

Transcript: Chris Sofield

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. This is Chris . Hi, um, my name is Edna Staunton. I am new to ATC Healthcare Staffing Agency, and I just got word that I could now enroll in the benefits. Can you help me? Okay, yeah, what's the last four of your social? Uh, 4-9-2-3. And... I'm sorry, what was the, uh, last name one more time, ma'am? 4-9-2-3. No, your last name. Oh, Staunton. S-T-A-U-N-T-O-N. Thank you, Ms. Staunton, could you verify your address and your date of birth for me, please? 12227 South Coach Road, Harrah's Heights, Illinois. 60463. You're about to- Uh, 18/6... No, the 6th, 18, 1966. Thank you. We have a phone on file for you at 708-629-8401. Is that correct? Yeah. Okay. And let's see here. Okay, and did you have an idea of what kind of insurance you wanted to enroll into? Well, I guess my first question is, I do have a printout, but it says at the top, "This is not a major medical insurance." What does that mean? Uh, so major medical insurances are gonna be more like what you're used to from Blue Cross, or UnitedHealthcare, or Aetna, uh, places, uh, companies like that. Um, these do not work the same way. How these plans work, depending on the pla- uh, depending on the plan you select, the Stay Healthy plan is going to be a preventative care only plan, so things like physicals, vaccines, cancer screenings and the like, um, nothing else. Uh, whereas VIP, those will cover those, like, doctor's visits, hospital visits, and the like. Uh, how those work is that there's... um, the doctor's gonna bill the insurance company first, American Public Life, uh, they'll bill APL first. APL pays towards the bill, um, up to a set dollar amount depending on service rendered and if it's covered or not, with examples of how much they pay towards those services being what's in that, uh... what's in that chart. Um, and then you're just responsible for whatever's left. And then finally, there's the Stay Healthy Enhanced Plan, which is on the... which should be on the next page. Um, that one has more along the lines of, like, copays, but no, still no deductibles. Um, as long as you're following the network, you pay a \$10 copay for primary care, 50 for specialist, and 60 for urgent, um, but you are limited to four visits a per- uh, a year per person. Um, and then, uh, it also covers those preventative care services as well, so it's... It... That is the only plan by itself that would cover both preventative and standard, uh, treatment services. The others available, so Stay Healthy, TeleRx is only preventative with some prescription coverage, um, whereas VIP is doctor's and ha- hospitals and prescriptions but no preveni- uh, but no preventative care. And, um, do I qualify for a VIP? 'Cause what I have at the minute, or what I had in my last job was BlueCross Blue Shield HMO. Yeah, so, uh, you are currently eligible to enroll into any benefits available from ATC. Uh, y- you're... Let's see here. It's 30 days from the date of your first paycheck is when you're eligible, and based on the information we received from ATC, you're eligible until December 6th of 2024. Uh, that's when your new hire window will end. Uh, however, from my understanding, I believe ATC also goes into open enrollment soon. Uh, so

yes, uh, you... Your eligibility as a new hire ends December 6th, and then open enrollment starts the very, uh... looks like the very next week on December 9th. So, effectively, you have between now and, uh, December 24th to make any decisions. Okay. So, the VIP you say is similar to a BlueCross Blue Shield HMO? Y- No, no, no, no, no. So none of these plans are going to be similar to anything offered by BlueCross Blue Shield. Oh, okay. So if you were hospitalized, you could end up with a huge bill. This doesn't really cover you. Is that correct? It k- it helps cover towards the bill. However, again, it is a limited benefit plan. Um, the... I, I cannot... Because we're only the enrollment admin for ATC, I cannot speak on exactly how much coverage you're going to get for whatever services are rendered. Um, the... If you have the printout and you're looking at the plan benefit summaries, um- Yeah. ... the, the... where you see those dollar amounts for those services, that's how much the insurance will pay. You're responsible for anything over that amount. Okay, so which page should I be looking at, do you think? Um, so you, uh, you... For medical, you would look at PDF, uh, or printout page two or three. Where you see Plan Benefit Summaries, you should see, uh, those big gray headers along the top, Benefits, Stay Healthy, VIP Plus, VIP Prime, so on and so forth. Anything within those columns is what's covered by that plan. And then on the next page, you should see Plan Benefit Summaries for Stay Healthy Enhanced as well. Okay, so it looks like, um... Just so that I get a clear picture, a hospital admission, you'd only be getting 1,000 a day covered? Correct, that's how- that's how much- Something like- Yeah, that's how much, um, American Public Life would cover towards the admission, um, and then like confinement, like s- uh, like actual overnight stay, um, is a hundred dollars a day for a maximum of 30 days for that. So yeah, it's, that, that, those are examples of how much the insurance will pay towards those services with you responsible for whatever's, wh- whatever's over that amount. Okay, just to summarize it, I was hospitalized in June. It cost me, like from Thursday to Saturday, \$16,000. So in other words, I'd end up with this insurance paying \$15,000, correct? I, again, we're not the insurance company so I can't speak on exactly what they would cover and how much. These are just examples. Yeah, but that's kind of the rough idea as far as what I can gather from this. It's not really, like I was covered 100% with the last insurance, but this only gives you a fraction. It i- this, these are limited benefit plans, ma'am. Yeah, yeah. So, okay, it's really, if you had something going on, it's not helpful. In other wor- I'm not criticizing it, I'm just saying, it really isn't, 'cause like if you had a hospital admission for three days, \$15,000, you'd get a thousand r- roughly to cover it. So, like yeah, it, the admission would be one thousand, confinement would be \$100 a day. Anything else would fall under whatever other services rendered, how they're billed to the, to the actual insurance company. Um, again- Mm- ... we just don't have, we just don't have the information to answer anything further than what's listed in, in this, in, in this chart, so. Yeah, so it just kind of sounds like to me, uh, if you're healthy and going about your business, it's more like a preventative thing and just annual checkups but nothing else outside of that. That's what I gather from it. That, that would be for the Stay Healthy plan. Uh- Yeah. ... Staying Healthy are the on- is the only plan that covers more along the lines of, um, those preventative care services, so like those physicals, those vaccines and things like that. Now as long as you're following the network, those are free. Those are, those are no out-of-pocket cost for you. But that's, those are the only, those are the only kinds of services that are going to be no out-of-pocket cost, um, if you have that plan and follow that network. Okay. All right. Um, I... Yeah, I'll review it. All right then, well is there anything else I can help you with for now? No, I'm good. Thank you. No problem. Thanks again for calling

and have a good day. You too, bye-bye. Mm-hmm, bye now.

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 Card. This is Chris . Hi, um, my name is Edna Staunton. I am new to ATC Healthcare Staffing Agency, and I just got word that I could now enroll in the benefits. Can you help me? Okay, yeah, what's the last four of your social?

Speaker speaker_2: Uh, 4-9-2-3.

Speaker speaker_1: And... I'm sorry, what was the, uh, last name one more time, ma'am?

Speaker speaker_2: 4-9-2-3. No, your last name. Oh, Staunton. S-T-A-U-N-T-O-N.

Speaker speaker_1: Thank you, Ms. Staunton, could you verify your address and your date of birth for me, please?

Speaker speaker_2: 12227 South Coach Road, Harrah's Heights, Illinois. 60463.

Speaker speaker_3: You're about to-

Speaker speaker_2: Uh, 18/6... No, the 6th, 18, 1966.

Speaker speaker_1: Thank you. We have a phone on file for you at 708-629-8401. Is that correct?

Speaker speaker_2: Yeah.

Speaker speaker_1: Okay. And let's see here. Okay, and did you have an idea of what kind of insurance you wanted to enroll into?

Speaker speaker_2: Well, I guess my first question is, I do have a printout, but it says at the top, "This is not a major medical insurance." What does that mean?

Speaker speaker_1: Uh, so major medical insurances are gonna be more like what you're used to from Blue Cross, or UnitedHealthcare, or Aetna, uh, places, uh, companies like that. Um, these do not work the same way. How these plans work, depending on the pla- uh, depending on the plan you select, the Stay Healthy plan is going to be a preventative care only plan, so things like physicals, vaccines, cancer screenings and the like, um, nothing else. Uh, whereas VIP, those will cover those, like, doctor's visits, hospital visits, and the like. Uh, how those work is that there's... um, the doctor's gonna bill the insurance company first, American Public Life, uh, they'll bill APL first. APL pays towards the bill, um, up to a set dollar amount depending on service rendered and if it's covered or not, with examples of how much they pay towards those services being what's in that, uh... what's in that chart. Um, and then you're just responsible for whatever's left. And then finally, there's the Stay Healthy Enhanced Plan, which is on the... which should be on the next page. Um, that one has more along the

lines of, like, copays, but no, still no deductibles. Um, as long as you're following the network, you pay a \$10 copay for primary care, 50 for specialist, and 60 for urgent, um, but you are limited to four visits a per- uh, a year per person. Um, and then, uh, it also covers those preventative care services as well, so it's... It... That is the only plan by itself that would cover both preventative and standard, uh, treatment services. The others available, so Stay Healthy, TeleRx is only preventative with some prescription coverage, um, whereas VIP is doctor's and ha- hospitals and prescriptions but no preveni- uh, but no preventative care.

Speaker speaker_2: And, um, do I qualify for a VIP? 'Cause what I have at the minute, or what I had in my last job was BlueCross Blue Shield HMO.

Speaker speaker_1: Yeah, so, uh, you are currently eligible to enroll into any benefits available from ATC. Uh, y- you're... Let's see here. It's 30 days from the date of your first paycheck is when you're eligible, and based on the information we received from ATC, you're eligible until December 6th of 2024. Uh, that's when your new hire window will end. Uh, however, from my understanding, I believe ATC also goes into open enrollment soon. Uh, so yes, uh, you... Your eligibility as a new hire ends December 6th, and then open enrollment starts the very, uh... looks like the very next week on December 9th. So, effectively, you have between now and, uh, December 24th to make any decisions.

Speaker speaker_2: Okay. So, the VIP you say is similar to a BlueCross Blue Shield HMO?

Speaker speaker_1: Y- No, no, no, no, no. So none of these plans are going to be similar to anything offered by BlueCross Blue Shield.

Speaker speaker_2: Oh, okay. So if you were hospitalized, you could end up with a huge bill. This doesn't really cover you. Is that correct?

Speaker speaker_1: It k- it helps cover towards the bill. However, again, it is a limited benefit plan. Um, the... I, I cannot... Because we're only the enrollment admin for ATC, I cannot speak on exactly how much coverage you're going to get for whatever services are rendered. Um, the... If you have the printout and you're looking at the plan benefit summaries, um-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... the, the... where you see those dollar amounts for those services, that's how much the insurance will pay. You're responsible for anything over that amount.

Speaker speaker_2: Okay, so which page should I be looking at, do you think?

Speaker speaker_1: Um, so you, uh, you... For medical, you would look at PDF, uh, or printout page two or three. Where you see Plan Benefit Summaries, you should see, uh, those big gray headers along the top, Benefits, Stay Healthy, VIP Plus, VIP Prime, so on and so forth. Anything within those columns is what's covered by that plan. And then on the next page, you should see Plan Benefit Summaries for Stay Healthy Enhanced as well.

Speaker speaker_2: Okay, so it looks like, um... Just so that I get a clear picture, a hospital admission, you'd only be getting 1,000 a day covered?

Speaker speaker_1: Correct, that's how- that's how much-

Speaker speaker_2: Something like-

Speaker speaker_1: Yeah, that's how much, um, American Public Life would cover towards the admission, um, and then like confinement, like s- uh, like actual overnight stay, um, is a hundred dollars a day for a maximum of 30 days for that. So yeah, it's, that, that, those are examples of how much the insurance will pay towards those services with you responsible for whatever's, wh- whatever's over that amount.

Speaker speaker_2: Okay, just to summarize it, I was hospitalized in June. It cost me, like from Thursday to Saturday, \$16,000. So in other words, I'd end up with this insurance paying \$15,000, correct?

Speaker speaker_1: I, again, we're not the insurance company so I can't speak on exactly what they would cover and how much. These are just examples.

Speaker speaker_2: Yeah, but that's kind of the rough idea as far as what I can gather from this. It's not really, like I was covered 100% with the last insurance, but this only gives you a fraction.

Speaker speaker_1: It i- this, these are limited benefit plans, ma'am.

Speaker speaker_2: Yeah, yeah. So, okay, it's really, if you had something going on, it's not helpful. In other wor- I'm not criticizing it, I'm just saying, it really isn't, 'cause like if you had a hospital admission for three days, \$15,000, you'd get a thousand r- roughly to cover it.

Speaker speaker_1: So, like yeah, it, the admission would be one thousand, confinement would be \$100 a day. Anything else would fall under whatever other services rendered, how they're billed to the, to the actual insurance company. Um, again-

Speaker speaker_2: Mm-

Speaker speaker_1: ... we just don't have, we just don't have the information to answer anything further than what's listed in, in this, in, in this chart, so.

Speaker speaker_2: Yeah, so it just kind of sounds like to me, uh, if you're healthy and going about your business, it's more like a preventative thing and just annual checkups but nothing else outside of that. That's what I gather from it.

Speaker speaker_1: That, that would be for the Stay Healthy plan. Uh-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... Staying Healthy are the on- is the only plan that covers more along the lines of, um, those preventative care services, so like those physicals, those vaccines and things like that. Now as long as you're following the network, those are free. Those are, those are no out-of-pocket cost for you. But that's, those are the only, those are the only kinds of services that are going to be no out-of-pocket cost, um, if you have that plan and follow that network.

Speaker speaker_2: Okay. All right. Um, I... Yeah, I'll review it.

Speaker speaker_1: All right then, well is there anything else I can help you with for now?

Speaker speaker_2: No, I'm good. Thank you.

Speaker speaker_1: No problem. Thanks again for calling and have a good day.

Speaker speaker_2: You too, bye-bye.

Speaker speaker_1: Mm-hmm, bye now.