

## **Transcript: VICTORIA**

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### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Hello? ... on a cart . How can I help you? Hi, I'm trying to just update my elections for next year. Okay. Uh, what's the name of the agency you work for? Um, it's MAU. And the last four of your Social? 4847. And your first and last name? It's Raymond Coolidge. Okay. Do you mind verifying your address and date of birth? Yeah. 110 Muscadine Drive, Malden, 29662. Uh, 3-5-90 is my birth date. What else? Uh, that's it. I just needed your address and date of birth. Phone number is 530-0396. Correct. Email is gonna be first name dot last name at gmail.com? Yes. Okay. Um, so I see that you're currently enrolled into the Insure Plus Enhance dental- Yeah. So that, I was looking at it and it seems like that's not actually health insurance, so I, we need to get that, I guess MVP? So you're wanting to switch to the MVP medical plan? Yeah. Okay. 'Cause right now that would mean I don't have a health- health insurance at the moment, just more like a indemnity plan or something. Yeah, it's a hospital indemnity plan. Um, okay, so for the minimum value plan, I'll have to actually run an eligibility check for you. Um... Okay. We just have to verify how many hours you work with your employer. It looks like all employees work 30 hours or more in order to be eligible- Yeah. ... for that plan. Oh, yeah, I do. 40. Okay. Yeah, uh, so again, this is just a part of the process. I do have to verify with your- your employer the hours you work. Was that the only change you're wanting to make to the enrollment? Um, yeah, but that, uh, takes effect as soon as... So if it's the 1st, say this you're looking into my hours and all that and it's, like, ends up taking effect, I don't know, on the 5th or something, does that take 30 days after that, or what? So, what I know, um, based off the information I have is if you enroll, coverage is effective the 1st of the month following 60 days from the date of hire. Yeah. So, I've been there for more than 60 days, but I'd like it to take effect in January if possible, January 1st. Okay. I can't guarantee that it will. I mean, I'll definitely when I reach out to verify if you're eligible for the plan or not. I can also ask when it would be comin' into effect. Okay. I mean, can I help with anything? I could send you my- my hours, um, MAU thing, or- No. We- we do everything internally. It's just a part of the- the process, so there's nothing you need to do on your end. But is that the only change you're wanting to make to the enrollment, is just switching the medical? Yeah. I mean, could you break it down, like what am I losing and gaining from that? I mean, I know it's more- more health insurance, but is... Am I losing stuff, and how much does it cost? So, uh, I wouldn't... I don't necessarily know if you're losing anything. Um, let me just kind of explain the differences of the plan. Sure. So what you currently have is basically a hospital indemnity p- plan. There's no co-pay, no deductible associated with this plan, so that's kind of the perk of having it. The insurance is gonna pay a set dollar amount towards the benefits being covered under the Insure Plus Enhance, and then you just pay the remainder of the bill. Okay. Um, also under the plan that you currently have, the Insure Plus Enhance, it doesn't cover preventative care. Okay. However, under the

minimum value plan, the way the minimum value plan works is there is a deductible, um, which is pretty high that you have to meet. So to give you an example, if you do it for employee only and stay in network, your deductible would be 6,500. Everything is subject- Mm-hmm. ... to that deductible except your preventative care, which is 100% covered, but you have to stay in network for that as well. Okay. And is there like a recommended combination to these things? Like, it's kind of confusing to be honest. I'm sorry, can you repeat that? No, I was saying, is there like a recommended combination of all these different options? 'Cause- Well, we can't make recommendations- Yeah, it's hard to- ... unfortunately. I mean, like, yeah, it's just very hard to parse through all that stuff. But, uh, yeah, for now that'll be the only change. Okay. So just to confirm, you're wanting to keep the dental, term life, vision, critical illness- critical illness, and the group accident? Yes. Okay. Give me just one second. Okay. Are you wanting the MVP for just yourself? Uh, yeah, I'm c- same. Yeah. Okay. I'm gonna have to confirm on the price. Um, just because the information I s- sh- see is... I thought it was monthly but it's showing a weekly premium, which for employee only is \$112.50- ... on the MVP. Okay. Well- So what I will do... Okay. I'm sorry. Go ahead. Oh, no. Uh, I was interrupting you. Continue, please. Sure. So, um, what I'll go ahead and do is check your eligibility with our Eligibility Department, um, get the information on when it would become effective if you do choose to enroll. And then I can also confirm the, uh, price for it as well. Okay. That sounds good. Um, now typically- Will there be any forms that I need to sign before it takes effect? Not that I'm aware of. No, sir. Okay. Um, now typically, uh, it does take about 24 to 48 business hours for a follow-up. Um, but really it's just as soon as I get a response from Eligibility, so I'll be giving you a call back from there. Okay. That sounds good. Did you have any other questions or concerns? Uh, no. Okay. Well, I will follow up with you so- as soon as I can and I hope you have a wonderful day. Oh, thank you. You too. Bye.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Hello?

Speaker speaker\_2: ... on a cart . How can I help you?

Speaker speaker\_1: Hi, I'm trying to just update my elections for next year.

Speaker speaker\_2: Okay. Uh, what's the name of the agency you work for?

Speaker speaker\_1: Um, it's MAU.

Speaker speaker\_2: And the last four of your Social?

Speaker speaker\_1: 4847.

Speaker speaker\_2: And your first and last name?

Speaker speaker\_1: It's Raymond Coolidge.

Speaker speaker\_2: Okay. Do you mind verifying your address and date of birth?

Speaker speaker\_1: Yeah. 110 Muscadine Drive, Malden, 29662. Uh, 3-5-90 is my birth date. What else?

Speaker speaker\_2: Uh, that's it. I just needed your address and date of birth. Phone number is 530-0396.

Speaker speaker\_1: Correct.

Speaker speaker\_2: Email is gonna be first name dot last name at gmail.com?

Speaker speaker\_1: Yes.

Speaker speaker\_2: Okay. Um, so I see that you're currently enrolled into the Insure Plus Enhance dental-

Speaker speaker\_1: Yeah. So that, I was looking at it and it seems like that's not actually health insurance, so I, we need to get that, I guess MVP?

Speaker speaker\_2: So you're wanting to switch to the MVP medical plan?

Speaker speaker\_1: Yeah.

Speaker speaker\_2: Okay.

Speaker speaker\_1: 'Cause right now that would mean I don't have a health- health insurance at the moment, just more like a indemnity plan or something.

Speaker speaker\_2: Yeah, it's a hospital indemnity plan. Um, okay, so for the minimum value plan, I'll have to actually run an eligibility check for you. Um...

Speaker speaker\_1: Okay.

Speaker speaker\_2: We just have to verify how many hours you work with your employer. It looks like all employees work 30 hours or more in order to be eligible-

Speaker speaker\_1: Yeah.

Speaker speaker\_2: ... for that plan.

Speaker speaker\_1: Oh, yeah, I do. 40.

Speaker speaker\_2: Okay. Yeah, uh, so again, this is just a part of the process. I do have to verify with your- your employer the hours you work. Was that the only change you're wanting to make to the enrollment?

Speaker speaker\_1: Um, yeah, but that, uh, takes effect as soon as... So if it's the 1st, say this you're looking into my hours and all that and it's, like, ends up taking effect, I don't know, on the 5th or something, does that take 30 days after that, or what?

Speaker speaker\_2: So, what I know, um, based off the information I have is if you enroll, coverage is effective the 1st of the month following 60 days from the date of hire.

Speaker speaker\_1: Yeah. So, I've been there for more than 60 days, but I'd like it to take effect in January if possible, January 1st.

Speaker speaker\_2: Okay. I can't guarantee that it will. I mean, I'll definitely when I reach out to verify if you're eligible for the plan or not. I can also ask when it would be comin' into effect.

Speaker speaker\_1: Okay. I mean, can I help with anything? I could send you my- my hours, um, MAU thing, or-

Speaker speaker\_2: No. We- we do everything internally. It's just a part of the- the process, so there's nothing you need to do on your end. But is that the only change you're wanting to make to the enrollment, is just switching the medical?

Speaker speaker\_1: Yeah. I mean, could you break it down, like what am I losing and gaining from that? I mean, I know it's more- more health insurance, but is... Am I losing stuff, and how much does it cost?

Speaker speaker\_2: So, uh, I wouldn't... I don't necessarily know if you're losing anything. Um, let me just kind of explain the differences of the plan.

Speaker speaker\_1: Sure.

Speaker speaker\_2: So what you currently have is basically a hospital indemnity p- plan. There's no co-pay, no deductible associated with this plan, so that's kind of the perk of having it. The insurance is gonna pay a set dollar amount towards the benefits being covered under the Insure Plus Enhance, and then you just pay the remainder of the bill.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Um, also under the plan that you currently have, the Insure Plus Enhance, it doesn't cover preventative care.

Speaker speaker\_1: Okay.

Speaker speaker\_2: However, under the minimum value plan, the way the minimum value plan works is there is a deductible, um, which is pretty high that you have to meet. So to give you an example, if you do it for employee only and stay in network, your deductible would be 6,500. Everything is subject-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: ... to that deductible except your preventative care, which is 100% covered, but you have to stay in network for that as well.

Speaker speaker\_1: Okay. And is there like a recommended combination to these things? Like, it's kind of confusing to be honest.

Speaker speaker\_2: I'm sorry, can you repeat that?

Speaker speaker\_1: No, I was saying, is there like a recommended combination of all these different options? 'Cause-

Speaker speaker\_2: Well, we can't make recommendations-

Speaker speaker\_1: Yeah, it's hard to-

Speaker speaker\_2: ... unfortunately.

Speaker speaker\_1: I mean, like, yeah, it's just very hard to parse through all that stuff. But, uh, yeah, for now that'll be the only change.

Speaker speaker\_2: Okay. So just to confirm, you're wanting to keep the dental, term life, vision, critical illness- critical illness, and the group accident?

Speaker speaker\_1: Yes.

Speaker speaker\_2: Okay. Give me just one second. Okay. Are you wanting the MVP for just yourself?

Speaker speaker\_1: Uh, yeah, I'm c- same. Yeah.

Speaker speaker\_2: Okay. I'm gonna have to confirm on the price. Um, just because the information I s- sh- see is... I thought it was monthly but it's showing a weekly premium, which for employee only is \$112.50- ... on the MVP.

Speaker speaker\_1: Okay. Well-

Speaker speaker\_2: So what I will do...

Speaker speaker\_1: Okay.

Speaker speaker\_2: I'm sorry. Go ahead.

Speaker speaker\_1: Oh, no. Uh, I was interrupting you. Continue, please.

Speaker speaker\_2: Sure. So, um, what I'll go ahead and do is check your eligibility with our Eligibility Department, um, get the information on when it would become effective if you do choose to enroll. And then I can also confirm the, uh, price for it as well.

Speaker speaker\_1: Okay. That sounds good.

Speaker speaker\_2: Um, now typically-

Speaker speaker\_1: Will there be any forms that I need to sign before it takes effect?

Speaker speaker\_2: Not that I'm aware of. No, sir.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Um, now typically, uh, it does take about 24 to 48 business hours for a follow-up. Um, but really it's just as soon as I get a response from Eligibility, so I'll be giving you a call back from there.

Speaker speaker\_1: Okay. That sounds good.

Speaker speaker\_2: Did you have any other questions or concerns?

Speaker speaker\_1: Uh, no.

Speaker speaker\_2: Okay. Well, I will follow up with you so- as soon as I can and I hope you have a wonderful day.

Speaker speaker\_1: Oh, thank you. You too. Bye.