

Transcript: VICTORIA

Taylor-4990601813213184-4544473560956928

Full Transcript

Thank you for calling Benefits on a Car. This is Victoria. How can I help you? Yes, hi, Victoria. My name is Alex and I'm trying to gain a little bit better of an understanding of, uh, some benefits that are being offered through a new job that I'm about to accept. Um, and I understand that this is not major medical insurance being offered, but I was trying to gain a better understanding of what it is exactly, and if it maybe makes more sense to kinda look on the marketplace for a real true healthcare plan. Um, is there any chance you might be able to elaborate on some of the options that are being offered? Yeah. I mean, I can definitely review the different plans. What's the name of the agency you work for? It's MAU, Management Analysis and Utilization Inc. Okay. Um, let's see. And I just wanna go ahead and say that, you know, I, I wouldn't be able to suggest if it, you know, would be better for you to go buy the marketplace or not. I'm not aware of what marketplace offers. But basically what we mean by this is not major medical insurance, um, is that it's not gonna be comparable to the coverage that you're gonna get from major medical insurance companies like Blue Cross Blue Shield or United Health. For the most part, what we offer is not going to cover a large portion of the medical bills. Um- Okay. ... and, and each plan really works a little bit differently. Um... Okay. So one of the first plans that we have is the Stay Healthy MEC, which is, uh, basically, you know, minimum essential coverage. It just covers your preventative healthcare. Um, so that's things like- Like doctors visits, like checkups and things? So that's like, uh, you know, yearly physicals, vaccinations and preventative screenings, and that's about it. Now it does cover that at 100% as long as you stay in the network, which you have to stay in network for that plan. Um... Okay. Then we have our hospital indemnity plans, the Ensure Plus and the Ensure Plus Enhanced. Okay. Neither one of these plans will cover the preventative services like the Stay Healthy does. Uh, what they cover is more like your non-preventative care. So like if you were to be admitted to the hospital, if you have to go to the emergency room or a physician's office. Um, now another thing, because this is not major medical, the way that the Ensure Plus and the Ensure Plus Enhanced work, there's no co-pay, uh, for like your medical services and there's not a deductible. So the insurance is just gonna pay us that dollar amount, uh, for the different benefits and then you pay the remainder of the bill. Only thing that has copays really with those two plans are your prescriptions. Uh, which if it is a covered medication, the copay would be \$10, \$20 or \$30. Sure. Um, the only difference between the Ensure Plus and the Ensure Plus Enhanced is the Enhanced pays just a little bit more towards like your hospitalization benefits. Right. And I think I see that that's, uh, \$100 a day for the regular hospital? Yeah. So like for your daily hospital confinement benefit, that's \$100 a day, that's what the insurance will pay. Okay. Any idea how much that would average cost would be for... I've never really visited a hospital but I guess, you know, if I like broke my arm on a hike or something, you know, I don't really have a good idea of, you know, what I'd be

paying out of pocket for that. Uh, to be honest with you, I, I'm not sure either. We're just benefits administrators, so we're not even the actual insurance company. Um, and just based on my personal experiences, I've been lucky to not go to the hospital. But I do know that it can be quite costly. Um- I understand. ... I just don't have a, an idea of how much that would cost. Um- I was originally gonna select the Ensure Plus Enhanced with the Stay Healthy, which you know, that seems kind of reasonable for, you know, the minimum coverage and I get that. But I also see another option where it says, you know, Stay Healthy MEC Enhanced, but it's at a cost of \$23.13 and if I kind of calculate the Ensure Plus Enhanced plus the Stay Healthy, it's like \$34 or \$35. What's the difference between those two? I mean, you're really just gonna have to... If you have the benefits guide, you're really just gonna have to go benefit by benefit and look up the dollar amount. Um, but essentially getting the Stay Healthy MEC Enhanced is kind of the same idea of what you were gonna do, get the Stay Healthy with the Ensure Plus Enhanced. The only difference- Okay. ... between this plan and you know, doing that is that some things do have a co-pay, whereas the other plans don't have a co-pay for the services, the medical services at least. So like under the Stay Healthy MEC Enhanced, there is a co-pay for primary care visits, which is \$10. There's a co-pay for specialist care which is \$50 and urgent care which is \$60. Prescription for- So that covers that? Co-pay. So like I would pay, I would pay that? Yes. So if you go- Okay. ... to a primary care visit, your co-pay is \$10. Specialist care, \$50. That's what you pay. Okay. That seems reasonable. And why wouldn't that be considered medical coverage? I don't follow that. Well, it is considered medical insurance. It's just not major medical insurance, because it doesn't cover a large portion of your medical bills. Okay. I see. All right. Well that helps. Thank you for, uh, helping me understand that a little better. Yes, sir. Did you have any other questions? Uh, not at this time. I guess I can give you a g- call back if I do though. Okay. All right. Thank you. You're welcome. Have a good day. You too. Thank you. Bye-bye. Bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits on a Car. This is Victoria. How can I help you?

Speaker speaker_1: Yes, hi, Victoria. My name is Alex and I'm trying to gain a little bit better of an understanding of, uh, some benefits that are being offered through a new job that I'm about to accept. Um, and I understand that this is not major medical insurance being offered, but I was trying to gain a better understanding of what it is exactly, and if it maybe makes more sense to kinda look on the marketplace for a real true healthcare plan. Um, is there any chance you might be able to elaborate on some of the options that are being o- offered?

Speaker speaker_0: Yeah. I mean, I can definitely review the different plans. What's the name of the agency you work for?

Speaker speaker_1: It's MAU, Management Analysis and Utilization Inc.

Speaker speaker_0: Okay. Um, let's see. And I just wanna go ahead and say that, you know, I, I wouldn't be able to suggest if it, you know, would be better for you to go buy the

marketplace or not. I'm not aware of what marketplace offers. But basically what we mean by this is not major medical insurance, um, is that it's not gonna be comparable to the coverage that you're gonna get from major medical insurance companies like Blue Cross Blue Shield or United Health. For the most part, what we offer is not going to cover a large portion of the medical bills. Um-

Speaker speaker_1: Okay.

Speaker speaker_0: ... and, and each plan really works a little bit differently. Um...

Speaker speaker_1: Okay.

Speaker speaker_0: So one of the first plans that we have is the Stay Healthy MEC, which is, uh, basically, you know, minimum essential coverage. It just covers your preventative healthcare. Um, so that's things like-

Speaker speaker_1: Like doctors visits, like checkups and things?

Speaker speaker_0: So that's like, uh, you know, yearly physicals, vaccinations and preventative screenings, and that's about it. Now it does cover that at 100% as long as you stay in the network, which you have to stay in network for that plan. Um...

Speaker speaker_1: Okay.

Speaker speaker_0: Then we have our hospital indemnity plans, the Ensure Plus and the Ensure Plus Enhanced.

Speaker speaker_1: Okay.

Speaker speaker_0: Neither one of these plans will cover the preventative services like the Stay Healthy does. Uh, what they cover is more like your non-preventative care. So like if you were to be admitted to the hospital, if you have to go to the emergency room or a physician's office. Um, now another thing, because this is not major medical, the way that the Ensure Plus and the Ensure Plus Enhanced work, there's no co-pay, uh, for like your medical services and there's not a deductible. So the insurance is just gonna pay us that dollar amount, uh, for the different benefits and then you pay the remainder of the bill. Only thing that has copays really with those two plans are your prescriptions. Uh, which if it is a covered medication, the copay would be \$10, \$20 or \$30.

Speaker speaker_1: Sure.

Speaker speaker_0: Um, the only difference between the Ensure Plus and the Ensure Plus Enhanced is the Enhanced pays just a little bit more towards like your hospitalization benefits.

Speaker speaker_1: Right. And I think I see that that's, uh, \$100 a day for the regular hospital?

Speaker speaker_0: Yeah. So like for your daily hospital confinement benefit, that's \$100 a day, that's what the insurance will pay.

Speaker speaker_1: Okay. Any idea how much that would average cost would be for... I've never really visited a hospital but I guess, you know, if I like broke my arm on a hike or something, you know, I don't really have a good idea of, you know, what I'd be paying out of pocket for that.

Speaker speaker_0: Uh, to be honest with you, I, I'm not sure either. We're just benefits administrators, so we're not even the actual insurance company. Um, and just based on my personal experiences, I've been lucky to not go to the hospital. But I do know that it can be quite costly. Um-

Speaker speaker_1: I understand.

Speaker speaker_0: ... I just don't have a, an idea of how much that would cost. Um-

Speaker speaker_1: I was originally gonna select the Ensure Plus Enhanced with the Stay Healthy, which you know, that seems kind of reasonable for, you know, the minimum coverage and I get that. But I also see another option where it says, you know, Stay Healthy MEC Enhanced, but it's at a cost of \$23.13 and if I kind of calculate the Ensure Plus Enhanced plus the Stay Healthy, it's like \$34 or \$35. What's the difference between those two?

Speaker speaker_0: I mean, you're really just gonna have to... If you have the benefits guide, you're really just gonna have to go benefit by benefit and look up the dollar amount. Um, but essentially getting the Stay Healthy MEC Enhanced is kind of the same idea of what you were gonna do, get the Stay Healthy with the Ensure Plus Enhanced. The only difference-

Speaker speaker_1: Okay.

Speaker speaker_0: ... between this plan and you know, doing that is that some things do have a co-pay, whereas the other plans don't have a co-pay for the services, the medical services at least. So like under the Stay Healthy MEC Enhanced, there is a co-pay for primary care visits, which is \$10. There's a co-pay for specialist care which is \$50 and urgent care which is \$60. Prescription for-

Speaker speaker_1: So that covers that?

Speaker speaker_0: Co-pay.

Speaker speaker_1: So like I would pay, I would pay that?

Speaker speaker_0: Yes. So if you go-

Speaker speaker_1: Okay.

Speaker speaker_0: ... to a primary care visit, your co-pay is \$10. Specialist care, \$50. That's what you pay.

Speaker speaker_1: Okay. That seems reasonable. And why wouldn't that be considered medical coverage? I don't follow that.

Speaker speaker_0: Well, it is considered medical insurance. It's just not major medical insurance, because it doesn't cover a large portion of your medical bills.

Speaker speaker_1: Okay. I see. All right. Well that helps. Thank you for, uh, helping me understand that a little better.

Speaker speaker_0: Yes, sir. Did you have any other questions?

Speaker speaker_1: Uh, not at this time. I guess I can give you a g- call back if I do though.

Speaker speaker_0: Okay. All right.

Speaker speaker_1: Thank you.

Speaker speaker_0: You're welcome. Have a good day.

Speaker speaker_1: You too.

Speaker speaker_0: Thank you. Bye-bye.

Speaker speaker_1: Bye.