_1: So the hospital indemnity plans, the Ensure Plus, the Ensure Plus Enhanced and the Ensure Plus Premier, all three of these plans are not going to cover preventative care. Um, so that's... Preventative care is typically like your yearly physicals, vaccinations and preventative screenings. So there's no coverage for that under the Ensure Plus plans.

Speaker speaker_2: Okay.

Speaker speaker_1: But what they do provide coverage for is if you were to be admitted to the hospital. They have some surgical benefits. They also have coverage on emergency room, uh, physician's office, as well as prescriptions.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, now the Ensure Plus plans, there is no co-pay. There is no deductible associated with these plans because it's not major medical. How it works is the insurance is going to cover a set dollar amount towards the benefits for a certain amount of days, um, and you pay the remainder of the bill.

Speaker speaker_2: Okay. So-

Speaker speaker_1: Yeah.

Speaker speaker_2: ... and obviously that set dollar amount would depend on w- what is happening.

Speaker speaker_1: Right. I don't know if you have-

Speaker speaker_2: Okay.

Speaker speaker_1: ... a copy of the benefits guide, but it actually breaks it down for you, um, in the benefits guide.

Speaker speaker_2: Okay.

Speaker speaker_1: The plans.

Speaker speaker_2: Okay. So I, I can look deeper into that. Um, okay. So you're saying that the indemnity is non-preventative stuff.

Speaker speaker_1: Right.

Speaker speaker_2: But then the kind of basic one that... Like I'm, I've just opted into the, to the kind of first tier and I don't, I don't have it in front of me right now. What is it saying? Let me multi-plan thing here. It just says MEC coverage. So do you... Do they stack? Like do you get the, the MEC coverage and the indemnity plan so then you actually have preventative and non-preventative?

Speaker speaker_1: You can do that. Yes, ma'am. You can get the Stay Healthy with one of the Ensure Plus plans.

Speaker speaker_2: Okay. Okay. Okay. Um, so I'm just... I'm looking at this thing. And then-Do you know if one of the indemnity plans covers, it says your plan covers- it needs to cover inpatient and outpatient mental health care?

Speaker speaker_1: That, I don't know of. That would be more of a question for the insurance carrier, just because the information I have-

Speaker speaker_2: Okay.

Speaker speaker_1: ... doesn't state anything for mental health coverage, so I'm not- I'm not sure. Um...

Speaker speaker_2: Okay.

Speaker speaker_1: And it doesn't... I do see outpatient sickness. Uh, there is coverage for that under the, uh, Insure Plus plans, but that's the only thing that I see that states outpatient.

Speaker speaker_2: Okay. Um, and these plans, are they ACA compliant?

Speaker speaker_1: Uh, the Stay Healthy MEC TeleRx is ACA compliant, but none of the Insure Plus plans are.

Speaker speaker_2: Okay, so Stay Healthy... Okay, so then if I wanted to just call, so you're- so I need to get into the... Do I call Multiplan?

Speaker speaker_1: Uh, that's-

Speaker speaker_2: Or, I guess I'm gonna-

Speaker speaker_1: Yeah, so you would call Multiplan if you're wanting to find a provider. So they would be able to help you find providers in your area. Now, if you have, like, further questions about the coverage itself, um, that, I would need to give you a phone number to call for the insurance carrier. Um, do you have an active, um... Do you have an active plan with us?

Speaker speaker_2: I do, yeah. I just haven't added my daughter because I just started this job in, um, October, and so she was covered the first semester under her university plan, and I have until the 17th to put the waiver in for her, and- and you know, obviously till the end of January to add her onto this plan if it works out. I just didn't, I just wanted to make sure that we were meeting the university's guidelines, um, so that, like, in case they didn't get back to me before the 31st and all of a sudden they're like, oh, yeah, this doesn't meet. Like if I add her and then they say, "Oh, sorry, this doesn't meet our requirements," you know, then she's added and not able to use it. So, I'm just trying to meet their needs.

Speaker speaker_1: Okay, are you currently... Okay, I understand. Um, let me rephrase my question.

Speaker speaker_2: Okay.

Speaker speaker_1: Are you currently enrolled into one of the Insure Plus plans or do you have the Stay Healthy MEC TeleRx currently?

Speaker speaker_2: I believe what I have is just the s- the Stay Healthy, um, MEC.

Speaker speaker_1: Okay. Um, the reason why I'm asking is because for members that don't have an active policy with American Public Life, I have to give them specific numbers for two different agents. Um, so...

Speaker speaker_2: Oh, I see.

Speaker speaker_1: Uh, the first number I'm going to give you is for Dilicia.

Speaker speaker_2: Okay.

Speaker speaker_1: Her phone number is 601-936-3290.

Speaker speaker_2: Okay.

Speaker speaker_1: If she doesn't answer, uh, you can try reaching out to Sandra. Her phone number is, um, 601-936-3287.

Speaker speaker_2: 3287. Okay. And remind me what company they're with?

Speaker speaker_1: Uh, they're with American Public Life.

Speaker speaker_2: Okay.

Speaker speaker_1: And that's the insurance provider for, uh, the Insure Plus plans, whether it's like the Insure Plus, the Insure Plus Enhanced or the Premier.

Speaker speaker_2: Right.

Speaker speaker_1: Um, just so you know, they also do the dental, critical illness, um, term life, uh, and the 24-hour group accident policies. So if you have questions about those, you can also ask them about that.

Speaker speaker_2: Oh, great, because I do have a- a dental question too, because I, um... Yeah, okay. Um, all right great. Then I think I should be able- hopefully one of them will be

able to answer my question.

Speaker speaker_1: Okay. And then if you do decide to make those changes, you can just call us back and we can pull you up and make those changes for you.

Speaker speaker_2: Okay, perfect.

Speaker speaker_1: All righty.

Speaker speaker_2: Great. Well, thank you so much for your help. I really appreciate it.

Speaker speaker_1: Yes, ma'am. Have a good day.

Speaker speaker_2: You too. Bye-bye.

Speaker speaker_1: You- bye-bye.