

Transcript: Pamela

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Good morning, Senator. This is Pamela speaking. How may I help you? Hi. Um, my name's Amanda Brehme, and I'm, I'm consulting or eventually consulting with Oxford Group. I have some questions about the plan. Um, the... I, I guess I'm a consultant from California and... But I'm gonna be working in Massachusetts. Uh, and the information I have in front of me says that it... It's, it's not acceptable in Massachusetts or it's not... What was the term? Uh, is there some gap with coverage in Massachusetts for the BIC plan? I guess that's what I'm wondering. And you say you work for Oxford? Oxford, uh, Oxford Consulting Group. They offer the BIC plan. I guess I just have some questions about the plan. Okay. Let me... Because, um, even if you are working in another state, for us to know you're able to use it, so I... So, if... And that is your only concern, if you're gonna be able to use it in Massachusetts? Uh, yeah, that's my primary concern, yes. It says, "Do not meet the MA standards or something, the Stay Healthy plan." Oh, okay. So it... Um, with the BIC plans that comes through Oxford, it's one plan that, um... When it comes to the ACA compliant, which is the plan that your state or the government, um, requires you to have so you don't have the penalty. Mm-hmm. And they do offer the Stay Healthy plan, which is... Will be ACA compliant and let me see. Let me see if they offer the MVP. It, it would- That's... Yes, sir. I'm listening. No, it says, "Stay Healthy and Indemnity Plans are not major medical coverage and do not meet Massachusetts standards." But will... Can I use it to get, um... For benefits in Massachusetts, I guess? That's what I have. That's what I see in front of me. No, I do not know. I'm trying to find that information here. Let me put you in a brief hold and let me make sure- Okay. ... I get the correct information, because I don't see that here on my end. Okay. But I just wanna make sure I give you the correct information, so just bear with me. Okay. Thank you. Hello? Hello? Yes, sir. Thank you for holding in. Yeah. Thank you. Okay. So what's going on with the Massachusetts is that, like, at the end of the year, if you have to check on your taxes that you had insurance, it's not gonna... they don't consider as, uh, ACA compliant. But then again, um, you do, you do not live in Massachusetts, right? You do not- Right, I'm just gonna be working. You're just gonna be working there, so I think... you're gonna be filing your taxes in California. Yes. So, in California, it's considered ACA compliant. Um... I see. Oh- Yeah, so I don't think that will be an issue. Okay, that's good. So then- Okay, and then- ... actually- But can I use it in Massachusetts, like, for coverage and- Yes. ... Yeah. Yes, you can. Okay. Um, um, Multiplan, I don't know if you have your, uh, benefit guide- Mm-hmm. ... in front of you. It has a phone number- Right. ... and a website called Multiplan. Yeah. And if you want, you could go there and find the doctors that is gonna be close to you, where you're gonna be staying, um... Okay. For the Insure Plus plan, sure. Yeah, okay, Stay Healthy. Okay. All right, um, let me see, compliance guidelines. Uh, uh, you also do the Insure Basic, Insure Plus basic, or is that

something else that you don't know about? Yeah, those, those are the, the plans that they offer. Oh, okay. Those are the three plans that they offer, the dental, the short-term disability, life- Okay. ... and vision. Got it, okay. Um, and I could get... because I haven't started yet, but I, I was wondering, so I can get the Stay Healthy and the insur- Insurance, Insure Plus basic together? Yes, you can combine them. That will give you more coverage. Okay. 'Cause the Stay Healthy is just for your preventive care. Okay. And, um, and you won't be able to use it, like, in a hospital s- setting. Mm-hmm. But you can use it, um, and then the Insure Plus you will be able to use it in. Okay. Um, quick question. Are you seeing the benefit guide in a PDF file or a I, I, I have it, I have it in a PDF file. The Oxford, uh, the benefits guide, I have that in this set-up here in front of me. Okay, perfect. So on page seven, there, you're gonna be able to see what, it's under the Stay Healthy plan. Okay. And there's also a website there that I will help you get more information. Okay. And you have 30 days from your first paycheck enrolled in the benefits. Okay. If you need any other help, you could... we're here from 8:00 AM to 8:00 PM Eastern time, Monday through Friday. Okay. Um, okay, with this short- term disability covered person. Um, do you, uh, do you have, like, other things, like, uh, through either one of these plans, um, like, like physical therapy or... Oh, oh yeah, tele-behavioral health circle, you have that. So, I mean, y- could I get, like, physical therapy through this, for example? No. No? Okay. No, 'cause I do not see it there in the... usually it's under the hospital indemnity. It- it's not- Okay. I don't see it there. But, okay, but there is, uh, mental healthcare, I guess, too. Yeah, the behavioral health. Behavioral health. Okay. All right. Um, okay, um, let me- S- give me one second 'cause I- Okay. ... don't know... I know they had the behavioral health before, but I'm not seeing any here. It says it here in front of me. I see if that's true still. It's, um, 'cause it's not showing up on my end 'cause I know- Does Walmart Health Virtual Care? No. With the virtual? Does Wal- Walmart Health Virtual Care? Yes. Yeah. Well, the virtual care, let's see, it's, like, for as well as your preventive. Instead of going to the, a doctor physically- Mm-hmm. ... you just give them a call. But, um, I don't see that they're doing the behavioral health- Hm. Okay. ... anymore. Oh, okay. No, it's not, it's not included. They, they, they did a, um, some changes though. Okay. But it's not there. Okay. Um, all right. Um, okay. Then I'm just thinking of the best plans I should get for myself, um. No problem. Just take your time. All right, all right. Um, so when I sign up, I guess I can... I call this number or is there, like, another way- Yes. ... to sign in? You could do it online as well. Okay. Um, at the end of the PDF file, you should ha- find a page, will be the last one that says My VIC/Oxford. Yeah. There, you could create your file and, and enroll if you would like. Or you could- Okay. ... give us a call if you need help. Perfect. Okay. Sounds good. All right. I- All right. ... thank you. Anything else I can do for you, sir? No, I think I'm good for now. So I, yeah, I'll go with Multiplan. We'll have the, like, doctors who I can visit and all that stuff, providers and stuff. Sure. No problem. Thank you for giving us a call. Have a great rest of the day, sir. You too. Thank you, ma'am, so much. All right, bye-bye.

Conversation Format

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

Speaker speaker_1: Good morning, Senator. This is Pamela speaking. How may I help you?

Speaker speaker_2: Hi. Um, my name's Amanda Brehme, and I'm, I'm consulting or eventually consulting with Oxford Group. I have some questions about the plan. Um, the... I, I guess I'm a consultant from California and... But I'm gonna be working in Massachusetts. Uh, and the information I have in front of me says that it... It's, it's not acceptable in Massachusetts or it's not... What was the term? Uh, is there some gap with coverage in Massachusetts for the BIC plan? I guess that's what I'm wondering.

Speaker speaker_1: And you say you work for Oxford?

Speaker speaker_2: Oxford, uh, Oxford Consulting Group. They offer the BIC plan. I guess I just have some questions about the plan.

Speaker speaker_1: Okay. Let me... Because, um, even if you are working in another state, for us to know you're able to use it, so I... So, if... And that is your only concern, if you're gonna be able to use it in Massachusetts?

Speaker speaker_2: Uh, yeah, that's my primary concern, yes. It says, "Do not meet the MA standards or something, the Stay Healthy plan."

Speaker speaker_1: Oh, okay. So it... Um, with the BIC plans that comes through Oxford, it's one plan that, um... When it comes to the ACA compliant, which is the plan that your state or the government, um, requires you to have so you don't have the penalty.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And they do offer the Stay Healthy plan, which is... Will be ACA compliant and let me see. Let me see if they offer the MVP.

Speaker speaker_2: It, it would-

Speaker speaker_1: That's... Yes, sir. I'm listening.

Speaker speaker_2: No, it says, "Stay Healthy and Indemnity Plans are not major medical coverage and do not meet Massachusetts standards." But will... Can I use it to get, um... For benefits in Massachusetts, I guess? That's what I have. That's what I see in front of me.

Speaker speaker_1: No, I do not know. I'm trying to find that information here. Let me put you in a brief hold and let me make sure-

Speaker speaker_2: Okay.

Speaker speaker_1: ... I get the correct information, because I don't see that here on my end.

Speaker speaker_2: Okay.

Speaker speaker_1: But I just wanna make sure I give you the correct information, so just bear with me.

Speaker speaker_2: Okay. Thank you.

Speaker speaker_1: Hello?

Speaker speaker_2: Hello?

Speaker speaker_1: Yes, sir. Thank you for holding in.

Speaker speaker_2: Yeah. Thank you.

Speaker speaker_1: Okay. So what's going on with the Massachusetts is that, like, at the end of the year, if you have to check on your taxes that you had insurance, it's not gonna... they don't consider as, uh, ACA compliant. But then again, um, you do, you do not live in Massachusetts, right? You do not-

Speaker speaker_2: Right, I'm just gonna be working.

Speaker speaker_1: You're just gonna be working there, so I think... you're gonna be filing your taxes in California.

Speaker speaker_2: Yes.

Speaker speaker_1: So, in California, it's considered ACA compliant. Um...

Speaker speaker_2: I see. Oh-

Speaker speaker_1: Yeah, so I don't think that will be an issue.

Speaker speaker_2: Okay, that's good.

Speaker speaker_1: So then-

Speaker speaker_2: Okay, and then-

Speaker speaker_1: ... actually-

Speaker speaker_2: But can I use it in Massachusetts, like, for coverage and-

Speaker speaker_1: Yes.

Speaker speaker_2: ... Yeah.

Speaker speaker_1: Yes, you can.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, um, Multiplan, I don't know if you have your, uh, benefit guide-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... in front of you. It has a phone number-

Speaker speaker_2: Right.

Speaker speaker_1: ... and a website called Multiplan.

Speaker speaker_2: Yeah.

Speaker speaker_1: And if you want, you could go there and find the doctors that is gonna be close to you, where you're gonna be staying, um...

Speaker speaker_2: Okay. For the Insure Plus plan, sure. Yeah, okay, Stay Healthy. Okay. All right, um, let me see, compliance guidelines. Uh, uh, you also do the Insure Basic, Insure Plus basic, or is that something else that you don't know about?

Speaker speaker_1: Yeah, those, those are the, the plans that they offer.

Speaker speaker_2: Oh, okay.

Speaker speaker_1: Those are the three plans that they offer, the dental, the short-term disability, life-

Speaker speaker_2: Okay.

Speaker speaker_1: ... and vision.

Speaker speaker_2: Got it, okay. Um, and I could get... because I haven't started yet, but I, I was wondering, so I can get the Stay Healthy and the insur- Insurance, Insure Plus basic together?

Speaker speaker_1: Yes, you can combine them. That will give you more coverage.

Speaker speaker_2: Okay.

Speaker speaker_1: 'Cause the Stay Healthy is just for your preventive care.

Speaker speaker_2: Okay.

Speaker speaker_1: And, um, and you won't be able to use it, like, in a hospital s- setting.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: But you can use it, um, and then the Insure Plus you will be able to use it in.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, quick question. Are you seeing the benefit guide in a PDF file or a

Speaker speaker_2: I, I, I have it, I have it in a PDF file. The Oxford, uh, the benefits guide, I have that in this set-up here in front of me.

Speaker speaker_1: Okay, perfect. So on page seven, there, you're gonna be able to see what, it's under the Stay Healthy plan.

Speaker speaker_2: Okay.

Speaker speaker_1: And there's also a website there that I will help you get more information.

Speaker speaker_2: Okay.

Speaker speaker_1: And you have 30 days from your first paycheck enrolled in the benefits.

Speaker speaker_2: Okay.

Speaker speaker_1: If you need any other help, you could... we're here from 8:00 AM to 8:00 PM Eastern time, Monday through Friday.

Speaker speaker_2: Okay. Um, okay, with this short- term disability covered person. Um, do you, uh, do you have, like, other things, like, uh, through either one of these plans, um, like, like physical therapy or... Oh, oh yeah, tele-behavioral health circle, you have that. So, I mean, y- could I get, like, physical therapy through this, for example?

Speaker speaker_1: No.

Speaker speaker_2: No? Okay.

Speaker speaker_1: No, 'cause I do not see it there in the... usually it's under the hospital indemnity. It- it's not-

Speaker speaker_2: Okay.

Speaker speaker_1: I don't see it there.

Speaker speaker_2: But, okay, but there is, uh, mental healthcare, I guess, too.

Speaker speaker_1: Yeah, the behavioral health.

Speaker speaker_2: Behavioral health. Okay. All right. Um, okay, um, let me-

Speaker speaker_1: S- give me one second 'cause I-

Speaker speaker_2: Okay.

Speaker speaker_1: ... don't know... I know they had the behavioral health before, but I'm not seeing any here.

Speaker speaker_2: It says it here in front of me. I see if that's true still.

Speaker speaker_1: It's, um, 'cause it's not showing up on my end 'cause I know-

Speaker speaker_2: Does Walmart Health Virtual Care?

Speaker speaker_1: No. With the virtual?

Speaker speaker_2: Does Wal- Walmart Health Virtual Care?

Speaker speaker_1: Yes.

Speaker speaker_2: Yeah.

Speaker speaker_1: Well, the virtual care, let's see, it's, like, for as well as your preventive. Instead of going to the, a doctor physically-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... you just give them a call. But, um, I don't see that they're doing the behavioral health-

Speaker speaker_2: Hm. Okay.

Speaker speaker_1: ... anymore.

Speaker speaker_2: Oh, okay.

Speaker speaker_1: No, it's not, it's not included. They, they, they did a, um, some changes though.

Speaker speaker_2: Okay.

Speaker speaker_1: But it's not there.

Speaker speaker_2: Okay. Um, all right. Um, okay. Then I'm just thinking of the best plans I should get for myself, um.

Speaker speaker_1: No problem. Just take your time.

Speaker speaker_2: All right, all right. Um, so when I sign up, I guess I can... I call this number or is there, like, another way-

Speaker speaker_1: Yes.

Speaker speaker_2: ... to sign in?

Speaker speaker_1: You could do it online as well.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, at the end of the PDF file, you should ha- find a page, will be the last one that says My VIC/Oxford.

Speaker speaker_2: Yeah.

Speaker speaker_1: There, you could create your file and, and enroll if you would like. Or you could-

Speaker speaker_2: Okay.

Speaker speaker_1: ... give us a call if you need help.

Speaker speaker_2: Perfect. Okay. Sounds good. All right. I-

Speaker speaker_1: All right.

Speaker speaker_2: ... thank you.

Speaker speaker_1: Anything else I can do for you, sir?

Speaker speaker_2: No, I think I'm good for now. So I, yeah, I'll go with Multiplan. We'll have the, like, doctors who I can visit and all that stuff, providers and stuff.

Speaker speaker_1: Sure. No problem. Thank you for giving us a call. Have a great rest of the day, sir.

Speaker speaker_2: You too. Thank you, ma'am, so much. All right, bye-bye.