

## **Transcript: Pearl**

**Rojas-4623580486352896-5057288632713216**

### **Full Transcript**

Hi. Good morning. Thanks for calling Benefits In A Card. My name is Pearl. Who do I have the pleasure of speaking with? Hey. Good morning, Pearl. This is Sakina Williams. Hello. How can I assist you? Okay. Um, so now that enrollment's, um, here, are any of the options actual health insurance? So, what's the name of the staffing agency you work for? My husband works for, I believe it's pronounced... Hold on. Let me pull up the name. Uh, I think it's pronounced Ahtna. A-H-T-N-A. What's the name of the agency where he applied? Where he applied? Um... Do you need like his, uh, member number? No, ma'am. I need his name and the agency. I can give you general information, but I wouldn't be able to give you specific plan names or anything like that. As far as the coverage offered by his a-agency, if he in fact works for a staffing agency, they are all healthcare plans. They're just limited benefit plans. So, they offer medical, dental, vision, short-term disability, life insurance. All those plans are considered healthcare, and they are offered. They're just, like I said, depending on the staffing agency, um- Mm-hmm. ... some have plans that only cover up to a certain dollar amount. So, there's some other... Yeah, right. And, and they don't have co-pays or deductibles. Other staffing agencies also apart from those offer a plan that has co-pays and deductibles. And when, um, I'm sorry, co-pays. And when the co-pay is paid, the insurer- their insurance carrier covers the remainder of the bill. Mm-hmm. But that plan may not part... Just depend on what agency he works for. Okay, because it's like... What, what I see is like VIP Classic, VIP Pro. But it's like once you click on the information about it, it, it states, "This is not health insurance." And I'm just like, "Okay, so what is it then? Just supplement insurance?" Yeah. That... So, I get, I get what you're, why you're asking that. So, they are... It is healthcare. It's, they're just limited benefit plans. Because most people when they think healthcare, they think like, um, United Healthcare, those big companies where they pay everything 100% once you pay your premiums- Right, right. ... and once you pay deductibles. That's most likely why they put it's not healthcare so that people don't think, "Oh, we're gonna pay \$15 a week and our complete, you know, ER bill is gonna be paid," which is not the case. Mm-hmm. Mm-hmm. But it, but it is... It's, it's just like a lesser... Is it safe to say it's like a lesser form of health insurance? Uh, something like that. They're just, uh, really what they're called are limited benefit plans. Um... Okay. But they are considered healthcare. Okay. Okay, okay. Great. All right. Well, thank you for c-clarifying. No problem. Thank you so much for calling. You have a great day. Okay. You too. Bye-bye.

### **Conversation Format**

Speaker speaker\_0: Hi. Good morning. Thanks for calling Benefits In A Card. My name is Pearl. Who do I have the pleasure of speaking with?

Speaker speaker\_1: Hey. Good morning, Pearl. This is Sakina Williams.

Speaker speaker\_0: Hello. How can I assist you?

Speaker speaker\_1: Okay. Um, so now that enrollment's, um, here, are any of the options actual health insurance?

Speaker speaker\_0: So, what's the name of the staffing agency you work for?

Speaker speaker\_1: My husband works for, I believe it's pronounced... Hold on. Let me pull up the name. Uh, I think it's pronounced Ahtna. A-H-T-N-A.

Speaker speaker\_0: What's the name of the agency where he applied?

Speaker speaker\_1: Where he applied? Um... Do you need like his, uh, member number?

Speaker speaker\_0: No, ma'am. I need his name and the agency. I can give you general information, but I wouldn't be able to give you specific plan names or anything like that. As far as the coverage offered by his a-agency, if he in fact works for a staffing agency, they are all healthcare plans. They're just limited benefit plans. So, they offer medical, dental, vision, short-term disability, life insurance. All those plans are considered healthcare, and they are offered. They're just, like I said, depending on the staffing agency, um-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... some have plans that only cover up to a certain dollar amount. So, there's some other...

Speaker speaker\_1: Yeah, right.

Speaker speaker\_0: And, and they don't have co-pays or deductibles. Other staffing agencies also apart from those offer a plan that has co-pays and deductibles. And when, um, I'm sorry, co-pays. And when the co-pay is paid, the insur- their insurance carrier covers the remainder of the bill.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: But that plan may not part... Just depend on what agency he works for.

Speaker speaker\_1: Okay, because it's like... What, what I see is like VIP Classic, VIP Pro. But it's like once you click on the information about it, it, it states, "This is not health insurance." And I'm just like, "Okay, so what is it then? Just supplement insurance?"

Speaker speaker\_0: Yeah. That... So, I get, I get what you're, why you're asking that. So, they are... It is healthcare. It's, they're just limited benefit plans. Because most people when they think healthcare, they think like, um, United Healthcare, those big companies where they pay everything 100% once you pay your premiums-

Speaker speaker\_1: Right, right.

Speaker speaker\_0: ... and once you pay deductibles. That's most likely why they put it's not healthcare so that people don't think, "Oh, we're gonna pay \$15 a week and our complete, you know, ER bill is gonna be paid," which is not the case.

Speaker speaker\_1: Mm-hmm. Mm-hmm. But it, but it is... It's, it's just like a lesser... Is it safe to say it's like a lesser form of health insurance?

Speaker speaker\_0: Uh, something like that. They're just, uh, really what they're called are limited benefit plans. Um...

Speaker speaker\_1: Okay.

Speaker speaker\_0: But they are considered healthcare.

Speaker speaker\_1: Okay. Okay, okay. Great. All right. Well, thank you for c-clarifying.

Speaker speaker\_0: No problem. Thank you so much for calling. You have a great day.

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