

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 on a Card. This is Chris. How can I help you today? Hi. Um, I need general information. Um, so I'm employed by Creative Circle, one of your, I guess, um, you know, uh, companies that you work with. Um, I am currently on Medicaid. My coverage is going to end at the end of this month. Um, and I'm going to buy a, um, plan, I think, on the Marketplace, but it's going to start in January. So, for the month of December, can I, um, purchase coverage from, from you guys? Um... I just didn't do this before. I don't know how it works. I know that it's weekly, but, um, can I start w- when I want? Can I end when I want? How does this- Th- no. So, so... Okay. No. Um, how the plans through Creative Circle work, um, they are... It's weekly deductions taken out of your paycheck every week. Um, there is a processing period for any enrollments. It takes one to two weeks for any- anything to process. Once processing is complete, that's when you would start seeing any deductions coming out of your checks. Um, your policy is effective the Monday following the first deduction, which when those deductions happen are completely up to Creative Circle. Um, additionally, you're only eligible to enroll into benefits, um, either during an eligibility window, either new hire, which is the first 30 days after your first check through Creative Circle, or open enrollment once a year, which Creative Circle's open enrollment doesn't start until December 23rd. Um, outside of those, you are... You are limited to... Uh, y- you're limited in when you're able to... Uh, when you're able to enroll. Uh, you can enroll with a qualifying life event. Loss of insurance coverage elsewhere is considered a qualifying life event. So, loss of Medicaid coverage could be considered a qualifying life event. However, um, it is the actual... It- it is, like, the loss of the coverage, meaning y- we may not be able to even set up the enrollment until after the Medicaid is done. So, there may be a two-week gap before any, before any coverage could start. Uh, so yeah. I- it's not, it's not kind of like a, you can set it up to be only effective for just December and then cancel at the end of December. Unfor- there's, there's just no... Because of how it works, there's no way of- of setting it up that way. Gotcha. Um... Is this a... like, a New York-based, um, uh, plan? Or is it like- N- no. ... a constant one? It's, it's countrywide. There... It's not based in a single s-... It's not, it's not based in a single state or anything like that. Okay. But it, um, it's eligible for minimum requirements, um, for health coverage continuation, correct? The only, the only mandates that I kn- that we can, can directly say it meets is that one of the plans, the minim- the, uh, MEC plan, Minimal Essential Coverage plan, um, meets mandates as state... as set by the Affordable Care Act. Um, that's the only, that's the only thing I can tell you on that. Uh, y- yes. That's exactly what I was asking. Um, and I think... I... And I don't know if you know the answer to this question, but I'm a little confused about if there's a penalty for break in coverage of healthcare? Um- I wouldn't be able to answer that kind of question. Okay. Right? Yeah, yeah. Yeah. Okay. Um, let me see. So, um, I understand it's a preventive

care plan, but, um, like, is there a network of doctors or... How does it work? Um, are you talking about... Like, is there a network of providers that you have to follow? Yes. Yes. There... Yes. There is a network that you have to follow. Uh, it is called the MultiPlan Network. You can locate... Uh, you can locate medical providers on that network by going to the website multiplan.com. MultiPlan. Let me just try to go... I want to talk with you. Sorry. Okay. And, um, so how does the... Um, I- I only have a very, like, top-line overview of these plans and payments from Creative Circle. How does it work in terms of co-pays and how much is covered? How much is serviced? You know, um... The- Like, is preventive coverage 100% or... Okay. So, that is completely dependent on plan. So, the StayHealthy MEC plan, um, is preventative co-... Uh, preventative care only. So, it'll only cover preventative care services. So, things like physicals, vaccines, cancer screenings, et cetera. Um, it also includes a membership to FreeRx, which is a prescription... Like, a standalone prescription policy. Uh, preventative services are covered at 100% as long as you follow the MultiPlan Network. If you do not go to a- the- a provider in-network, you are responsible for 100% of the, of the service. Mm-hmm. Um, now, as far as the other plans available, Ensure Plus. Those plans are, uh, more, like, for doctor's visits, hospital visits and things like that. Uh, but they, by themselves, do not cover preventative care services. Um, these plans, um- But also, I don't see that, uh, for... Uh, from Creative Circle. They didn't even include in there. Uh, they have a Choice Plus, but that's a different thing, I think. So- Um... Cho- so, the Choice Plus is the Ensure Plus plan. Oh, I see, I see. Okay. So, uh, those cover, again, doctor's visits, hospital visits, uh, the- like, emergency rooms, surgeries, et cetera. They do not cover preventative care. Those do not have a co-pay. They do not have a, uh, deductible. They don't have anything like that. How they work is that the doctor will bill the insurance carrier, which is American Public Life, first. APL will pay towards the bill depending on if it's a covered service and how it's billed to them. Um, once they have made their payment, um, which is a dollar amount the- uh, determined by the service rendered, um, the- they will pay up to that dollar amount. And then you're just responsible for whatever they did not pay. Okay. Okay. Um... Let me see here. I'm just going through... Um, okay. Okay, I think that's all I needed to ask. Thank you so much for your help. You're welcome. Thanks for calling and have a good day. You too. Bye. 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 on a Card. This is Chris. How can I help you today?

Speaker speaker_2: Hi. Um, I need general information. Um, so I'm employed by Creative Circle, one of your, I guess, um, you know, uh, companies that you work with. Um, I am currently on Medicaid. My coverage is going to end at the end of this month. Um, and I'm going to buy a, um, plan, I think, on the Marketplace, but it's going to start in January. So, for the month of December, can I, um, purchase coverage from, from you guys?

Speaker speaker_1: Um...

Speaker speaker_2: I just didn't do this before. I don't know how it works. I know that it's weekly, but, um, can I start w- when I want? Can I end when I want? How does this-

Speaker speaker_1: Th- no. So, so...

Speaker speaker_2: Okay.

Speaker speaker_1: No. Um, how the plans through Creative Circle work, um, they are... It's weekly deductions taken out of your paycheck every week. Um, there is a processing period for any enrollments. It takes one to two weeks for any- anything to process. Once processing is complete, that's when you would start seeing any deductions coming out of your checks. Um, your policy is effective the Monday following the first deduction, which when those deductions happen are completely up to Creative Circle. Um, additionally, you're only eligible to enroll into benefits, um, either during an eligibility window, either new hire, which is the first 30 days after your first check through Creative Circle, or open enrollment once a year, which Creative Circle's open enrollment doesn't start until December 23rd. Um, outside of those, you are... You are limited to... Uh, y- you're limited in when you're able to... Uh, when you're able to enroll. Uh, you can enroll with a qualifying life event. Loss of insurance coverage elsewhere is considered a qualifying life event. So, loss of Medicaid coverage could be considered a qualifying life event. However, um, it is the actual... It- it is, like, the loss of the coverage, meaning y- we may not be able to even set up the enrollment until after the Medicaid is done. So, there may be a two-week gap before any, before any coverage could start. Uh, so yeah. I- it's not, it's not kind of like a, you can set it up to be only effective for just December and then cancel at the end of December. Unfor- there's, there's just no... Because of how it works, there's no way of- of setting it up that way.

Speaker speaker_2: Gotcha. Um... Is this a... like, a New York-based, um, uh, plan? Or is it like-

Speaker speaker_1: N- no.

Speaker speaker_2: ... a constant one?

Speaker speaker_1: It's, it's countrywide. There... It's not based in a single s-... It's not, it's not based in a single state or anything like that.

Speaker speaker_2: Okay. But it, um, it's eligible for minimum requirements, um, for health coverage continuation, correct?

Speaker speaker_1: The only, the only mandates that I kn- that we can, can directly say it meets is that one of the plans, the minim- the, uh, MEC plan, Minimal Essential Coverage plan, um, meets mandates as state... as set by the Affordable Care Act. Um, that's the only, that's the only thing I can tell you on that.

Speaker speaker_2: Uh, y- yes. That's exactly what I was asking. Um, and I think... I... And I don't know if you know the answer to this question, but I'm a little confused about if there's a penalty for break in coverage of healthcare? Um-

Speaker speaker_1: I wouldn't be able to answer that kind of question.

Speaker speaker_2: Okay.

Speaker speaker_3: Right? Yeah, yeah. Yeah. Okay. Um, let me see. So, um, I understand it's a preventive care plan, but, um, like, is there a network of doctors or... How does it work?

Speaker speaker_1: Um, are you talking about... Like, is there a network of providers that you have to follow?

Speaker speaker_2: Yes.

Speaker speaker_1: Yes. There... Yes. There is a network that you have to follow. Uh, it is called the MultiPlan Network. You can locate... Uh, you can locate medical providers on that network by going to the website multiplan.com.

Speaker speaker_2: MultiPlan. Let me just try to go... I want to talk with you. Sorry. Okay. And, um, so how does the... Um, I- I only have a very, like, top-line overview of these plans and payments from Creative Circle. How does it work in terms of co-pays and how much is covered? How much is serviced? You know, um...

Speaker speaker_1: The-

Speaker speaker_2: Like, is preventive coverage 100% or...

Speaker speaker_1: Okay. So, that is completely dependent on plan. So, the StayHealthy MEC plan, um, is preventative co-... Uh, preventative care only. So, it'll only cover preventative care services. So, things like physicals, vaccines, cancer screenings, et cetera. Um, it also includes a membership to FreeRx, which is a prescription... Like, a standalone prescription policy. Uh, preventative services are covered at 100% as long as you follow the MultiPlan Network. If you do not go to a- the- a provider in-network, you are responsible for 100% of the, of the service.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Um, now, as far as the other plans available, Ensure Plus. Those plans are, uh, more, like, for doctor's visits, hospital visits and things like that. Uh, but they, by themselves, do not cover preventative care services. Um, these plans, um-

Speaker speaker_2: But also, I don't see that, uh, for... Uh, from Creative Circle. They didn't even include in there. Uh, they have a Choice Plus, but that's a different thing, I think.

Speaker speaker_1: So-

Speaker speaker_2: Um...

Speaker speaker_1: Cho- so, the Choice Plus is the Ensure Plus plan.

Speaker speaker_2: Oh, I see, I see. Okay.

Speaker speaker_1: So, uh, those cover, again, doctor's visits, hospital visits, uh, the- like, emergency rooms, surgeries, et cetera. They do not cover preventative care. Those do not have a co-pay. They do not have a, uh, deductible. They don't have anything like that. How they work is that the doctor will bill the insurance carrier, which is American Public Life, first.

APL will pay towards the bill depending on if it's a covered service and how it's billed to them. Um, once they have made their payment, um, which is a dollar amount the- uh, determined by the service rendered, um, the- they will pay up to that dollar amount. And then you're just responsible for whatever they did not pay.

Speaker speaker_2: Okay. Okay. Um... Let me see here. I'm just going through... Um, okay. Okay, I think that's all I needed to ask. Thank you so much for your help.

Speaker speaker_1: You're welcome. Thanks for calling and have a good day.

Speaker speaker_2: You too. Bye.

Speaker speaker_1: Bye now.