

## Transcript: Estefania

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### Full Transcript

Thank you for calling Benefit Paycard. My name is Stephanie. How can I assist you? Hi. Excuse me. I'm a contractor, um, and I'm in between assignments. So the premium payments are not coming out, um, as they're supposed to. Mm-hmm. So I just got a text from y'all that, um, I needed to call and make a payment. Okay. Um, what staff and agency do you work for? Creative Circle. Two words. And then what are the last four of your Social? 2325. Okay, thank you. And that was 2325, correct? Yes. Okay. And your first and last name? Kathleen Kennedy. Okay, thank you. For security purposes, can you please verify the address and date of birth that I got on file? Address is at 3005 Cedar Crest Drive, McKinney, Texas 75070. Date of birth's 10-18-74. Thank you. 407-575-5595 is your phone number? 574-7575-5595, yes. And then I have kennedypublicrelations@gmail.com. Is that up to date? Yes. Okay. Yes, but I did not get a notice, uh, via email. I just got the text, which, which is fine, but I just... I wanna make sure that I'm not, um, you know, that, that my coverage isn't lapsing. Right. Okay, yeah. I can check real quick. Um, it looks like the only week that we... Oh, wait. Actually, give me one second. You made a direct payment last week, also, right? Mm-hmm, yeah. Yeah, I see that. Okay, yeah. So y-... Um, for this week, since we didn't receive a deduction, you don't have active coverage for this week. Um, I do have to let you know that if you do two other direct payments, and by the fifth week they don't get a deduction outta your plan, out of your, um, check I mean, they do... You do go into COBRA. Um, I did want to let you know about that. Hmm. So by, uh, the fifth week of no deductions being deducted outta your paycheck, you go into something called COBRA enrollment. Yeah. So this one was your second week, okay? I just wanted to let you know about that just so you know. So now that it's la-... How do I... I guess, I... Yeah, I'll have to figure this out. Um, let's just make this a f- for today, that way I can have a couple more, uh, preventative appointments, get my mammogram- Okay. ... and stuff that I wanted to get. Um- Oh, with the Insure Plus Basic- ... I just- ... I was gonna let you know, for the plan that you currently have, that one doesn't cover preventative visits. It only covers your hospital indemnity services, which are considered those visits like doctor visits, say, hospital visits if injured, urgent care, emergency room, and surgeries. But the Insure Plus Basic is only a hospital indemnity plan. It doesn't cover preventative visits. That would be like a mammogram, a physical, some vaccines, STD and cancer screenings. Those are preventative visits and, um, those aren't covered with the plan that you have. Oh, I'm pretty sure that that's what I registered for, though, because that was definitely... Well, let me go... Actually, let me check, 'cause I don't want to keep paying for something if I'm not gonna get reimbursed for the claims that I've already put in there. Um, so let me just re-evaluate what I'm doing here and I'll give you guys a call back. Okay. Um, I, I do have to let you know that for... Let me make sure before I tell you. Oh, actually, never mind. Yeah, 'cause with the plan that you have, you can cancel at any time. It doesn't have any regulation. The only one that would

have a regulation would be the preventative plan, which is the MEC Tele-RS, but that one you don't have. That's why I did want to let you know, since you mentioned that mammogram. That's what I thought, that I signed up for the MEC+ Insure Plus, not Inur-... No. Not- No, we, we don't have a MEC Insure Plus. There's only the MEC Tele-RS. That one's your preventative plan. That one will cover physicals, some vaccines, and STD and cancer screenings. But it does not cover what the plan that you currently have covers. Um, it won't cover doctor visits, say, hospital visits if injured, urgent care, emergency rooms, nor surgeries. It's only for preventative visits such as, like, a physical, some vaccines, STD and cancer screenings. So you're gonna- Yeah, but... So I... Is that administered under the... Whatever it is, LMP or whatever it's called? Um, I guess I'm confused because I, I was definitely sure that I had both the MEC portion and the Insure Plus was just gonna give me that additional coverage. But that's not what I'm hearing. No, you only have the Insure Plus Basic, which only covers your actual, like, doctor visits if you get sick. Um, it doesn't require you to stay within network. As long as the provider takes that insurance, he can use it. But it doesn't cover preventative visits. Um, and then you also have accident and critical illness. Hmm. Yeah, 'cause I don't know what happened then, because I'm... I definitely... My intention was to sign up for all the preventative stuff.... so let me just r- go back and look at my paperwork and see what is going on. Mm-hmm. I don't know if it's a different provider or I, I don't know. Um, but I'm a little confused. So I don't wanna keep paying for it if it's not really what I thought that I was getting. So- Okay. ... let me figure that out. And thank you for the information about the COBRA because that is important to know- Yeah. ... as well. Um- Yeah. ... so I appreciate, I appreciate all around. Okay. Yeah 'cause I, I did... Since you're, like, um... Since you mentioned something about, like, being temporary, I did want to tell you 'cause I know sometimes people don't know that it- Yeah. You can make, you can make up to four direct payments which you made one yesterday. Uh, not yesterday. I'm sorry. You made one last week, you would have made one today. Then the 17th would have been your third one if you would have called next week and then the 24th would have been the fourth one, and then the fifth week, which would be the week of the Monday the 31st up until April the 5th, that week, if you would have made those four direct payments by that fifth week, which is the 31st till the 5th, your thing would have gone to COBRA enrollment. Even though you called to make four direct payments, since it's weekly deductions from your paycheck, if they don't see that by the fifth week, they get a deduction out of y- your check, you do go onto that COBRA thing. Yeah. And that's a different service. And that's like a whole different department. Yeah. Yeah. And that's... But that doesn't even have to do with us anymore. We would just end up transferring you to them and they would take it from there. Mm. Okay. All right. Well, that's very helpful. Yeah. But totally, not about your plan because I did want to tell you- Mm-hmm. ... since you mentioned that mammogram. I was like, "Oh, shit." Yeah. I was gonna get my mammogram and my Pap smear, and I thought- Yeah. I was under the impression that all of that was covered. But I will say- Yeah. ... when I went to the APL site, I was like, "I don't see what I'm looking for here." But, um... Yeah, 'cause if APL is for your hospital indemnity and then if you would have gotten the MEC Tele-RS, it would have been a different carrier. It wouldn't be APL. It would be 90 degrees and that's with the preventative. But the only thing about the preventative plan is that it only covers preventative visits. Sometimes when people get pre-the preventative one, they think it includes hospital indemnity when it doesn't and then they go to the doctor sick and then it's not covered 'cause it's only a preventative service... Yeah. ... or

preventative services. And that one also requires you to stay within the n- the network and only use your clinics and doctors... Hmm. ... to receive coverage. But with the one you have, it's backwards. It only covers your hospital indemnity and it doesn't require you to stay within the network as long as they take that insurance, but it doesn't cover your preventative. Yeah. I definitely thought that I had enrolled for both. So let me, let me contact Benefits at Creative Circle and see what, see what, what I need to do. But, um, yeah, you've been really helpful. Thank you so much. You're welcome. Um, but yeah. Like I said, if you didn't want to, I'm not sure they're going to be able to do anything since they're probably going to tell you that you'll, you'll have to call us back since we are the healthcare administrators. Oh. And I know to, like, add any payments- But then can I enroll in MEC now or no? So to enroll into any plans, you would have to be within your first 30 days of receiving your first check. They consider that being your personal open enrollment period. If you miss your personal open enrollment, the next period that you're eligible to add new plans would be within company open enrollment. And I can check to see what month that is in for- Mm-hmm. ... Creative Circle. Um, that or you would have to experience a quality life event within the past 30 days, which is considered a loss of benefit. Getting married, divorce, having a baby or adopting. Hmm. Losing your job is one of them? Mm. Oh, no. So you would have to wait for the next company open enrollment, unfortunately. Hmm. And that one is held in the month of December. So it looks like they actually just had it from... This, this last year was from December 23rd up until January 31st. And if you called within that time, it, the plans would become effective by the 6th of January of this year. Yeah. But it typically..... I, I did everything during open enrollment. It just, it went, it only went into effect like a month ago. So it... And then, of course, the, my assignment ended immediately. So I was just not expecting that. Okay. All right. Sounds like I've got some research that I need to do, um, to figure out what to do next. But, um, I definitely appreciate all of the info. You're welcome. And then if you do end up wanting to pay it, you're welcome to just contact us, but yes. Okay. We're open from AM 7:00- Sounds good. Thank you so much. You're welcome. Have a nice day. Okay. You too. Bye-bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefit Paycard. My name is Stephanie. How can I assist you?

Speaker speaker\_1: Hi. Excuse me. I'm a contractor, um, and I'm in between assignments. So the premium payments are not coming out, um, as they're supposed to.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: So I just got a text from y'all that, um, I needed to call and make a payment.

Speaker speaker\_0: Okay. Um, what staff and agency do you work for?

Speaker speaker\_1: Creative Circle. Two words.

Speaker speaker\_0: And then what are the last four of your Social?

Speaker speaker\_1: 2325.

Speaker speaker\_0: Okay, thank you. And that was 2325, correct?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. And your first and last name?

Speaker speaker\_1: Kathleen Kennedy.

Speaker speaker\_0: Okay, thank you. For security purposes, can you please verify the address and date of birth that I got on file?

Speaker speaker\_1: Address is at 3005 Cedar Crest Drive, McKinney, Texas 75070. Date of birth's 10-18-74.

Speaker speaker\_0: Thank you. 407-575-5595 is your phone number?

Speaker speaker\_1: 574-7575-5595, yes.

Speaker speaker\_0: And then I have kennedypublicrelations@gmail.com. Is that up to date?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Yes, but I did not get a notice, uh, via email. I just got the text, which, which is fine, but I just... I wanna make sure that I'm not, um, you know, that, that my coverage isn't lapsing.

Speaker speaker\_0: Right. Okay, yeah. I can check real quick. Um, it looks like the only week that we... Oh, wait. Actually, give me one second. You made a direct payment last week, also, right?

Speaker speaker\_1: Mm-hmm, yeah.

Speaker speaker\_0: Yeah, I see that. Okay, yeah. So y-... Um, for this week, since we didn't receive a deduction, you don't have active coverage for this week. Um, I do have to let you know that if you do two other direct payments, and by the fifth week they don't get a deduction outta your plan, out of your, um, check I mean, they do... You do go into COBRA. Um, I did want to let you know about that.

Speaker speaker\_1: Hmm.

Speaker speaker\_0: So by, uh, the fifth week of no deductions being deducted outta your paycheck, you go into something called COBRA enrollment.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: So this one was your second week, okay? I just wanted to let you know about that just so you know.

Speaker speaker\_1: So now that it's la-... How do I... I guess, I... Yeah, I'll have to figure this out. Um, let's just make this a f- for today, that way I can have a couple more, uh, preventative

appointments, get my mammogram-

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... and stuff that I wanted to get. Um-

Speaker speaker\_0: Oh, with the Insure Plus Basic-

Speaker speaker\_1: ... I just-

Speaker speaker\_0: ... I was gonna let you know, for the plan that you currently have, that one doesn't cover preventative visits. It only covers your hospital indemnity services, which are considered those visits like doctor visits, say, hospital visits if injured, urgent care, emergency room, and surgeries. But the Insure Plus Basic is only a hospital indemnity plan. It doesn't cover preventative visits. That would be like a mammogram, a physical, some vaccines, STD and cancer screenings. Those are preventative visits and, um, those aren't covered with the plan that you have.

Speaker speaker\_1: Oh, I'm pretty sure that that's what I registered for, though, because that was definitely... Well, let me go... Actually, let me check, 'cause I don't want to keep paying for something if I'm not gonna get reimbursed for the claims that I've already put in there. Um, so let me just re-evaluate what I'm doing here and I'll give you guys a call back.

Speaker speaker\_0: Okay. Um, I, I do have to let you know that for... Let me make sure before I tell you. Oh, actually, never mind. Yeah, 'cause with the plan that you have, you can cancel at any time. It doesn't have any regulation. The only one that would have a regulation would be the preventative plan, which is the MEC Tele-RS, but that one you don't have. That's why I did want to let you know, since you mentioned that mammogram.

Speaker speaker\_1: That's what I thought, that I signed up for the MEC+ Insure Plus, not Inur-... No. Not-

Speaker speaker\_0: No, we, we don't have a MEC Insure Plus. There's only the MEC Tele-RS. That one's your preventative plan. That one will cover physicals, some vaccines, and STD and cancer screenings. But it does not cover what the plan that you currently have covers. Um, it won't cover doctor visits, say, hospital visits if injured, urgent care, emergency rooms, nor surgeries. It's only for preventative visits such as, like, a physical, some vaccines, STD and cancer screenings. So you're gonna-

Speaker speaker\_1: Yeah, but... So I... Is that administered under the... Whatever it is, LMP or whatever it's called? Um, I guess I'm confused because I, I was definitely sure that I had both the MEC portion and the Insure Plus was just gonna give me that additional coverage. But that's not what I'm hearing.

Speaker speaker\_0: No, you only have the Insure Plus Basic, which only covers your actual, like, doctor visits if you get sick. Um, it doesn't require you to stay within network. As long as the provider takes that insurance, he can use it. But it doesn't cover preventative visits. Um, and then you also have accident and critical illness.

Speaker speaker\_1: Hmm. Yeah, 'cause I don't know what happened then, because I'm... I definitely... My intention was to sign up for all the preventative stuff.... so let me just r- go back and look at my paperwork and see what is going on.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: I don't know if it's a different provider or I, I don't know. Um, but I'm a little confused. So I don't wanna keep paying for it if it's not really what I thought that I was getting. So-

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... let me figure that out. And thank you for the information about the COBRA because that is important to know-

Speaker speaker\_0: Yeah.

Speaker speaker\_1: ... as well. Um-

Speaker speaker\_0: Yeah.

Speaker speaker\_1: ... so I appreciate, I appreciate all around.

Speaker speaker\_0: Okay. Yeah 'cause I, I did... Since you're, like, um... Since you mentioned something about, like, being temporary, I did want to tell you 'cause I know sometimes people don't know that it-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: You can make, you can make up to four direct payments which you made one yesterday. Uh, not yesterday. I'm sorry. You made one last week, you would have made one today. Then the 17th would have been your third one if you would have called next week and then the 24th would have been the fourth one, and then the fifth week, which would be the week of the Monday the 31st up until April the 5th, that week, if you would have made those four direct payments by that fifth week, which is the 31st till the 5th, your thing would have gone to COBRA enrollment. Even though you called to make four direct payments, since it's weekly deductions from your paycheck, if they don't see that by the fifth week, they get a deduction out of y- your check, you do go onto that COBRA thing.

Speaker speaker\_1: Yeah. And that's a different service.

Speaker speaker\_0: And that's like a whole different department.

Speaker speaker\_1: Yeah. Yeah.

Speaker speaker\_0: And that's... But that doesn't even have to do with us anymore. We would just end up transferring you to them and they would take it from there.

Speaker speaker\_1: Mm. Okay. All right. Well, that's very helpful.

Speaker speaker\_0: Yeah. But totally, not about your plan because I did want to tell you-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... since you mentioned that mammogram. I was like, "Oh, shit."

Speaker speaker\_1: Yeah. I was gonna get my mammogram and my Pap smear, and I thought-

Speaker speaker\_0: Yeah.

Speaker speaker\_1: I was under the impression that all of that was covered. But I will say-

Speaker speaker\_0: Yeah.

Speaker speaker\_1: ... when I went to the APL site, I was like, "I don't see what I'm looking for here." But, um...

Speaker speaker\_0: Yeah, 'cause if APL is for your hospital indemnity and then if you would have gotten the MEC Tele-RS, it would have been a different carrier. It wouldn't be APL. It would be 90 degrees and that's with the preventative. But the only thing about the preventative plan is that it only covers preventative visits. Sometimes when people get pre-the preventative one, they think it includes hospital indemnity when it doesn't and then they go to the doctor sick and then it's not covered 'cause it's only a preventative service...

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... or preventative services. And that one also requires you to stay within the n- the network and only use your clinics and doctors...

Speaker speaker\_1: Hmm.

Speaker speaker\_0: ... to receive coverage. But with the one you have, it's backwards. It only covers your hospital indemnity and it doesn't require you to stay within the network as long as they take that insurance, but it doesn't cover your preventative.

Speaker speaker\_1: Yeah. I definitely thought that I had enrolled for both. So let me, let me contact Benefits at Creative Circle and see what, see what, what I need to do. But, um, yeah, you've been really helpful. Thank you so much.

Speaker speaker\_0: You're welcome. Um, but yeah. Like I said, if you didn't want to, I'm not sure they're going to be able to do anything since they're probably going to tell you that you'll, you'll have to call us back since we are the healthcare administrators.

Speaker speaker\_1: Oh.

Speaker speaker\_0: And I know to, like, add any payments-

Speaker speaker\_1: But then can I enroll in MEC now or no?

Speaker speaker\_0: So to enroll into any plans, you would have to be within your first 30 days of receiving your first check. They consider that being your personal open enrollment period. If you miss your personal open enrollment, the next period that you're eligible to add new plans would be within company open enrollment. And I can check to see what month that is in for-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... Creative Circle. Um, that or you would have to experience a quality life event within the past 30 days, which is considered a loss of benefit. Getting married, divorce, having a baby or adopting.

Speaker speaker\_1: Hmm. Losing your job is one of them?

Speaker speaker\_0: Mm.

Speaker speaker\_1: Oh, no.

Speaker speaker\_0: So you would have to wait for the next company open enrollment, unfortunately.

Speaker speaker\_1: Hmm.

Speaker speaker\_0: And that one is held in the month of December. So it looks like they actually just had it from... This, this last year was from December 23rd up until January 31st. And if you called within that time, it, the plans would become effective by the 6th of January of this year.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: But it typically.....

Speaker speaker\_1: I, I did everything during open enrollment. It just, it went, it only went into effect like a month ago. So it... And then, of course, the, my assignment ended immediately. So I was just not expecting that. Okay. All right. Sounds like I've got some research that I need to do, um, to figure out what to do next. But, um, I definitely appreciate all of the info.

Speaker speaker\_0: You're welcome. And then if you do end up wanting to pay it, you're welcome to just contact us, but yes.

Speaker speaker\_1: Okay.

Speaker speaker\_0: We're open from AM 7:00-

Speaker speaker\_1: Sounds good. Thank you so much.

Speaker speaker\_0: You're welcome. Have a nice day.

Speaker speaker\_1: Okay. You too. Bye-bye.