

Transcript: Pearl

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl, who has the pleasure of speaking with? Hi, my name is Amina. And how can I assist you? I am a new employee working with Acro as a consultant, and I wanted to see the... There is, like, the EC... What is that plan? Uh, it's Minimum Essential Coverage. So what does that include? Um, the MEC standalone plan is preventative health only. Um, you said you're with Acro? Yeah. Okay, bear with me. Okay, I don't have a staff in agency plan... Oh, I do. Give me one second actually. Sorry. So the plan is called MEC TelRx and it's a preventive health plan. Excuse me. It's a preventative health plan and telehealth services with free Rx built in. So what it covers is, like, your preventative services, your annual exam, um, your immunizations, stoma TV screenings, some cancer screenings, blood pressure, diabetes, those kinds of screenings. It doesn't actually cover you going to the doctor or ER, it's just preventative health. It does off- . I'm so sorry. It does offer telehealth- Don't you worry. I, I hope you feel better. Me too. Um, so it does offer telehealth services, so you can see a doctor via, um, via web, but n- you don't, you couldn't actually go into a doctor. Um, and then it also has free Rx built in, which, if your medication is on their list of covered medications, it's covered at 100%, and if not, they offer a discount sometimes, m- um, on occasions. Okay, and the, for the deductibles, there is nothing related to that, right? ... Correct. There's no deductibles or copays , as long as you see an, a provider in the network. Oh, okay, okay. So, um, w- w- in network, everything is covered. Out of network, there is no deductible, it's just you have to pay out of the pocket? Correct. Okay. And, uh, if I want to enroll, how would I enroll it and what's going to be the monthly...? So if you just want to do that plan, it's 16.80 a week for just yourself. You could either enroll over the phone with me, online or through an enrollment form at your staffing agency, however you prefer. And it would be, um, 16.80 a week, 'cause there are weekly deductions. Okay. My other question is, because I'm working from Massachusetts, Massachusetts require mandatory health insurance and does that... Like, um, I don't know to what extent Massachusetts would require to go. So if the minimum coverage covers those health insurance, then I would not be fined. Otherwise, I will be fined. So do you know anything related to that? Like, is it compliant with Massachusetts? Um, from what I- Um. From my knowledge, it is ACA compliant. Okay, ACA compliant. Okay. Um, okay. I can, uh... I think 16.80 per week would make it probably... One second. About \$70 per month, uh, per month and, uh... Okay, okay. Um, so, um, if I want to enroll it, this is, this is what I would, uh, I'm gonna get, right? So I can just call you again then? Um, because I'm, um, collecting information. The, there is another plan that I see here which is, uh, BS, BCBS MPPO that has a 4,000 deductible. So I would need to get more information, but I don't know if you are the person who would be able to help me out with that one. Um, no. That plan does not, is not one of the plans offered, um, through us. Okay, yeah. So let me talk to them and I

want to know a little bit more information about that one and then once I decide, I can just give you a call back, correct? Yep. Yes, ma'am. Okay. Okay, feel better. Thank you. You have a great day. You too. Thank you. Bye. Bye.

Conversation Format

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

Speaker speaker_1: Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl, who has the pleasure of speaking with?

Speaker speaker_2: Hi, my name is Amina.

Speaker speaker_1: And how can I assist you?

Speaker speaker_2: I am a new employee working with Acro as a consultant, and I wanted to see the... There is, like, the EC... What is that plan? Uh, it's Minimum Essential Coverage. So what does that include?

Speaker speaker_1: Um, the MEC standalone plan is preventative health only. Um, you said you're with Acro?

Speaker speaker_2: Yeah.

Speaker speaker_1: Okay, bear with me. Okay, I don't have a staff in agency plan... Oh, I do. Give me one second actually. Sorry. So the plan is called MEC TelRx and it's a preventive health plan. Excuse me. It's a preventative health plan and telehealth services with free Rx built in. So what it covers is, like, your preventative services, your annual exam, um, your immunizations, stoma TV screenings, some cancer screenings, blood pressure, diabetes, those kinds of screenings. It doesn't actually cover you going to the doctor or ER, it's just preventative health. It does off-

Speaker speaker_2: .

Speaker speaker_1: I'm so sorry. It does offer telehealth-

Speaker speaker_2: Don't you worry. I, I hope you feel better.

Speaker speaker_1: Me too. Um, so it does offer telehealth services, so you can see a doctor via, um, via web, but n- you don't, you couldn't actually go into a doctor. Um, and then it also has free Rx built in, which, if your medication is on their list of covered medications, it's covered at 100%, and if not, they offer a discount sometimes, m- um, on occasions.

Speaker speaker_2: Okay, and the, for the deductibles, there is nothing related to that, right?
...

Speaker speaker_1: Correct. There's no deductibles or copays , as long as you see an, a provider in the network.

Speaker speaker_2: Oh, okay, okay. So, um, w- w- in network, everything is covered. Out of network, there is no deductible, it's just you have to pay out of the pocket?

Speaker speaker_1: Correct.

Speaker speaker_2: Okay. And, uh, if I want to enroll, how would I enroll it and what's going to be the monthly...?

Speaker speaker_1: So if you just want to do that plan, it's 16.80 a week for just yourself. You could either enroll over the phone with me, online or through an enrollment form at your staffing agency, however you prefer. And it would be, um, 16.80 a week, 'cause there are weekly deductions.

Speaker speaker_2: Okay. My other question is, because I'm working from Massachusetts, Massachusetts require mandatory health insurance and does that... Like, um, I don't know to what extent Massachusetts would require to go. So if the minimum coverage covers those health insurance, then I would not be fined. Otherwise, I will be fined. So do you know anything related to that? Like, is it compliant with Massachusetts?

Speaker speaker_1: Um, from what I-

Speaker speaker_2: Um.

Speaker speaker_1: From my knowledge, it is ACA compliant.

Speaker speaker_2: Okay, ACA compliant. Okay. Um, okay. I can, uh... I think 16.80 per week would make it probably... One second. About \$70 per month, uh, per month and, uh... Okay, okay. Um, so, um, if I want to enroll it, this is, this is what I would, uh, I'm gonna get, right? So I can just call you again then? Um, because I'm, um, collecting information. The, there is another plan that I see here which is, uh, BS, BCBS MPPO that has a 4,000 deductible. So I would need to get more information, but I don't know if you are the person who would be able to help me out with that one.

Speaker speaker_1: Um, no. That plan does not, is not one of the plans offered, um, through us.

Speaker speaker_2: Okay, yeah. So let me talk to them and I want to know a little bit more information about that one and then once I decide, I can just give you a call back, correct?

Speaker speaker_1: Yep. Yes, ma'am.

Speaker speaker_2: Okay. Okay, feel better.

Speaker speaker_1: Thank you. You have a great day.

Speaker speaker_2: You too. Thank you.

Speaker speaker_1: Bye.

Speaker speaker_2: Bye.