

Transcript: Malcolm

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. ... if there's an error on your application, I can't do this now because I'm not gonna help you. Uh, I'm trying to figure out what plan can I get for medical and pay for my prescription, the best plan I can get that's gonna benefit me. What's the name of the company you work for? MAU. What's the last four of your Social? 4933. First name? Anthony. Last name? Hicks. Your address and date of birth for you? 9-17-62 2309 Brookwood Drive, Dothan, Alabama 36301. Thank you. So we got your phone number as 334-333-2984? Yep. And your email is anthony.lewishicks1962@gmail.com? Yep. All right. What... so it looks like you have the group accident and short-term disability, the critical illness, the life insurance and the vision. Yeah. I know. Okay. Were you looking to change your coverage? I wouldn't be able to make any recommendation. No, I'm trying to add. Hello? Yeah. What type... what did you want to add, sir? I'm trying to figure what one of them medical and pay for my medicine plan is good for me. So you want to get enrolled into the medical plan? Yeah, if you can tell me which one is good and which- I wouldn't be able to make any recommendation, sir, but I can tell you what they each cover. So they offer you the Insurance Plus Basic and Insurance Plus Enhanced. Both of these plans cover doctors, hospitals and prescriptions. The only difference between the two is the Enhanced, it covers more than the Basic as far as the hospital benefit goes. They excuse me. And they also have the MEC standalone and the MEC enhanced. The MEC standalone is a preventative care plan only. That'd be things like wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women, any preventative care services. That does not include doctors, hospitals or prescriptions. And then you have the MEC Enhanced which is a combination of that preventative care plan and the Insurance Plus Plan. Okay. Then I need, one, to go to see the doctor when I'm sick to get my medicine. I got... I'm... I got a lot... I take a lot of medicine. I need to go to my private doctor and pay for my medicine. I want to go to... Pain management. Do y'all do any of that? Do... 'Cause there's... Any coverage that, do you have for anything that I'm talking about? Say that one more time, sir. I take medicine. I take diabe- diabetics pills, high blood pressure pills, uh... Mm-hmm. Acid reflux pills. I take a lot of medicine. I'm trying to find what doctor I can go to so I can get my prescription, see my doctor and get my medicine. I wouldn't be able to tell you which... One to pay for... Pay for them. I wouldn't be able to tell you what doctor you can go to. What- You can go to multiplan.com. That website will tell you what doctor is in your area. It's just an example. I don't want to know what doctor I can go to. I didn't ask you that. I asked you which plan covers me going to the doctor and what plan covers me- The Insurance Plus. What? The Insurance Plus Plan, sir. And how much is that? So for you and a spouse, the Basic would be \$28.14. No, I don't want no spouse, just me. Just me. I hear what you mean. Just me. Just for you, it's \$17.39. Then for the Insurance Plus Enhanced, it's \$24.69. It's \$17

or \$24? Or that's two different plans you're saying at one time. They're two... They're both... The Insurance Plus Basic is \$17.39. The Insurance Plus Enhanced is \$24.69. They both cover doctors, hospitals and prescriptions. The only difference between the two- Okay. ... is the Enhanced covers you more as the hospital benefit. I don't care about the hospital. Well, listen, so how much is copay? Do you... can you answer that? How much will the copay when I go to the doctor? There's no copay because none of these plans are PPO plans. They're all limited benefits plans. What that means is the doctor and the member sends the claim to the insurance carrier and the carrier pays for the claim up to a set dollar amount. And depending on the services rendered and the coverage, the remainder of that claim will be your responsibility. And suppose I got... I can... Suppose I have insurance somewhere else, and insurance will... and get insurance from my job. Can they work together or I'm not allowed to do that? I wouldn't be able to answer that question because we're not a carrier. We're just a plan administrator. Uh-huh. Okay. Now do either one of these plans pay for my medicine, help me with my medicine? Uh- Both of them do. ... your plans do cover the doctors, hospitals and prescriptions. I'm not sure if it'll cover your specif- your prescription specifically, but it does include s- uh, prescription. Okay. Both of them does, right? You said either one of them? Both of them do, sir. It sound like you getting mad because I'm asking questions. You just want me to buy the shit and don't say nothing? No, sir, Mr. Anthony. I'm under- I can hear it in your voice, man. I'm under, I'm under the weather, sir. Okay. Okay. Well, don't get mad at me, man, because I, I, I've got to spend my money and I can't take it back if I sign up for something and that might not... it ain't going to do me no good. I need something that's gonna do me some good. That's why I'm asking these questions. I understand, Mr. Anthony. I'm not upset with you, sir. Oh, okay then. It sound like you is. But I don't know the answer, man. I, I- I understand, sir. You the doctor, you the, you the man. All that... I'm a, I'm a... I drive forklifts, that's what I know about. That's why I'm calling you 'cause this what I thought. This is your job and you can help me. Don't get mad at me because I don't know the answers until you tell me the answers. I'm not mad at you, Mr. Anthony. I apologize. I just want to help. Okay, then. Yeah, so, um, all right. So either one, I'm paying for medicine, but you don't know how much. Do you know? Do I got a co-pay when I pay for these medicine or you don't know that neither? It don't show that neither. Have you seen... Have you had access to the benefits guide there? Hold on. Let me get somebody. Let me see if I can. Let me hang this. Somebody trying to call me. I'm trying to hang they ass up. Hold on. Did I get it? Hello? You still there? Yes, sir. Fucked up. Oh, okay. Now what you say? All right. So what I'm looking at right now. Mm-hmm. I see the MEC, with the MEC Stay Healthy, with the MEC Enhanced, it says there's a \$5 co-pay on generic drugs. Mm-hmm. And then there's a \$15 co-pay on mail, on mail order option only. Generic drugs. What, what, what mail drug? What does that mean? What do those mean? So if you have to... if you have to order the, uh, prescriptions in the mail. Oh, no. I ain't gonna do that. Oh, no. I used... I used to do that. Let me ask you a question. Do you think, uh... Say, uh, I take, I take them shots, my Mounjaro shots, that wouldn't... Do you think this, uh, insurance will help me with it? Or you don't think so? Mounjaro now, that special shit. I wouldn't... That would be a question you have to ask the carrier directly, un- unfortunately, sir, because I wouldn't have the information for that. They don't know... They, they... I, y'all sent me to them three times to ask that question. They said y'all supposed to answer that question. I've been... You know, I've been talked about four of y'all today from this, from this company. You gave me more be- you giving me more answers than the other three, I ain't

gonna lie. But they keep sending me back to them peoples and them people said, "You got to go... Y'all should be able to tell me the percentage, my co-pay," and stuff like that. And y'all not. If you're telling me \$5 for this, that's Mounjaro. So how about name, n- name brand, uh, medicine? Do... How much do I got to come out of my pocket for that for co-pays? You see- Like the popular, like Mounjaro. I'm giving you an example, Mounjaro. And I got pain medicine I take too. So I'm just looking- I'm 62 years old, man. I'm going- But I still work. So I'm going based off the benefits guide because that's all the information that we have. It says brand name drugs. I'm not sure if what you're... you just named falls in that category, but it says it's not covered. Oh, okay. This is not covering name brands. So this should pay for my blood pressure pill and all that. This, this should be able to pay for something like that. Do you believe it should pay for blood pressure and stuff? I don't want to... I don't want to say yes and it not be covered, sir. So that's why I haven't been answering those questions. Okay. That's all I need to hear. If it ain't sure, tell me that, man, so I don't, we ain't got to guess. Because I sure don't know the answer. Damn, man. I hate messing with these stupid companies that no one... Um, so, uh, if I pick the \$17 one and I, and I'm gonna have to keep them for a year if it don't do me no good, right? How many times I get to go to the doctor with it? Uh, well, so it depends on what plan- You're saying that- ... you enrolled into. So I see with the MEC, with the Insured Plus, it says, uh, let me see. I'm not sure where it says with doctors. It says, I know with the hospital, it says \$50. It says hospital confinement. Daily hospital confinement is \$50 a day with the Insured Plus. With the Insured Plus Enhanced, it's \$100 a day, it says. Um... Oh, you're saying if I go to the emergency room, it, it cost me only \$50? No, they only pay \$50 a day. None of these plans- Oh. ... are major medical plans. They're all limited benefits plans. Okay. Oh, I got that part. Uh, if I... So I see with the Stay Healthy, MEC Enhanced, it says it's a \$10 co-pay per visit for a primary care visit, and it says it's limited to four visits annually per person. Whew. And they still want to pay money every week, \$17 for visits. That don't add up, man. That ain't gonna add up. They, they used to be at least six. They don't give you six? From what I'm seeing, sir, it's- When was I getting six? From what I'm seeing, sir, it's only four visits. How about the other plan, the \$27 plan? Does that have six visits? Are you referring to the Insured Plus Basic? You gave me... Yeah, you gave me... You said a \$17 plan and a \$27 plan. \$17- Both of them always let me go for... Huh? So with the, the medical, they offer you, the Insured Plus Basic is \$17.39. The Insured Plus Enhanced is \$24. The Insured Plus Basic... Wait, so what was your question again, sir? How many times can I go to the doctor in that year with them plans? You said four the first one. How many times I can go- So that's with the state healthy MEC-enhanced when you get the four. That's the, uh, \$23.13 plan. Oh, shit. How many times you can go to the damn... \$17, one time? What do you mean that... Are you saying if I go four times to the doctor, I can't go to the doctor no more that year? Hang on. Right? Hold on. Hello? Hang on now. Hello, sir. Did you hear me? No. I said, I'm gonna say yes, because that's what the benefits guide said. It says limit to four visits annually. And after that you don't go no more? No, sir. Okay. It wouldn't be covering no more. O- Oh. But I still... So, so how about medicine? Will I still be able to get my medicine even though I ain't going to the doctor? Can you always get your medicine or just only four times? It says in... It says pharmacy option, 30-day supply for generic drugs is a \$5 co-pay and then it says mail order option, 90-day supply for generic drugs is a \$15 co-pay. That, that, that ain't what I'm asking you. I'm asking you... Like you said, I can only go visit the doctor four times a year. How many times I can go get medicine? Forever? I mean, the whole year or-

That's the limit as shit. I, I wouldn't have an answer to that question, sir. That's a question that the carrier would have to answer. What phone number did they give you 'cause I can give you direct, direct phone numbers to, to women that work for the carriers who will give you more detailed information. I'm not sure. Yeah, I can just reach to them. Can you reach, speak to the carrier or have they gave you their phone numbers? They transferred, they transferred me. But then when, when I, when I speak to them, they said, "What's the plan?" And I don't know the answer to that plan. So- Because I ain't get one. ... it'd be the insurance plus... It'd be the insurance plus basic or the insurance plus enhanced. That's the... Or- Insurance- ... the MEC-enhanced. Oh, I don't know. No, listen. Okay. All right, man. Well, I, I ain't getting the answers I want to hear. All right, man. Let me try something else. All right. One more.

Conversation Format

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

Speaker speaker_1: ... if there's an error on your application, I can't do this now because I'm not gonna help you.

Speaker speaker_2: Uh, I'm trying to figure out what plan can I get for medical and pay for my prescription, the best plan I can get that's gonna benefit me.

Speaker speaker_1: What's the name of the company you work for?

Speaker speaker_2: MAU.

Speaker speaker_1: What's the last four of your Social?

Speaker speaker_2: 4933.

Speaker speaker_1: First name?

Speaker speaker_2: Anthony.

Speaker speaker_1: Last name?

Speaker speaker_2: Hicks.

Speaker speaker_1: Your address and date of birth for you?

Speaker speaker_2: 9-17-62 2309 Brookwood Drive, Dothan, Alabama 36301.

Speaker speaker_1: Thank you. So we got your phone number as 334-333-2984?

Speaker speaker_2: Yep.

Speaker speaker_1: And your email is anthony.lewishicks1962@gmail.com?

Speaker speaker_2: Yep.

Speaker speaker_1: All right. What... so it looks like you have the group accident and short-term disability, the critical illness, the life insurance and the vision.

Speaker speaker_2: Yeah. I know. Okay.

Speaker speaker_1: Were you looking to change your coverage? I wouldn't be able to make any recommendation.

Speaker speaker_2: No, I'm trying to add. Hello?

Speaker speaker_1: Yeah. What type... what did you want to add, sir?

Speaker speaker_2: I'm trying to figure what one of them medical and pay for my medicine plan is good for me.

Speaker speaker_1: So you want to get enrolled into the medical plan?

Speaker speaker_2: Yeah, if you can tell me which one is good and which-

Speaker speaker_1: I wouldn't be able to make any recommendation, sir, but I can tell you what they each cover. So they offer you the Insurance Plus Basic and Insurance Plus Enhanced. Both of these plans cover doctors, hospitals and prescriptions. The only difference between the two is the Enhanced, it covers more than the Basic as far as the hospital benefit goes. They excuse me. And they also have the MEC standalone and the MEC enhanced. The MEC standalone is a preventative care plan only. That'd be things like wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women, any preventative care services. That does not include doctors, hospitals or prescriptions. And then you have the MEC Enhanced which is a combination of that preventative care plan and the Insurance Plus Plan.

Speaker speaker_2: Okay. Then I need, one, to go to see the doctor when I'm sick to get my medicine. I got... I'm... I got a lot... I take a lot of medicine. I need to go to my private doctor and pay for my medicine. I want to go to... Pain management. Do y'all do any of that? Do... 'Cause there's... Any coverage that, do you have for anything that I'm talking about?

Speaker speaker_1: Say that one more time, sir.

Speaker speaker_2: I take medicine. I take diabe- diabetics pills, high blood pressure pills, uh...

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Acid reflux pills. I take a lot of medicine. I'm trying to find what doctor I can go to so I can get my prescription, see my doctor and get my medicine.

Speaker speaker_1: I wouldn't be able to tell you which...

Speaker speaker_2: One to pay for... Pay for them.

Speaker speaker_1: I wouldn't be able to tell you what doctor you can go to.

Speaker speaker_2: What-

Speaker speaker_1: You can go to multiplan.com. That website will tell you what doctor is in your area. It's just an example.

Speaker speaker_2: I don't want to know what doctor I can go to. I didn't ask you that. I asked you which plan covers me going to the doctor and what plan covers me-

Speaker speaker_1: The Insurance Plus.

Speaker speaker_2: What?

Speaker speaker_1: The Insurance Plus Plan, sir.

Speaker speaker_2: And how much is that?

Speaker speaker_1: So for you and a spouse, the Basic would be \$28.14.

Speaker speaker_2: No, I don't want no spouse, just me. Just me.

Speaker speaker_1: I hear what you mean.

Speaker speaker_2: Just me.

Speaker speaker_1: Just for you, it's \$17.39. Then for the Insurance Plus Enhanced, it's \$24.69.

Speaker speaker_2: It's \$17 or \$24? Or that's two different plans you're saying at one time.

Speaker speaker_1: They're two... They're both... The Insurance Plus Basic is \$17.39. The Insurance Plus Enhanced is \$24.69. They both cover doctors, hospitals and prescriptions. The only difference between the two-

Speaker speaker_2: Okay.

Speaker speaker_1: ... is the Enhanced covers you more as the hospital benefit.

Speaker speaker_2: I don't care about the hospital. Well, listen, so how much is copay? Do you... can you answer that? How much will the copay when I go to the doctor?

Speaker speaker_1: There's no copay because none of these plans are PPO plans. They're all limited benefits plans. What that means is the doctor and the member sends the claim to the insurance carrier and the carrier pays for the claim up to a set dollar amount. And depending on the services rendered and the coverage, the remainder of that claim will be your responsibility.

Speaker speaker_2: And suppose I got... I can... Suppose I have insurance somewhere else, and insurance will... and get insurance from my job. Can they work together or I'm not allowed to do that?

Speaker speaker_1: I wouldn't be able to answer that question because we're not a carrier. We're just a plan administrator.

Speaker speaker_2: Uh-huh. Okay. Now do either one of these plans pay for my medicine, help me with my medicine?

Speaker speaker_1: Uh-

Speaker speaker_2: Both of them do.

Speaker speaker_1: ... your plans do cover the doctors, hospitals and prescriptions. I'm not sure if it'll cover your specif- your prescription specifically, but it does include s- uh, prescription.

Speaker speaker_2: Okay. Both of them does, right? You said either one of them?

Speaker speaker_1: Both of them do, sir.

Speaker speaker_2: It sound like you getting mad because I'm asking questions. You just want me to buy the shit and don't say nothing?

Speaker speaker_1: No, sir, Mr. Anthony. I'm under-

Speaker speaker_2: I can hear it in your voice, man.

Speaker speaker_1: I'm under, I'm under the weather, sir.

Speaker speaker_2: Okay. Okay. Well, don't get mad at me, man, because I, I, I've got to spend my money and I can't take it back if I sign up for something and that might not... it ain't going to do me no good. I need something that's gonna do me some good. That's why I'm asking these questions.

Speaker speaker_1: I understand, Mr. Anthony. I'm not upset with you, sir.

Speaker speaker_2: Oh, okay then. It sound like you is. But I don't know the answer, man. I, I-

Speaker speaker_1: I understand, sir.

Speaker speaker_2: You the doctor, you the, you the man. All that... I'm a, I'm a... I drive forklifts, that's what I know about. That's why I'm calling you 'cause this what I thought. This is your job and you can help me. Don't get mad at me because I don't know the answers until you tell me the answers.

Speaker speaker_1: I'm not mad at you, Mr. Anthony. I apologize. I just want to help.

Speaker speaker_2: Okay, then.

Speaker speaker_1: Yeah, so, um, all right. So either one, I'm paying for medicine, but you don't know how much. Do you know? Do I got a co-pay when I pay for these medicine or you don't know that neither? It don't show that neither. Have you seen... Have you had access to the benefits guide there?

Speaker speaker_2: Hold on. Let me get somebody.

Speaker speaker_1: Let me see if I can.

Speaker speaker_2: Let me hang this. Somebody trying to call me. I'm trying to hang they ass up. Hold on. Did I get it? Hello? You still there?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Fucked up. Oh, okay. Now what you say?

Speaker speaker_1: All right. So what I'm looking at right now.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: I see the MEC, with the MEC Stay Healthy, with the MEC Enhanced, it says there's a \$5 co-pay on generic drugs.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And then there's a \$15 co-pay on mail, on mail order option only. Generic drugs.

Speaker speaker_2: What, what, what mail drug? What does that mean? What do those mean?

Speaker speaker_1: So if you have to... if you have to order the, uh, prescriptions in the mail.

Speaker speaker_2: Oh, no. I ain't gonna do that. Oh, no. I used... I used to do that. Let me ask you a question. Do you think, uh... Say, uh, I take, I take them shots, my Mounjaro shots, that wouldn't... Do you think this, uh, insurance will help me with it? Or you don't think so? Mounjaro now, that special shit.

Speaker speaker_1: I wouldn't... That would be a question you have to ask the carrier directly, un- unfortunately, sir, because I wouldn't have the information for that.

Speaker speaker_2: They don't know... They, they... I, y'all sent me to them three times to ask that question. They said y'all supposed to answer that question. I've been... You know, I've been talked about four of y'all today from this, from this company. You gave me more be- you giving me more answers than the other three, I ain't gonna lie. But they keep sending me back to them peoples and them people said, "You got to go... Y'all should be able to tell me the percentage, my co-pay," and stuff like that. And y'all not. If you're telling me \$5 for this, that's Mounjaro. So how about name, n- name brand, uh, medicine? Do... How much do I got to come out of my pocket for that for co-pays?

Speaker speaker_1: You see-

Speaker speaker_2: Like the popular, like Mounjaro. I'm giving you an example, Mounjaro. And I got pain medicine I take too.

Speaker speaker_1: So I'm just looking-

Speaker speaker_2: I'm 62 years old, man.

Speaker speaker_1: I'm going-

Speaker speaker_2: But I still work.

Speaker speaker_1: So I'm going based off the benefits guide because that's all the information that we have. It says brand name drugs. I'm not sure if what you're... you just named falls in that category, but it says it's not covered.

Speaker speaker_2: Oh, okay. This is not covering name brands. So this should pay for my blood pressure pill and all that. This, this should be able to pay for something like that. Do you believe it should pay for blood pressure and stuff?

Speaker speaker_1: I don't want to... I don't want to say yes and it not be covered, sir. So that's why I haven't been answering those questions.

Speaker speaker_2: Okay. That's all I need to hear. If it ain't sure, tell me that, man, so I don't, we ain't got to guess. Because I sure don't know the answer. Damn, man. I hate messing with these stupid companies that no one... Um, so, uh, if I pick the \$17 one and I, and I'm gonna have to keep them for a year if it don't do me no good, right? How many times I get to go to the doctor with it?

Speaker speaker_1: Uh, well, so it depends on what plan-

Speaker speaker_2: You're saying that-

Speaker speaker_1: ... you enrolled into. So I see with the MEC, with the Insured Plus, it says, uh, let me see. I'm not sure where it says with doctors. It says, I know with the hospital, it says \$50. It says hospital confinement. Daily hospital confinement is \$50 a day with the Insured Plus. With the Insured Plus Enhanced, it's \$100 a day, it says. Um...

Speaker speaker_2: Oh, you're saying if I go to the emergency room, it, it cost me only \$50?

Speaker speaker_1: No, they only pay \$50 a day. None of these plans-

Speaker speaker_2: Oh.

Speaker speaker_1: ... are major medical plans. They're all limited benefits plans.

Speaker speaker_2: Okay. Oh, I got that part.

Speaker speaker_1: Uh, if I... So I see with the Stay Healthy, MEC Enhanced, it says it's a \$10 co-pay per visit for a primary care visit, and it says it's limited to four visits annually per person.

Speaker speaker_2: Whew. And they still want to pay money every week, \$17 for visits. That don't add up, man. That ain't gonna add up. They, they used to be at least six. They don't give you six?

Speaker speaker_1: From what I'm seeing, sir, it's-

Speaker speaker_2: When was I getting six?

Speaker speaker_1: From what I'm seeing, sir, it's only four visits.

Speaker speaker_2: How about the other plan, the \$27 plan? Does that have six visits?

Speaker speaker_1: Are you referring to the Insured Plus Basic?

Speaker speaker_2: You gave me... Yeah, you gave me... You said a \$17 plan and a \$27 plan.

Speaker speaker_1: \$17-

Speaker speaker_2: Both of them always let me go for... Huh?

Speaker speaker_1: So with the, the medical, they offer you, the Insured Plus Basic is \$17.39. The Insured Plus Enhanced is \$24. The Insured Plus Basic... Wait, so what was your question again, sir?

Speaker speaker_2: How many times can I go to the doctor in that year with them plans? You said four the first one. How many times I can go-

Speaker speaker_1: So that's with the state healthy MEC-enhanced when you get the four. That's the, uh, \$23.13 plan.

Speaker speaker_2: Oh, shit. How many times you can go to the damn... \$17, one time? What do you mean that... Are you saying if I go four times to the doctor, I can't go to the doctor no more that year? Hang on. Right? Hold on. Hello? Hang on now. Hello, sir.

Speaker speaker_1: Did you hear me?

Speaker speaker_2: No.

Speaker speaker_1: I said, I'm gonna say yes, because that's what the benefits guide said. It says limit to four visits annually.

Speaker speaker_2: And after that you don't go no more?

Speaker speaker_1: No, sir.

Speaker speaker_2: Okay.

Speaker speaker_1: It wouldn't be covering no more.

Speaker speaker_2: O- Oh. But I still... So, so how about medicine? Will I still be able to get my medicine even though I ain't going to the doctor? Can you always get your medicine or just only four times?

Speaker speaker_1: It says in... It says pharmacy option, 30-day supply for generic drugs is a \$5 co-pay and then it says mail order option, 90-day supply for generic drugs is a \$15 co-pay.

Speaker speaker_2: That, that, that ain't what I'm asking you. I'm asking you... Like you said, I can only go visit the doctor four times a year. How many times I can go get medicine? Forever? I mean, the whole year or- That's the limit as shit.

Speaker speaker_1: I, I wouldn't have an answer to that question, sir. That's a question that the carrier would have to answer. What phone number did they give you 'cause I can give you direct, direct phone numbers to, to women that work for the carriers who will give you more detailed information. I'm not sure.

Speaker speaker_2: Yeah, I can just reach to them.

Speaker speaker_1: Can you reach, speak to the carrier or have they gave you their phone numbers?

Speaker speaker_2: They transferred, they transferred me. But then when, when I, when I speak to them, they said, "What's the plan?" And I don't know the answer to that plan.

Speaker speaker_1: So-

Speaker speaker_2: Because I ain't get one.

Speaker speaker_1: ... it'd be the insurance plus... It'd be the insurance plus basic or the insurance plus enhanced. That's the... Or-

Speaker speaker_2: Insurance-

Speaker speaker_1: ... the MEC-enhanced.

Speaker speaker_2: Oh, I don't know. No, listen. Okay. All right, man. Well, I, I ain't getting the answers I want to hear. All right, man. Let me try something else. All right. One more.