

Transcript: Chris Sofield

(deactivated)-6557383274479616-5083190687121408

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits and a Card. This is Chris. How can I help you today? Chris, my name is Barry Davis and I'm enrolling for my benefits and I'm actually lost. I don't have a... I don't really understand fully what's going on. Uh, I thought I seen something about a VIP... uh, what is it? Uh, MVP. Uh, the minimum value plan. Okay. Um, let me, let me pull up your file and, and see exactly what benefits, uh, you're looking at here then and I might be able to help out. What staffing company do you work with? Surge. S-U-R-G-E. All right, and the last four of your Social? Zero, zero, zero, four. Thank you. One moment. Okay. And apologies, but what was the last name one more time? Yeah. Davis. D-A-V-I-S. All right. Mr. Davis, could you verify your address and your date of birth for me? 6513 Sale Street, Unit A, Green Grair, Texas 75402, 010873. Thank you. We have a phone on file of 430-346-2469. Is that correct? Yes. All right. Okay. All right. So I do see here it looks like an online enrollment was entered in for the VIP Standard Plan along with dental, vision and accident. But you said you were looking at the minimum value plan and had a little... and had a couple of questions regarding that? Yes. Okay. So, minimum value plan, MVP, uh, works a lot differently than the, um, than the VIP plan. Um, MVP is gonna work kind of more like what you might be expecting from like a Blue Cross or a UnitedHealthcare plan or something like that, um, in that there's a deductible and then there's co-insurance and percentages after- afterwards. Um, however, it is a... uh, it is a high deductible, um, of \$6,500 that must be met before anything starts getting paid for by the insurance... well, the insurance plan itself. However, should you meet that deductible, the covered services are covered at 100%. Okay. Okay. I understand exactly. So I'm, I'm trying to... I went ahead... I guess I'll go ahead and stick with what the coverage that I got. Is there like a deductible or anything with the... with what I got? Right. So how... with the plan that you selected, there's no deductible or anything like that. There's also no co-pays. How that plan works is that the doctor is going to bill the insurance company for the plan first, um, American Public Life. APL will pay towards the... towards the bill, uh, depending on what's done, if it's covered or not, and how much they'll... they've, they've set as their maximum payout for it. Uh, and then once they've made their payment, then you're just responsible for whatever's left. Okay. How much, how much do they pay? Is it like a 80-20? 90-10? Or I'm just- It's, uh, it's not percentages, it's set dollar amounts, and they're the ones that set those, not us. So unfortunately I really wouldn't be able to provide anything other than like examples being like, um, surgeries, they'll pay tow- uh, \$250 towards that, hospitalizations they'll pay tow- \$500 towards that, so on and so forth. Like those are... those are kind of like the only examples we can re-... we really have to give 'cause these are... these amounts are set up by them. Okay. Uh, w- when am I able to, uh, find out exactly what they're gonna be, be, uh, covering or be paying? How do I get that information? Um... okay. So what I might be able to do for you, let

me look. Okay. So there are two representatives over at American Public Life that are actually able to answer questions regarding coverage before you have an active policy. Um, let me know when you're ready. I can give you these two phone numbers to call as well as the information that you'll need to give them so they can look up the specific benefits for Surge. That way they... they'll be able to provide you with all the information you may need. I'm ready when you are. All right. So the first... so the two numbers to call, the first one is 601-936- No you can-... I'm ready. You can just get... go ahead. Okay. Yeah. So 601-936-3290. Uh, that is to- Okay. ... a rep-... that's to a representative, uh, Delicia. That's D as in dog, E-L-I-C-I-A. All right. Got it. And then the second number to call, this is for, uh, Sandra, S-A-N-D-R-A. Mm-hmm. Uh, her direct line is 601-936-3287. All right. And then when you give them a call, uh, just provide them with Surge's group number, which is 70084, and they should be able to, uh... they should be able to pull up the benefits specific to Surge and provide you with any information as to like, uh, if you want to know how much a specific type of doctor's visit or a specific procedure would be covered. Okay. I appreciate it and thank you and you have a great rest of your day. You as well. Thanks again for calling. Bye now. 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 and a Card. This is Chris. How can I help you today?

Speaker speaker_2: Chris, my name is Barry Davis and I'm enrolling for my benefits and I'm actually lost. I don't have a... I don't really understand fully what's going on. Uh, I thought I seen something about a VIP... uh, what is it? Uh, MVP. Uh, the minimum value plan.

Speaker speaker_1: Okay. Um, let me, let me pull up your file and, and see exactly what benefits, uh, you're looking at here then and I might be able to help out. What staffing company do you work with?

Speaker speaker_2: Surge. S-U-R-G-E.

Speaker speaker_1: All right, and the last four of your Social?

Speaker speaker_2: Zero, zero, zero, four.

Speaker speaker_1: Thank you. One moment.

Speaker speaker_2: Okay.

Speaker speaker_1: And apologies, but what was the last name one more time?

Speaker speaker_2: Yeah. Davis. D-A-V-I-S.

Speaker speaker_1: All right. Mr. Davis, could you verify your address and your date of birth for me?

Speaker speaker_2: 6513 Sale Street, Unit A, Green Grair, Texas 75402, 010873.

Speaker speaker_1: Thank you. We have a phone on file of 430-346-2469. Is that correct?

Speaker speaker_2: Yes.

Speaker speaker_1: All right. Okay. All right. So I do see here it looks like an online enrollment was entered in for the VIP Standard Plan along with dental, vision and accident. But you said you were looking at the minimum value plan and had a little... and had a couple of questions regarding that?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. So, minimum value plan, MVP, uh, works a lot differently than the, um, than the VIP plan. Um, MVP is gonna work kind of more like what you might be expecting from like a Blue Cross or a UnitedHealthcare plan or something like that, um, in that there's a deductible and then there's co-insurance and percentages after- afterwards. Um, however, it is a... uh, it is a high deductible, um, of \$6,500 that must be met before anything starts getting paid for by the insurance... well, the insurance plan itself. However, should you meet that deductible, the covered services are covered at 100%.

Speaker speaker_2: Okay. Okay. I understand exactly. So I'm, I'm trying to... I went ahead... I guess I'll go ahead and stick with what the coverage that I got. Is there like a deductible or anything with the... with what I got?

Speaker speaker_1: Right. So how... with the plan that you selected, there's no deductible or anything like that. There's also no co-pays. How that plan works is that the doctor is going to bill the insurance company for the plan first, um, American Public Life. APL will pay towards the... towards the bill, uh, depending on what's done, if it's covered or not, and how much they'll... they've, they've set as their maximum payout for it. Uh, and then once they've made their payment, then you're just responsible for whatever's left.

Speaker speaker_2: Okay. How much, how much do they pay? Is it like a 80-20? 90-10? Or I'm just-

Speaker speaker_1: It's, uh, it's not percentages, it's set dollar amounts, and they're the ones that set those, not us. So unfortunately I really wouldn't be able to provide anything other than like examples being like, um, surgeries, they'll pay tow- uh, \$250 towards that, hospitalizations they'll pay tow- \$500 towards that, so on and so forth. Like those are... those are kind of like the only examples we can re-... we really have to give 'cause these are... these amounts are set up by them.

Speaker speaker_2: Okay. Uh, w- when am I able to, uh, find out exactly what they're gonna be, be, uh, covering or be paying? How do I get that information?

Speaker speaker_1: Um... okay. So what I might be able to do for you, let me look. Okay. So there are two representatives over at American Public Life that are actually able to answer questions regarding coverage before you have an active policy. Um, let me know when you're ready. I can give you these two phone numbers to call as well as the information that you'll need to give them so they can look up the specific benefits for Surge. That way they... they'll be able to provide you with all the information you may need.

Speaker speaker_2: I'm ready when you are.

Speaker speaker_1: All right. So the first... so the two numbers to call, the first one is 601-936-

Speaker speaker_2: No you can-... I'm ready. You can just get... go ahead.

Speaker speaker_1: Okay. Yeah. So 601-936-3290. Uh, that is to-

Speaker speaker_2: Okay.

Speaker speaker_1: ... a rep-... that's to a representative, uh, Delicia. That's D as in dog, E-L-I-C-I-A.

Speaker speaker_2: All right. Got it.

Speaker speaker_1: And then the second number to call, this is for, uh, Sandra, S-A-N-D-R-A.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Uh, her direct line is 601-936-3287.

Speaker speaker_2: All right.

Speaker speaker_1: And then when you give them a call, uh, just provide them with Surge's group number, which is 70084, and they should be able to, uh... they should be able to pull up the benefits specific to Surge and provide you with any information as to like, uh, if you want to know how much a specific type of doctor's visit or a specific procedure would be covered.

Speaker speaker_2: Okay. I appreciate it and thank you and you have a great rest of your day.

Speaker speaker_1: You as well. Thanks again for calling. Bye now.

Speaker speaker_2: Bye.