

Transcript: VICTORIA

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on Accord. This is Victoria. How can I help you? Hi, Miss Victoria. My name's Joy and I'm actually, um, I am on your, one of your plans there, and I just wanted to go over a few things. Okay. Um, what's the name of- What do you need from me? Uh, what's the name of the agency you work for? Um, so it's BGSF. And the last four of your Social? 1363. Okay. Uh, last name is Lennox? Yes, ma'am. That's me. All right. Do you mind verifying your address and date of birth? Um, you have 1210 El Camino Village Drive, Apartment 2822, Houston, Texas 77058. And my date of birth is 10/09/79. And then phone number, 346-640-1823? Six-four- Uh huh. Yes. Yes, ma'am. And then email is gonna be joynlennox@gmail.com? Yes, ma'am. Okay. How can I help? So basically, I'm calling because last Thursday... Was it last Thursday? Yes. Uh, my son had a doctor's appointment, um, to get his cast removed. Um, I did take him, but I still ended up having to pay out of pocket, like over \$100. So I just wanna know, um, th- that insurance doesn't cover like those type of, um, visits basically? So is that considered like a special visit or something? Uh, that I'm not too sure of. I know it's not gonna cover a large portion of the medical bills. So if it was just like a rare physician's office visit, for what you have, it looks like they'll cover \$100 of that visit and then you pay the remainder of the bill. So then I guess I'm just trying to figure out like what's the purpose of having that insurance, um, if it doesn't cover anything and I still have to pay out of pocket? Because, I mean, I'm paying over \$200 a month. Um, can I get, choose a different insurance plan? So what you have is the highest tier out of the VIP plans. Right. Um, the only other plan is the minimum value plan which works more like a major medical, but you do have to meet a deductible. So like if you were to do it for, um, just like individual and if you stay in network, the deductible would be 6,500. Everything is subject to that deductible except for the preventative care. So what does that mean exactly? Like I would, I would pa- be paying out of pocket like six- like \$6,000 before any care is rendered? Yeah. So everything is subject to the deductible of 6,500, so everything would be out of pocket. And then the only thing that's 100% covered before that deductible being met is your preventative care, and that's if you stay in network. Okay. Gotcha. So just kinda, just it's- just pretty much better to keep the one that I have. Um, but are all of my doctor's visits, am I gonna have to pay a co-pay or whatever? Now, I didn't read everything entirely. I did not. Um, so I just, you know, wanna know, am I going to have to pay like a deductible or a, a co-pay every time I, myself or my children go to any doctor appointment? So the plan that you have doesn't have a co-pay or deductible. The way that it works is the insurance is gonna pay a set dollar amount towards that benefit- Can you repeat that? Uh huh. I'm sorry. I'm listen- no. I'm re- I'm, I'm, I'm listening to you. Um, so again, the way that it works with your plan that you currently have is the insurance is gonna pay a sec- set dollar amount towards the benefit for a certain amount of days and then you

would pay the remainder of the bill. So for any like physician office visits, they pay \$100 of that visit with a max of four days, and then you would be responsible for the remainder. Okay. But that's only for preventative medicine, correct? No. The plan that you have is for non-preventative. I did. It's for non-preventative? Yeah. I did call her. Um, can I give you a call back? Sure. Okay.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits on Accord. This is Victoria. How can I help you?

Speaker speaker_2: Hi, Miss Victoria. My name's Joy and I'm actually, um, I am on your, one of your plans there, and I just wanted to go over a few things.

Speaker speaker_1: Okay. Um, what's the name of-

Speaker speaker_2: What do you need from me?

Speaker speaker_1: Uh, what's the name of the agency you work for?

Speaker speaker_2: Um, so it's BGSF.

Speaker speaker_1: And the last four of your Social?

Speaker speaker_2: 1363.

Speaker speaker_1: Okay. Uh, last name is Lennox?

Speaker speaker_2: Yes, ma'am. That's me.

Speaker speaker_1: All right. Do you mind verifying your address and date of birth?

Speaker speaker_2: Um, you have 1210 El Camino Village Drive, Apartment 2822, Houston, Texas 77058. And my date of birth is 10/09/79.

Speaker speaker_1: And then phone number, 346-640-1823?

Speaker speaker_2: Six-four- Uh huh. Yes. Yes, ma'am.

Speaker speaker_1: And then email is gonna be joynlennox@gmail.com?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: Okay. How can I help?

Speaker speaker_2: So basically, I'm calling because last Thursday... Was it last Thursday? Yes. Uh, my son had a doctor's appointment, um, to get his cast removed. Um, I did take him, but I still ended up having to pay out of pocket, like over \$100. So I just wanna know, um, th- that insurance doesn't cover like those type of, um, visits basically? So is that considered like

a special visit or something?

Speaker speaker_1: Uh, that I'm not too sure of. I know it's not gonna cover a large portion of the medical bills. So if it was just like a rare physician's office visit, for what you have, it looks like they'll cover \$100 of that visit and then you pay the remainder of the bill.

Speaker speaker_2: So then I guess I'm just trying to figure out like what's the purpose of having that insurance, um, if it doesn't cover anything and I still have to pay out of pocket? Because, I mean, I'm paying over \$200 a month. Um, can I get, choose a different insurance plan?

Speaker speaker_1: So what you have is the highest tier out of the VIP plans.

Speaker speaker_2: Right.

Speaker speaker_1: Um, the only other plan is the minimum value plan which works more like a major medical, but you do have to meet a deductible. So like if you were to do it for, um, just like individual and if you stay in network, the deductible would be 6,500. Everything is subject to that deductible except for the preventative care.

Speaker speaker_2: So what does that mean exactly? Like I would, I would pa- be paying out of pocket like six- like \$6,000 before any care is rendered?

Speaker speaker_1: Yeah. So everything is subject to the deductible of 6,500, so everything would be out of pocket. And then the only thing that's 100% covered before that deductible being met is your preventative care, and that's if you stay in network.

Speaker speaker_2: Okay. Gotcha. So just kinda, just it's- just pretty much better to keep the one that I have. Um, but are all of my doctor's visits, am I gonna have to pay a co-pay or whatever? Now, I didn't read everything entirely. I did not. Um, so I just, you know, wanna know, am I going to have to pay like a deductible or a, a co-pay every time I, myself or my children go to any doctor appointment?

Speaker speaker_1: So the plan that you have doesn't have a co-pay or deductible. The way that it works is the insurance is gonna pay a set dollar amount towards that benefit-

Speaker speaker_2: Can you repeat that? Uh huh.

Speaker speaker_1: I'm sorry.

Speaker speaker_2: I'm listen- no. I'm re- I'm, I'm, I'm listening to you.

Speaker speaker_1: Um, so again, the way that it works with your plan that you currently have is the insurance is gonna pay a sec- set dollar amount towards the benefit for a certain amount of days and then you would pay the remainder of the bill. So for any like physician office visits, they pay \$100 of that visit with a max of four days, and then you would be responsible for the remainder.

Speaker speaker_2: Okay. But that's only for preventative medicine, correct?

Speaker speaker_1: No. The plan that you have is for non-preventative.

Speaker speaker_2: I did. It's for non-preventative? Yeah. I did call her. Um, can I give you a call back?

Speaker speaker_1: Sure.

Speaker speaker_2: Okay.