**ALLEN INSURANCE AGENCY**

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We have agents on stand-by to answer your questions. Call us at **(800) 335-0639** or **(985) 892-1862** or shoot us an email at j@johntallen.com

**For more information, visit us at** [**https://www.JohnTAllen.com**](https://www.johntallen.com/)

**We look forward to helping you with ALL your insurance needs!**

Yeah, I mean and then.

And then I got this thing in the mail saying, oh, by the way, your.

New premium for this year is gonna be 1180 and I'm like.

Why, yeah, that's like my mortgage, you know?

That's what it is.

Yeah, yeah.

I gotta take care of the kids.

'cause if I don't put.

That they are.

I have to make it.

I have to click a certain button.

So they don't get put on Medicaid.

Yeah, definitely.

'cause I'm not looking at the.

OK, they're all under names.

Right?

I'm almost done.

Alright, let's see.

Bye bye.

Hey, I'm sorry, I've been on the phone.

Oh, that's OK.

Uhm, so I looked at them and so like the the one I'm kind of shooting for was the Vantage 15.

Still, though.

It's a good one.

It's got $5500 deductible. That one is probably the better one. It's only more expensive by like $0.50.

OK, hang on.

Yeah, the OK. So the the 50 that one good right? Yeah yeah yeah I think that will work for us. And like I And if you could just send me another card or call my wife and give her the the the I guess it would be worth.

 Scripts?

Have is different.

Hello, this is John.

How you doing?

I keep getting those emails asking me to sign.

Don't worry about it.

I took care of it.

I did it on.

You can disregard any Humana emails unless it's telling you that you were signed up.

Uh, but I I did everything on my end so the application is in process.

OK.

Alright, so 'cause I just got another one just a few minutes ago.

Yeah, don't worry about it.

I I did it, they're just trying to remind you, but don't don't even.

Worry about it.

'cause if you do it then.

It might mess up what I did alright, thank.

You so much, absolutely yes, ma'am.

Bye bye bye bye.

Yeah, the 5500.

Uh so 50.

Yeah, I let me tell you what it would be.

Uh, we can do that and just just to be.

OK, yeah.

It could be 1299 a month, the real premium of that policy would be 396. So do you want to just go ahead and start out by paying that?

So tell me again, what was the So what is it?

On a monthly?

396 is the premium, or that's what it would be if you made 110K, But it's up to you.

How do you want to?

How much do you think your income will be for 2022?

What if we just did 40?

What if we did 40 just 40,000? yeah.

Yeah, so if we did that...

Yes ma’am. If that’s what you estimate your income being this year, I can put that number.

Yeah well his are still yeah 16 years whatever it's like.

OK.

Then it would be.

The premium would be 325.

OK.

I do that.

For that one, but I bet you thought so.

Was that then monthly?

The that would be the.

Monthly based on 60,000 yes yeah.

But that's the one I recommend if you're going advantage.

Hold up.

OK.

'cause the other one is just that it's a $7000 deductible for the same price, so might as well just get a lower deductible. The out of Pocket Max is the same with both, which is.

7050

Uh, and that's lower than Blue Cross Blue Cross is 8700 in a worst case scenario. So banish says beep across on that UM, and you have the essay that I definitely recommend using.

OK.

Uhm, as soon as you can, so basically just find a bank.

What's he doing what?

Uh, the H.

SA, which is a health savings account.

Whenever you have a HSA plan, you can just open up an HSA account with a find a bank that doesn't charge you for it. There are plenty of, oh, not plenty, but there are banks that don't charge you for it.

Uhm, and the money you put into that account.

You can use it for everything that your plan covers, but also everything that the IRS says you could use it for, which is dental vision.

There's a whole list of things that Bill Bill and I'll send you the publication that that tells you what you could use it for.

Uhm, but the main reason is that not only do you use it for your out of pockets, but the money that you put into that account.

Lowers your income by that amount.

Your total income that you pay taxes on, so there's tax benefits there.

Right?

Yeah, I used to have one when I was at a station.

And then.

Yeah, right?

OK, so.

I think would this make sense?

You got the.

That, and I know I'm gonna get a job, but I don't know when and I don't want to.

Right?

Had that money going off and then I'm still not employed, so uhm.

Can I?

Can we get just wait online and we can just shut it up?

What do you mean the income part of it?

Yeah yeah yeah, and in fact I mean.

We when you do get a job, we can change it in the middle of the year, but you could just leave it alone, UM, until the end of the year and then you just pay back the exact difference in what you would have paid.

UM, whenever you do your taxes next year, because that's when it all comes out anyway, either the government is going to pay you, or you're going to pay the government, it's going to go one way or the other.

There's no penalty though, if it we have it correct and update accordingly.

OK, yeah, I think I might kind of want to do that.

OK.

So it's OK.

OK, hold on.

Sorry, what was that?

No, that's OK.

So yeah, we'll just go with the 60, and that covers both of us right now.

Right correct OK alright.

Right and what's your address?

Gosh, I'm horrible.

I don't know that.

Well, you know, maybe like something.

Yeah, Derek, Derek Jeter.

The Yankee baseball.

Oh OK, Derek yeah.

There we go.

OK.

All right, and there's just two people, no dependents.

'cause she does not belong right?

I am going to need.

OK.

We need.

Where is it coming from?

The his annuity?

From yeah, he's.

OK, and that's the only incomprehensive right now.

As of right now, yeah.

OK.

But it must be all for long, so.

I'm almost there.

I'm actually trying to.

I'm getting my.

My license or come?

For insurance.

Oh nice, what kind of insurance?

Oh nice.

So I'm just working on.

Getting that done.

It's a fun.

It's a fun test I.

Think it's harder than.

The most.

**Well, actually it was the property and casualty was the h**ardest for me.

I I grew up the palace in life 'cause my dad was an agent so but he didn't do property and casualty.

Oh, really.

So when I tried to take that test, I definitely have to study for it.

Look at my mom had her own agency.

But I wasn't really interested in it.

When I was young.

Is it here in Louisiana?

No, it was.

Oh yeah, up there yeah.

Alright, they've been.

Asking for proof of income for everybody lately.

Proof of income, Yep.

Uhm, did you work at all last year?

Huh, OK.

I worked all up to like November.

OK 'cause I was going to say if you didn't then that would be we could use that tax return from last year.

Uhm, because it would be closer to what's on the application right now, but they are asking for some sort of proof of income.

Do you have any sort of documentation for like the withdrawals that he makes, uhm?

OK, 'cause they just gotta show them something and then once they approve it we don't have to worry about it again.

But this is something we have to do it it doesn't stop the policy from starting, and in fact it doesn't.

OK.

OK.

You don't have to prove anything until April 14th, so like the almost last day of tax season anyway, but.

OK, OK.

Yeah, I'll find I mean.

And if that doesn't work, I can reset it for another three months, so if we can't do it, then that's OK.

OK.

OK right Yep.

Right, I'm picking the plan now.

I hate it when they do that. It's it's usually for people like if you're W2 employee and you make a certain amount every month.

It's like way easier.

To prove income and a lot of times they don't even.

Ask but when?

You're self-employed or you get retirement income or whatever.

They get it, they they.

They throw a curveball at us, and it's hard to hard to get it.

Yeah, OK.

All right, I agree.

I agree.

Yeah, let's see.

OK.

And change that on your application.

Oh no, just do it, no, then do it.

That's right.

OK, that's fine if it'll get there.

OK.

Vantage is kind of slow with getting stuff outside.

I'd give it at some.

Give it about two weeks.

You should have something before the 1st.

The cards and everything, but if you don't have it by then just call me, but it should be there in the next two weeks.

OK.

OK, all right.

Yes, ma'am.

Alright, well thank you.

Absolutely, and I'm gonna send you.

And you said like list it like.

Uhm, when I do add myself, it's probably gonna be like in the 300 or 325. Is that OK? OK, OK.

Yes it will.

Thank you for calling me.

Yeah, thank you, I appreciate that.

Absolutely yes, ma'am.

OK.

Well, I hope you have a good weekend.

You too.

Alright thanks bye now.

Alright bye now bye.

Hey, this is John

How's it going?

Hey, I'm good.

Hey, I was just calling to double check on that W4 form.

Did you know we put this lady as the head of the LLC?

OK.

See so you know she's a uh, what he called 1099 employee and I'm a W2 employee can even though she's like, you know, the owner of the LLC, can she still be the only paid employee?

Or do I have to?

Be the one of the paid employee.

So is it like are both of you?

Both of you were listed as owners on the articles though, right?

Oh OK, I thought I put myself as a member like an employee, uh?

It looks like you remember, which means, like you're at least like you're high up, you'd be considered an owner in their eyes.

Uhm, hold on let me double check let.

Hope so OK.

Me look at the 'cause.

That's what they.

Look at is the.

Articles and then.

The Secretary of State.

Website Uhm what was it?

See BMG what?

Was the name of the.

From CB MK.

Code on Secretary of State.

Louisiana business search.

Maybe popped up yet?

Here we go.

Officer, yeah, you're considered an officer so.

OK, I'll just put myself down.

I mean it's not a big deal 'cause I already have all the information.

Yeah, yeah.

She is at home. I'm at work, so I have it printed. I have it printed out.

I'm gonna print out the using like just the page that needs to be signed. And get her to sign it and I will fax it over to you.

I don't need to print out.

Yeah, yeah, that's.

Once it gets here.

Alright, so I'll just have you know the four pages for the W4 and then that single page with her signature.

Yeah, that's good.

On it, Yep, that's it.

Alright, thanks a lot.

John, yes Sir, have a good one.

Bye bye.

Hello, this is John.

Ah, how are you? Good.

Yeah, yeah you too.

UM

There they not send me The card

You know they they, they they they did not.

Yeah it takes a couple weeks for it to come.

Through hold on, let me see.

If I can pull you up.

OK, they they need to simply send me the card

You know, when when you go see the doctor you have to present something you know.

Yeah they will.

It's just taking a while hold on.

Ambetter 29 dollars.

And you know, and sometimes they you think they're going to send me the all the chatter around basing rules or something like that, which does the.

Did they?

I I don't know.

I I don't think so.

You you you can go any doctor you want to right now.

Right?

Not any doctor, but most doctors where you are a lot of doctors take it.

Oh, OK.

Yeah, and we have a lot of people with ambetter over there and they.

They have a lot of doctors.

Oh OK, OK.

Welcome.

Sorry it's taking a while.

I think I received couple letter here but here.

Uh, but they they don't have the uh, potentially car.

You know when he goes to the doctor you show.

Him, you know.

Yeah, but I didn't see it here.

Here we go.

Let me make sure I got the address right.

Yeah, yeah, right.

That's right, uhm, let me see if I can order some new ID cards.

Yeah, somebody and they sent me a couple letter here but uh, no idea in here.

Oh, I have your ID card right here if you want I can.

Uhm, I can e-mail it to you.

Do you want to do that?

Yeah, sure yeah yeah.

OK, what is your... What's the e-mail address I should use?

Send the messages be alright, that's it.

It doesn't show the picture.

You know, sometimes I go to doctors that I showed him, you know.

Yeah, that's fine.

I'll do that I'll.

Yeah, yeah.

Send that to you right now.

Yeah, OK, alright.

Thank you.

OK, OK alright you too bye.

Bye.

Doctor McKinley office.

Hi, I'm

Trying to get Doctor McKinley.

May I ask who's calling?

I'm an insurance agent and I'm trying to see if she's in network with Humana Gold.

I'm trying to call Humana so I can get her primary care number.

Yes, Sir.

OK, thank you so much.

You're welcome.

Bye bye.

Hello, this is John.

OK, I'm trying to reach the Medicare office.

It's one 800 Medicare.

OK, thank you thanks.

Thank you.

Hello this is John.

Yeah, how you doing? This is Client Name.

Hey, what's going on?

Calling because healthcare.gov had sent an e-mail saying that they needed information and that I had until the 15th so I didn't get anything in the packet.

When you mailed out the calendar, so I was just trying.

To figure out what.

Was going.

On let me take a look, hold on.

OK.

Just a second.

OK you ready.

Yes, I'm ready.

Nothing is going on with it at.

All it looks like.

So you have a $0.00 premium you.

Don't have to pay anything.

And the.

They're not asking for proof of anything.

Everything looks good, your active, and they do not want anything, so that might.

Have just been.

Them telling you that you needed to renew the policy by the 15th, but we already did that for you, so we we took.

OK, so OK so we do not have to do anything.

Allen Insurance agency. Can I help you?

Oh, hi John Allen, my name is Client Name, but I have a son who is disabled, and I just spoke with somebody, and she said you were a good one that might be able to help me.

It is insane.

I have a son who is disabled, and he is on Medicare and Medicaid, but he is not on full Medicaid.

They pay for his medicines.

And excuse me, I am sorry, and he is also on Cigna, but they pay for his medical things, but I do not know how to get him on full Medicaid.

OK, so does he have a red, white, and blue card?

He does, yes.

And so, when you when you go to a medical provider, you share the red, white, and blue card and the Cigna card.

Uhm yes.

It did not have any problems.

And the I have the decision letter in my hand from.

Well, this is from last year.... he has been denied at.

He has been denied.

This is my order?

Yes, well anyway he has.

But he does not handle the whole thing.

So, I cannot seem to get a place for him to live.

You know, outside of my head and I am really trying, I do not.

Know what to.

Do so, he said, but you do medical insurance or something.

Is that what it is?

Medical and Medicare?

Yes, ma'am both.

Well, he is on Medicare, he is on full Medicare, and he is on.

They cover everything is what it is.

And so Medicaid said he makes too much money to get on Medicaid.

g and if I could get help.

OK, well let me look at that.

With his teeth.

There are 14 programs, let us see national flood.

Assist with his teeth allergy.

That is not going to help you out.

Fair playing the access.

Insurance with Kermit Nespor homeowners reverse mortgage, HUD public housing program and then look at that Housing Choice voucher program.

Low-income home energy assistance.

Neighbor to neighbor program.

Discounts wireless telephone.

He qualifies for all that as I am paying third.

There saying he might let me, let us just go through the whole thing is because I can put. This is complete.

You are busy.

OK, you go ahead.

And use a head injury that.

Here are the categories you selected.

You can add or remove categories where you continue.

Currently saving benefits from Medicare.

See receiving benefits from commodity supplement food program.

No, he is not even on that.

What about Medicare prescription drug plan?

He is on Cigna now.

That is the Cigna.

Wait a minute.

Is this that one?

Yes, ma'am.

OK.

How did he get the extra help through the for his medicines?

How much is he paying for the most expensive medicine he has got?

He does not pay it; it is usually 0.

Really, all these medicines are 0.

Yes, oh wait, there is a $3 one, I think.

He gets extra help and Medicare savings program.

Qualified Medicare beneficiary, but he is not on full Medicaid.

Does he get snap supplemental Nutritional assistance program?

No, I do not know why.

I think I did not reapply for it when we got down here from Alaska.

So, you are from Alaska.

No, I am from New Orleans and that, well, we are from Baton Rouge pretty much, but I work enough there to teach, and he got hurt in Baton Rouge.

Somebody shot him and then he was OK.

And I mean it was not OK.

I just brought him up there.

To help him recover.

Oh OK, got you I got you.

Oh SNAP?

No SNAP in there.

Supplemental Security Income, Tricare, Veterans Health care benefits, none of that low-income home Energy Assistance program?

No, because the house none his house, no public housing, no housing choice vouchers, no senior commissioners are performing.

Love it.

None of that.

He is not Eligible for any of that.

Oh, I do not know.

We are going to find out we are just they are just asking me to know what you already have and so I am just telling you what you already have now.

Oh, what?

He has what he has.

Yep, and then there.

Going to eliminate some of.

OK.

This, I guess.

So let us see.

OK.

If this is disability connected with his military service.

I have trying to connect it, but they keep saying no.

I mean we went through all that.

They if you think.

Did he serve here at time of war?

With the honorably discharged.

With a with a.

A disability is 0% or something. I do not know what they call it.

Or you browse the US military retiree. No. Do you take any medications yet?

Have you had an?

I know this is all for him.

Has he had an eye exam by a medical eye doctor in the?

Last three years.

I am not sure I do not think so.

Had the disability answer yes, the results include progress, people with disabilities.

He is not legally blind, is he?

No, we should work on it.

Are you dependent on family members or others for care?

Yes, he depends on you.

Yes, well he.

Depends on me.

Yes, but would not spell.

No problem.

I put it.

I mean, do you?

Take him to the doctor and stuff like that.

I do, I do Oh my God, yes.

Yeah, OK, so please choose any of the following that you may like more information about.

Yes, all signs.

You know you already know about Medicare Social Security, so he is already getting mad federal retirement railroad retirement caregiver arrested service.

Let us do that one.

Uhm, crisis prevention.

For those who have served, does he need that maybe?

Free or low-cost Primary Health care dental services.

Sure, homeowners' insurance.

Oh, definitely that then.

It sure needs it, but I do not know.

Progress that has shared housing and programs for the homeless will check that one off volunteer process images.

Yes.

We are we are.

Also making sure that every child has access to basic health insurance.

Do you know of any children?

18 years of know?

Just he is over 18.

Type of housing.

Do you live in own home?

Rental boarding home live without?

Live with others?

That is what we are going to do, right?

That is how he is living now.

Right with you? Yes.

Please provide following information.

Include yourself and your spouse Mary.

Additional total number of people who live in your household.

Two people live in your household.

Are you over the age of 60?

Does anyone in your household have a disability?

Do you have a property tax on the home where you live?

Yes no.

And they give you.

I'll give you help you.

You do not have property tax.

What I could use help to believe you me.

OK, let me see.

Who knows, a girl.

I mean I got so many government programs, who knows what all I got?

We are about to find out.

I will pay your own gas or electric bill, either directly or indirectly.

Yes, yes, we have had this.

This he does not.

He does not though.

Well, I I oversee his Social Security, so I take I take part of it and put it into with how with it.

This is the House in her.

But it does not have his name on it.

The house is in.

No, it is the apartment.

Is in your name or his name?

It is in both.

I mean, we both have our names on the lease, OK?

But not on the gas stuff.

Please tell us how much your household spends monthly for the items listed below.

If you do not have any exact numbers or your expenses each month, please provide an estimate.

OK, so what is each month about?

Just gas.

Well, it just went up to 1000.

Uhm, it's about to be 1000.

50 I think we were paying less. 900 but.

And about how much is your electricity?

8IN average is about 100 a month left.

Do you have gas?

How much you want.

Oh no, I do not pay water.

OK, what about telephone?

Telephones, I get some separate.

His Cigna I pay $30.00 a month for his I pay.

45 for mine.

40 about 75.

How much do you spend monthly for medical expenses that are not covered by health insurance?

So how much does he pay for any medical costs?

Uh, me 'cause the doctor does not have copayments or.

No, no, I know what you're saying.

I'm I'm thinking no he.

Well, just the.

At the beginning of the year, you have to pay the Medicare, makes you pay that.

100

It is about a.

148

What they call a deductible.

Well, yes, the Part B deductible went up to 200.

Yes for 2022 so.

Oh great, yes.

So, he has gotten that.

I have gotten that.

UM and and.

I will tell you this right now.

We did not.

OK, go ahead.

Yes, so and if they will not pay for that then there is no way I could investigate that.

I was just trying to see if he could get on housing program.

Or what they call full Medicaid.

I do not know what that means.

Except that he could get constantly.

I know the major things that he cannot seem to get is his.

His social work and social work comp.

Right?

Counseling with through social work, counseling and therapy, those kinds of therapies and and that's really part of what he needs is the therapy.

But the major thing is to be full Medicaid qualified so that we can get that and.

And in.

A housing programs?

I mean uh housing.

Where he could be in a.

Group home that would be help more helpful but yes.

So, does he own a car?

No, he does not own anything.

So, you are looking more like HUD and housing.

Yes, but it is even goes beyond that to disability housing group housing, yes.

I mean I would.

I would like to go into.

I do OK.

OK, I have a report 18-page report here.

Discuss all the different phone numbers and things that he might qualify for him, but you must call each one of them independently.

They have everybody phone numbers here separately, and so it has the different housing programs in the snap.

And things like that.

18 pages.

And uh, great.

Well, can I come pick it up because he is in the hospital and I am trying to get some something settled with this while he is in the hospital to help get some people.

Help me through that.

Yes, sure do you?

But what did they keep talking about?

Full Medicaid?

Why did they keep saying that to me?

Have you applied for full Medicaid at?

Applied when we got found down here from Alaska.

It would happen.

And I was denied, but he was denied.

Because he makes.

We did qualify, but he did, but he did qualify for the QN Bing which is the next best thing. Got the next best thing Yep.

Yep, he needs to have like he has extra help to on his for his medicine, so that is a good thing.

Now he knows just to help cover the medicine has.

That is this one yes.

And I do not know if we are only paying for sitting there, taking it out of something.

No, he qualifies for Q&B, not if he qualifies for Q&B.

I do not see it the inflation.

Oh OK, because I did not know if that was something that they were taken out of his stuff or what.

OK, good thought that well I am going to come over there and pick that up.

OK, sounds good.

Because I am really.

No, no you do not.

YShe is in the PPO ICU that she takes it.

And that's what she's probably taking.

Yeah, that's probably the problem.

She doesn't take the agent though.

OK, well I appreciate you looking into this for me.

OK, and I want to thank you for holding and thank you for calling Humana and you have a very blessed afternoon.

You, too.

OK, thank you.

Thank you, bye.

i I was following up with you about some health insurance for me and two sons.

If you got the e-ma l I sent to you, sometimes my e-mail is kind of goofy and.

Didn't send out a mail. You to shopped it up on the marketplace for me.

And, uh, I sent you e-mail with like my birthday, Social Security number and my two sons.

Did you ever receive that or no?

I think I I was in good standing still so with my insurance I believe so yeah.

I can get you set-up though. I mean I can I.

So you want to go with which Plan, is it the bronze?

I believe it was the $5500 deductible thing.

With vantage.

OK, good deal.

She has a health care plan through her employer.

Gotcha, yeah it's going to be too expensive for us to all be on hers so.

It's we got 2/2 kids, right? So four person household and then we're using the 80 uh, which is 80,000 income.

Yeah, yeah, and again I'm a self-employed now so it's it could be variable. Hopefully it's more than that, but that's kind of what I'm projecting, yeah?

And what is the name of your, or do you salary yourself? Or do you 1099?

He's asking if I'm doing salary or 1099.

OK, so I'm kind of working with my dad, so he's he's here with me right now.

It's, uh, it's kind of home improvement work.

She's a teacher in a private school.

What's her income that we would like if I'm going to make it 80,000 next year? How do I break it up?

I believe she's at about 43,000 OK.

It doesn't have to be exact here.

I I just, uh, left that company like last week, so I think I still have coverage until I just how it usually works until the end Of the month.

Yeah, so I guess it won't really end until end of January.

I don't even think they're going to ask for proof or anything.

I've still got that insurance card if I Need to give it to you.

If everything went through smoothly, they're not asking for proof of anything. Uh? They are asking for proof of income. It's kind of hard to do when you're self-employed.

When you do your taxes for this year, do you have an idea of what the adjusted gross income, the total amount that the tag will amount between you and your wife?

I mean, my goal is to keep it roughly the same for the next following year, but I think it's going to be somewhere in the.

$80,000 range, but that works, yeah, I mean, that's that's what they're.

It'll it'll have the adjusted gross income amount on the first or second page.

OK yeah, 'cause there will be a little bit of income from my taxes on my taxes from this business.

I'm starting, yeah, but it's the bulk of it's going to be from my previous job I guess.

I don't know how well that's going to reflect it.

But it'll give him something.

It should work, yeah?

All right, so it'll be.

For the savings bronze with Vantage it's 183.

That's for the $5500 deductible.

And do you want to pay the premium right now?

I can OK, yeah, they'll just.

Get everything started and you'll get your cards, cards and everything.

Overlap or will it end now or?

Uhm, they will take away the tax credit and then your premium jump up like extremely high or to whatever you know you get like a 700 and something dollar tax credit.

So, but like I said, I can extend it.

If you take a little bit longer, do your taxes, then I can extend it.

Or I mean they'll they accept like something called a self-employment Ledger which is just like you put random numbers into a Ledger you find from Google.

I mean it's three months away that they care about it, that the deadline is.

Yeah, I appreciate your help.

Yes Sir, I am Sir.

Alright, alright thank you too.

Thank you for calling WellCare. If this is a health emergency, please hang up and dial 911 for assistance with broker on boarding, training, licensing, compensation, materials or benefits provider and formulary options. Press one for Medicaid verification special election.

Verification or telephonic scope of appointment.

Press 2 for assistance with the enrollment process, RFI member status or broker of record.

Press 3.

Please note due to high call volume you may experience a longer than normal hold time to speak to an agent.

Your call may be monitored or recorded for quality assurance purposes, please hold for the next available representative.

Thank you for calling WellCare broker support.

May I have your producer ID number?

Thank you and may I have your name.

Thank you and may I have your best callback number, just in case we're disconnected.

Thank you and how can I assist you today?

Yeah I have a question about one of our clients who has WellCare value script. They signed up last year for for 2021 and he just gave us a call and said that he went to the pharmacy and it said that his.

His plan was no longer intact and we're just trying to get to the bottom of it and see what happened.

Do you have his Medicare ID by chance?

They give, so I'll go ahead and see what's happening with this policy here may displace you on a one to two-minute hold while I bring up his choices.

Instead, the pharmacy said that his plan is not active.

He went to fill a prescription and it said that they weren't active or something.

It is the WellCare value script.

OK, So what we have to do now?

Because on my side he's showing it's active.

So now that Member would have to call member services.

So that they just went to the pharmacy and were turned around and it was turned around.

So just have him double check on what they're showing on their side, because on my side everything looks good.

Could you give me the policy number to make sure that we have the same one?

He has the same one, or if he's giving them short pharmacy the correct stuff?

I'll go over that with him and make sure everything is good and if not then I guess they'll call member services.

OK wait, he has the value script plan, was it?

OK, so the value script phone number.

Audio file

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Parts in different masters are expensive.

If you get my message.

So I think yours forever.

OK.

I just spoke to you on the phone about my son.

Yes, ma'am.

I it's I didn't realize how late it is and I'm way over in Slidell, so what I'm going to do is pick it up in the.

I just

I just e-mail to you.

Let me just e-mail it to you.

It does have finance it it's got legal assistance and stuff on there too so.

Uhm, what is your e-mail address?

But the way I was going to do it.

Thank you, I didn't think of that.

I was thinking of asking you to do the same thing for me.

Run the same thing for me tomorrow or today, or whenever you can get to that and then I can.

Oh sure.

I always going to go pick him up both at the same.

Time in the morning, but.

Girls, you come back you come by tomorrow we can do it tomorrow.

We just do it here in person.

OK.

Yes, ma'am.

And just say nice to speak to you today.

OK, so.

Please see attached.

And meanwhile you, you'll have this one in electronic print.

And then you'll have it in regular print too.

OK.

Because I printed it as well, so you'll have it both ways.

Oh great, great.

And I'll be happy to do it for you.

Yes, ma'am.

Yeah, like you like you remember something that's my last name.

Right, right?

Judging guys.

It's my last name.

Well, great and then tomorrow can I call you and we can run.

The report for me.

Yes, indeed we can do it in person.

Those yourself.

Yep, we can just party.

OK, either way because I do need to drive up there for something.

OK, well I really appreciate that and tomorrow.

OK then bud, see you tomorrow then.

I'll call you tomorrow then any time this.

OK, sounds good thanks.

No, we're here from 9 tonight just around launch. We take lunch, break around 1212 to one. Yep Yep.

You're open.

Oh OK, well Gee, that gives me a lot.

Of time.

You feel very much for your help.

You've been great.

Really great, you're welcome thanks.

Thank you bye.

Take care.

don't know if you remember, but I had switched from Medicare to the supplement to people, but I never received any documentation from him.

Oh no, you should have got something by now.

Let me take a look.

At oh and they had application in that.

It should have, yes, ma'am.

Oh crap, I didn't realize.

The other application in a jacket.

That's OK, the the only other thing I can think that we could do is.

Uhm, let me see if there's an option here.

AARP supplement.

And if I can get you back to.

Let me see if there's a special enrollment period.

And now I was going to say we could do it because of because of Ida, UM.

'cause Hurricane Ida we we got a special enrollment period that allowed us to change people, but that ended on on the end of December so I can't.

More components.

I don't think I can do anything right now, but do you have?

Do you still have your supplement right?

Premium Homme

I wasn't going to cancel it until I got stuff from the new one, but I didn't get the new one because I didn't send the application in and I didn't realize I had offered.

Patient oh cross.

I'm sorry, I'm sorry it's I think there's a misunderstanding.

Uhm, but it?

I mean, if you can, I know it's at the very beginning of the year and you really can't do anything until the end of the year.

The only the only option is to.

Uhm, actually, as people's health.

There's people health, right?

That's that's the one you wanted.

You had suggested that one because they they had good results on it and and my regular doctor was in their network or I think that's really just talking.

They're very they're very good hold on.

They're very they're very good hold on.

I need to check something.

Both Humana gold and people health.

Yep, uh, OK I can sign you up, uh, no worries so it's a five star plan.

What's the doctor's name you wanted?

First thing please where is he located?

It's family doctor clinic.

Uh, it's in Thibodaux.

So yeah, no, we're good.

Oh wait, there's something else is Mr Ashley how much is?

It's zero, in fact, it's actually better.

It gonna cost.

Is it gonna be?

It's better than zero, uh, hold on they give you.

Money back every month on your Part B premium that you have to pay every month.

So not only is it 0, but they actually give you.

Well who? How is that playing fault? Paying for VB? Medicare after link?

So yeah, they do.

It's like a rebate that.

They it's not much.

I I shouldn't have talked it up that much because it's only 10.

Dollars a month but now B is the the D is medicine you don't pay for that either on the premium, but B is something that comes out of your Social Security check every month. Since you turned 65

Yeah, it's the hundred it. It was 148 and now it's 172. I think this year so they'll.

It went up on you, but you're not going to pay a premium for people health, and they're going to give you $10.00 a month.

Off your Part B premium.

So it it should save you some money.

John, let me go, walk to my house, give me about 5-10 minutes and I'll.

But there was something in there, but since I had talked to you and you had, you know you were going to do this and that I figured well I don't need to really talk about the phone.

That was a misunderstanding, so let me call you back in a few.

Allen Insurance agency.

John Allen.

I was just calling so I could like follow.

My insurance information, but I haven't received anything yet.

Let me pull you up here.

Yeah, zero and let me check Blue Cross and make sure everything looks good.

'cause we did your application back on December 16th.

So you should have got something.

OK, and whenever I go through the automated system, don't say anything, I'll I'll take care of the most so I know how to get through it pretty fast.

Second, grass and Blue Shield of Louisiana.

If you are calling for a new sale or renewal, please press 1 all other calls including benefits, claims and.

We are currently closed and will reopen Tuesday, January 4th at around.

I was going to say we can call them and try to find out, but it's showing that you're active and everything is good.

Uh, did you receive anything like a welcome packet at all?

That's that's why you haven't gotten anything.

OK, alright, let me do that real quick hold on.

But in the meantime, let me give you your member ID number.

OK Sir, what was it?

X is an X-ray.

Did you say X?

Yeah just just be on the lookout.

OK, there's a lot to choose from, but it gets pretty expensive whenever you look at when you're trying to get coverage for like implants or crowns or root canals.

If you get just a basic plan that doesn't cover that stuff, it's quite a bit cheaper.

Not, but uh, hold on just a second.

And if you wanted to add vision to it, it would be like a writer that goes with it and it makes it cheaper.

It would be.

$7.95 to add vision to it. If you needed it and it covers contacts and glasses but.

The basic level plan is for and this is with United Healthcare. They cover from what I found most dentists to $20.61.

And you pay nothing for preventative care. All the plans you pay nothing for preventatives it's 100% coverage.

No waiting period, no deductible, you just need cleanings or xrays now.

Deep cleanings are more expensive.

Whenever a dentist does that, it's usually 'cause they know that they can get paid more for it.

That is, they'll pay 50% on day one. So as soon as you start the policy and you pay 50% and then after year one you pay 65% after year two, it's 80% that they'll pay, and then you only pay 20%. So as the years go on, you get better coverage.

As long as you pay into the.

Premium and then it'll give you $1000 a year. That's how much they'll pay out on your behalf.

This does not cover crowns root canals.

This only covers basic and and preventative.

And that was 4061.

That was $20.00 and 61.

That's for united.

Show you this other one. It's $30.00 a month and.

Preventative basic is basically the same, it's 35% on day one instead of 50, so actually the cheaper one would be better if you're trying to get fillings.

Tomorrow but after year one and year two, it's about the same 65 and then 80% after year 2.

Uhm, for major services though, the reason why it's more expensive is 'cause it does cover crowns and root canals.

ross and we can put her with this other company for February.

If Doctor Noguchi takes it up.

So that's that's kind of where we should go, I think, and I'll call you tomorrow as soon or whenever this lady calls me back to tell me if they take ambetter.

OK, great and that'll give me a chance to talk to her when she gets home and see whether or not she wants to switch to the you know with the other company where her fees will be a lot cheaper.

Yes, ma'am, a lot cheaper. I mean it be back down to 0 instead of 200.

OK, I I will look forward to talking to you tomorrow.

So should I call you or?

You'll call me.

I'll call you as soon as they call me.

I'm going to call you.

OK, great and you can call me at this.

Number, yes, ma'am, I will.

OK, thank you John.

OK bye bye.

00:00:15 Speaker 2

Either Blue Cross back in the day and I was just calling 'cause I saw that you were turning 65 this month and was wondering if you did anything regarding your Medicare insurance you can reach me back. My number is 985-892-1862. Thank you.

Hi this is John.

Good quick question.

I got on the website, the Blue Cross website and I was trying to download our insurance card, but I'm not showing my husband’s insurance card.

My wife got a vehicle, but we didn't.

Tell him we had another vehicle.

I just.

Told him that they want to know what I had.

Right?

That was their question.

Now what we hear, but what I?

Had and so I'm at the doctor's office right now and the doctor.

He can't believe they denied.

Me because I have a.

Truck A 2007 truck. It ain't a brand new one because of the I guess his value is $5000 or so.

What's your social?

Security income every month.

Total before all the take outs for Medicaid, Medicare and all of that about 2100.

2100 and then what about Darlene?

UH-980I think.

It is 980.

Hold on, I got to do some math.

Yeah, I don't know. Uh, 2100 \* 12 + 980 \* 12 ends up being 36,960.

They wouldn't approve you on that.

I mean, I, I don't think it was the pickup truck.

I think cause your Social Security amount.

'cause they do look at that.

Yeah, I know, but they didn't.

They didn't say that in the paperwork they gave me.

Is it treatment that you're trying to get covered, or is it?

Is it a medicine?

The medicine.

It's a matter.

Of I guess it's a treatment that it's Dupixent.

If you ever seen a commercial for Dupixent.

Do you know how to spell it?

Oh hell.

DUPIX through P.

OK, is it a monoclonal antibody blocking views for allergy diseases?

VN.

It's injections I don't know.

I get it.

Let me tell you.

In 2015 they did an MRI on me with contrast. They put some kind of chemical in me.

To make me go.

That's what they say.

Ever since they've done.

That to me.

My body had a rash from my neck to my heat.

Right, my I went to my dermatologist for years and years he going to take me on everything you can imagine.

Only thing helping with steroids, or you can't take steroids to you.

Know tell you up.

But they would give it to me twice a year and it was twice a year for those 20.

Days each time.

For this one pill a day.

Or gave me.

Some relief I tried every kind of.

Soap made homemade Lye soap to

Free dermatology soap that he could think of.

Got I've got cranes with steroids in it would not make.

Could not help at all and every other kind of cream you.

Can imagine so.

I left the dermatologist and I sort of come into allergy doctor.

I think that's what they're calling, yeah, anyway?

Uhm, and he would.

He did a scratch test on my back.

He said geology to all.

Of this stuff.

So he made me.

Uh, injections off of whatever they found for that and I.

Took that for.

Almost a year and every so many months they increased the amount they put in you.

The more they put in the work my rash got when I got to the third level, I couldn't stand it anymore 'cause the rash broke.

Out like you had a.

With the rash you get that comes from chickenpox, right angles?

It looked like shingles, but it wasn't, so I stopped taking that and it got back to normal and they gave Me 2 samples of the Dupixent way back then and for about a month I.

Had no problem none.

Then from that to June of last year.

I I went back for a follow up with him and the nurse said.

I can give you samples of.

This if it helps you.

So she gave me a shot.

I went back 15 days.

She gave me another shot.

I went back 15 days.

She did that for.

Two months my rash went away. She says I'm stuck. I'm gonna give you these samples until we can get it for you. I said I can't put $3000 for the shots.

Right and she said I'll give you, I'll give you this until we can get it for you, for get it from the manufacturer for years.

That's when she asked me through my file for Medicare Medicaid.

Right?

So yes, uh, what is the amount or the how often?

Do you know what I know now?

Does the syringe last?

There's like.

Two of them that come in a pack.

Going to come in to pack.

For a month, one on the 15th.

On the first one on the.

15th I was 15 days.

Got it hold on.

Pref is prefilled too.

You don't have to draw it in or anything.

Yeah, yeah, it comes straight from the back of my truck. He just gave me some in the pits and is spelled DUPIXENT.

And then what pharmacy do?

You go to pick it up.

I don't think that doctor's office gives it to him.

He gets the samples at his office and I swear I don't know how to.

Give this to.

Children 'cause it when I.

He hasn't.

Well, I'm sorry, uh is is it like something that you do once?

Or is it like a shot you do every day?

Out of the.

I mean, it's uh, once a month or with the shot works twice a month.

That's right.

Some a right?

And it feels like 10 lit cigarettes being stuck in your arm at that location.

Oh my gosh.

I feel like I don't know how.

A child handles this.

'cause I can barely stand. It's only for about 1015 seconds. It's that long, right? But it feels like 10 years because it's burning so bad.

And you can't.

It can't be cold 'cause if you inject it in you cold 'cause it has to be refrigerated.

It's 10 times worse, believe me.

I know I.

Did it right?

You jumping up and down because it's burning so bad?

But you can't move.

You on because of the.

The thing is, uh.

May to the needles going you in Jackson and you and you gotta make sure it stays in there so you get the entire theorem that's going in you right?

So what I do leave it out all day and I put it under my arm for 1520 minutes before my wife gives me the shot. Still bad, but anyway and there's nothing here.

So if I could, if if there's anything I can do on.

The the the.

Prescription drug part of it.

Uhm, it would be the the plan.

'cause like your plan doesn't even have that medicine in the formulary.

So it's not even worth trying to use your your drug plan for it.

Correct, yes.

You know, be like 40 grand a year if you try to do that.

So even the cheapest plan like I just did just that.

Medicine as a drug report on Medicare.

Gov to see what the best.

Plan would be if I could change you and it's still like $4500 a year just for the just for the copays, even if it is covered, so that's kind of what you're looking at if you're trying to get it covered by insurance, but but my recommendation would be.

Right?

I'm not.

We talk and this does work.

You have to get some kind of funding from the actual Dupixent company that makes the medicine, and I mean.

That's what the my that's what my doctor is doing.

OK, he is doing that, 'cause that's that's usually the the first step.

If you can't get it through insurance because there's no other way and that's what they do.

I mean, it's a write off for them so they they send off so many of those things every year 'cause people can't afford it, you know?

So yeah, that that's that's really all you can do, and I I really don't think you're going to get Medicaid if I if I even tried. I mean 3200, they wouldn't take anything over 24.

No, not at all.

Like they did not.

They denied me.

Like I said already and the doctor is doing what he needs to do with the pharmaceutical company to get it sent to me for free.

Also, he said FDA just approved something that takes her off of some particular type list of medicines that are ridiculously expensive to put it to where it's affordable.

I don't know what that meant.

That's all he told me.

I come back to him in July and.

We're going to follow up on that then.

OK, yeah, that's probably the best thing you can.

I'm gonna try one more thing, dipex and.

The range, and then there's the spin. It's like 1600, it's cheap, it's definitely cheaper in Canada, but it's still. It's still pretty expensive, so it's it's not you. It wouldn't be viable.

So yeah.

1000 bucks I'd go for it that way, but 3000 bucks. I'll come to the doctor and let him give me getting ready and getting to me as often as he can give him to me free.

OK.

If we.

Can't get him every month because the rash I had.

Donna, I believe me it was like sitting in an Ant nest, all common they.

Just eating you up.

That's why I thought it.

Was shingles because but.

It wasn't just in my chest and stomach.

It was from my neck, my shoulder blades to my feet.

Well, let me tell you this.

the way Medicare could work is.

Like if you.

There are things that go through Part B of Medicare, and then there's things that go through Part D of Medicare.

Anything you just go to the pharmacy to pick up.

That's always going through your Part D.

Your drug plan, but like if you go to Walmart and you have a nebulizer for your Coke.

That's considered a durable medical equipment so that the medicine you put into that actually goes through Part B, which would mean your supplement would pick it up when you go to a doctor's office to get a shot of something, even if it's a medicine you could technically go to the pharmacy for.

If the doctor is administering it, then that medicine goes through Part B of Medicare.

And then your supplement would pick up 100.

Percent of it. So if your doctor, if it's something that your doctor can do where you go to the doctor's office and get the shot every month, then you would have that covered at 100%. You wouldn't pay a penny of it because it's going through your Part B of Medicare.

Right?

So if you.

Can do that.

I would ask your.

Doctor about that and see.

Is it something that?

You can actually come into his office every month to get the shot up, even if it's twice a month.

I mean, it's still.

A hell of a lot easier.

Audacity didn't explain it that way.

Yeah, you know, he said if you can't get a shot at your house, uh, you come in, we'll give it to you.

I said alright, that's no problem.

I said my wife gives me the shots and my oldest daughter is a nurse and my you know your motor starters on earth and my my granddaughter is a physical therapist nurse.

So yeah, I got people on give me shots.

There's no.

Problem, But if we can get it covered that way.

That's the way you get it covered.

And I'll discuss that.

'cause they, the doctors, office bills, Medicare for the medicine.

So the doctor has to order it and they have to get it to their office and then they give you the shot.

It's not like you go to the pharmacy to pick it up and then bring it to the doctor.

It's like it all has to go through the doctor's office and doctors do this all over the country so they know how to do it.

I would just I would just bring that up.

To him and ask them look, this is what my insurance agent said.

If we do it this way, if you submit the bill through Medicare, you order the medicine here and give me the sky.

It'll be covered through my supplement.

I'm gonna when I get.

Home I'm on I just left.

The office when I get home I'm I'm calling. I'm like I'm gonna talk to nurse 'cause I've been dealing with her since 2015.

With all of this.

Right?

So you know we have.

A real good rapport yeah I.

Will discuss that with her.

Let me ask you.

Another stupid question I've been seeing on TV.

They've been advertising all different kind of insurance agent companies to.

To handle your medicine, to give you the best plan for your key.

You don't want.

You don't eat fast.

I know I've got.

I got this because my wife is beating me to death.

But let me finish when you get free.

Up from the pharmacy and free stuff from.

The grocery market.

I said darling, that can't be a very good plan.

I said because.

We're not changing hours unless the world coming to an end because we don't.

Whenever we go to have anything serious done, we pay nothing.

Only do we trade powers met some of the medicine.

Not all of them.

And then we go to good RX.

Then we get it cheaper than that anyway.

Yeah, so I said no, but I'm gonna ask next time I speak to him.

Half of earth.

So tell me tell me.

Say that's not the best thing.

In the world, but my.

Yes, Sir.

Policy does not offer it good we could.

No, well, no.

I mean, every insurance company has has these plans like Blue Cross has an advantage.

They're called advantage plans and you don't pay a premium for them.

Right?

It's covered, the premium is covered 100%, so you're not paying a supplement premium, but you can't go to every doctor.

You want whenever you do need surgery, it has to go through the insurance company and then you might have to wait a few days like what you have right now.

You just you go and get what you need to get done with no no questions asked, no bills, no iobc or anything with an advantage plan you have a copay.

Is any better?

You're right.

So I don't recommend it for you.

Yeah def.

So this this.

Uh, November 15. I had shoulder surgery and December 12th I had lower spine surgery. That's just within, you know, 24 days.

You you know with dental surgery costs toward 1520 thousand apiece, probably, if not more. Exactly, I don't. I don't go that route that you know what I have. I wouldn't change that unless you tell me I can't buy.

Yes, Sir, no, you're good.

As long as you pay the premium, they can't take it away from you, at least currently.

It's an offer, you know it's an automatic thing out of my checking account where it's paid off automatically.

We'd only been fool with it.

Only want to screw up with the bank, and then I sue him enough to where I'd ever buy something that good.

I would I don't want to mess with that. 'cause you know I'm 70 time not may 72 years old Sunday. Yeah I didn't have this paint I showed in my hip. I'd be like I was 15.

That's right.

And God bless all I can say and thank you for all you do for us.

You know 'cause you keep yourself up.

Everything that we need to know and and it's also thank you.

Anytime thank you,

Anybody I can recommend to you?

I do.

I've only come across one in the family that needed it and they came to you for I don't know what policy they got but

That's it.

Yes, and that's the best.

Was complete.

Does not exist.

That's the best compliment.

Thank you so much .

Sure, here I know you're busy guy, but I just wanted to return a call.

So you see what you needed.

Thank you so much.

Yes Sir, thank you.

You have a.

Have a blessed day John, thank you.

Have a blessed one bye bye.

# Audio file

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# Transcript

Both done.

Yeah Mr.

John Mysticon, win how you doing.

Mr Wynn, yes Sir I'm good.

Yeah yeah I had a question about.

But right now, you know that, uh, can you give me, like, you know, the income? The total income for the 45 or a qualifier of healthcare for Obamacare. So with me and.

Yeah, me and a Bow Wow.

Shumar person, I claim you know that two people.

So how much income you know that is.

Fine for that.

Let me see.

Right now I'm on the Obamacare plan, right?

I got 3 dependents Theresa, Julie, and John.

Yeah, the peak.

Julian, John

So, So what about related fire about the income potato?

37,000.

That did, yeah.

But the reason that the reason why the income is like that is so that you can get that plan that you're on right now with the $600.00 deductible.

If I made it anything more even by a few $100, then your deductible would jump up to 2000.

So it's better to pay your $109 a month and get a lower deductible. And if you do end up making 45,000 or 50,000 when you go to do your taxes, you'll pay back maybe a couple $100 or the premium that you should have.

Paid, but you at least got to keep the.

The better plan. So you saved up like $1400 by doing it. That way. If you have to reach your deductible.

I think they got a problem because you know this year you know that my kid my, you know, law, Julie and John, they make the money to do much about $10,000 for each person, the person $10,000. So include my income about. Yeah, and my and my.

Julianne, John

Are you?

Go ahead.

Are you claiming are you claiming John this year?

I will claim John and Julie.

You know, Julie. She told me she meant about $10,000. I don't know about John, but I think she meant he. He made the value knows 7000.

And total both of them. That's 17,000, and right now I make you know that about 40,000 so that means about the total.

That mean the 56,000.

Yeah, so yeah you would.

So that's cool.

You would owe back hold on I I can tell you exactly how much you're going to owe back.

Yeah please.

For the year 2021, right yeah.

Now, are you really going to claim three people, or are you going to claim only two of them?

I will claim the result too, but the result you know handle income restart under, you know.

All right, hold on please.

Yeah, well.

Kai is 58.

So if you're going to make 50, let's say you're going to.

Make about 57 pounds.

You would get $790.00 per month instead of 890, so you would owe back $100 \* 12.

So you would owe back around $1200.

So doctor 100.

That's how I say it back when it makes the technical.

That's how much you would pay back around 12.

$100 so.

It's it's $100 exactly more if you made 57,000 total.

But like I said, I can do one of two things I can. I don't recommend raising your your premium to 200 because the plan would get worse. You would have a higher deductible plan.

Uhm, the only other thing I could recommend is if you wanted to really not pay anything, is get a.

There's a $0.00 plan you can get caught with ambetter, but the network is not that good and the deductible is really high. I mean, it's it's over 8000 on the deductible, but you wouldn't have a premium every month.

So like you know that you say you know that it is not like you know that the 2021 that you laid for now because they already make that I already make money and my kids or my children already make the money. So it's too late for now, right?

Oh yeah, for for last year there's.

Nothing you can do.

Uh, I think for.

For 2021, right?

Yeah, there's not anything you can do about that, but according to what I heard last year, whenever the government decided to raise the tax credits for everybody in the middle of the year, so around May the government did a new bill where they increased the tax.

And you're probably going to get money you.

You're probably not going to pay that much back.

They said they were for giving a lot of that.

So even if you did make more, you may you know made 57,000 last year. I don't think they're going to ask for that much back from you. I think they're forgiving a lot of it so.

I wouldn't worry about it very much.

What about 50,000? So what about 60,000?

665060 year old? Yeah it would.

Be $761.00.

You would get back.

Instead of 890 would be 890 - 761 would be $129 \* 12.

OK, so around you know 1500. You know the year.

Yeah, if you're for the year, yeah.

Or folder or the?

People make about $50,000 before tax, right?

Yeah, but when?

You do your taxes, they there's a good.

Chance that they're not going to.

They're not going.

To ask for all that.

That's just technically how much you would owe back, but the government is forgiving a lot of it, so I wouldn't.

I wouldn't say that you're going to pay that back.

Maybe this year you would the last year.

I don't think they're.

They're doing that.

So I'm you know that about thousand over $1000 I don't mind, but I I thought, you know, will be a lot about 10,000 something like that no no.

If you made like 8090 thousand or really above 100, then you would have to worry about paying back a.

OK.

Few thousand but but yeah.

Ah, OK.

OK, so please you know because after you know last year that too late for now we can do nothing on that.

But what about the next year? Like you know, ten, 22nd 22nd. So I made about 50,000 and I met about the same 60,000.

And when I claim you know about only two people, so you think you know that.

I'll be OK.

If I made it hold on.

Because I don't want to do, you know?

Yeah, you know it's too late for you know this year you know that for last year.

So it's 60,000 with two dependents instead.

Of three Yep.

You only you get $667.00 a month so it would be 890, which is what you're getting now minus 667.

Yes, yes Sir.

It would be $223.00 you.

Would owe back.

Times 12 that's around 2600, so if you only claim two people it does it. Does you know, double it pretty much.

OK, alright, OK so you know that.

So do you had another plan?

Get better like you know the premium little bit higher so they make sure you know I don't want to pay it back when it.

Makes you know the end of the year.

You want the premium to be lower, right?

'cause then you wouldn't have to be back.

No little bit higher.

In the month.

Little bit higher so you know so that mean you know that when the end of the year I don't want to pay it back.

Oh, I see what you're saying.

Like if you were to keep the same.

Plan you have but just pay a little bit more for it.

Take less tax credit.

Oh, really yeah, go ahead so that the.

Well, I can do that.

I can make it to where you only get a certain amount of the type of the tax credit that they owe you based on your current based on the income I had on there so I can make it to where you.

Pay more for.

The plan and.

And then at the end of the year you won't have to pay as much back and you would go to keep the same plan.

Right?

Uhm, what would you like me to make your premium?

The premium little bit higher you know, whatever you know that they require, you know on the plane.

Yeah, hold on.

I don't know much about that, so that means you know you could help me to do that, I don't know.

All that you know.

Hold on.

Yes please.

Uhm, how much more?

Uh, because you're paying, uh, what $100 now?

Yesterday, about $100 now and just say you know if the next year I'm going to make you not about $50,000 and they claim two people and you know I got to pay it back.

But what about this year?

Do you want me to make a change for this year are?

We talking about next year.

No, this year that mean 21 or 22 when I'm talking about 20 second yeah yeah.

22

OK so yeah.

This year this year.

This year so.

Do you want me to make it where your premium is $200.00 a month?

OK.

Not too high. You can go get a little bit lower. About 150 something like that.

Feature, uh?

Hold on 890 minus.

We want it to be 150 so.

You do 740.

So that menas implant.

The same plan, just.

Hold on.

Pick up at both.

840

OK.

Almost there.

8:15

OK, uh, yeah I can make it 150 or 149 exactly, uh?

With five cents.

That it says plan same plan.

Nothing changing.

OK so I had another question about, you know like if I made 100 the premium $100 a month for now and you know later on you know in in the end of the year you know I pay.

If I make, you know 60,000, you know that for this year the total. So I had to pay back about with two.

Claim dependent.

So I say back about 2200 right now. What you say, right so?

Yeah, about around there, yeah.

So what about you know it's about I mentioned on the premium $150.00 a month, so do I have to pay back anything with the totals this.

You would pay.

Back a little.

Bit yeah, if you only claim two people, you would have to pay back, probably around $1000.

Still, if you claim three people, you would, you would pay back maybe $500.00. It wouldn't be as much.

OK.

OK.

OK.

OK, So what about? You know if I make you know, like less than 60,000 so they they will give me the credit back.

Yeah, exactly, uh, it's if you're you're given a certain tax credit based on what you actually make and how many dependents you actually claim.

So when you go and do your taxes next year for this year, that's whenever it's all going to come out.

Right, OK?

It's all going to be calculated then, so if you made less than or more than what I put.

On there or what you paid then you're going to get money back or you're going to owe money back, but it.

Can go both ways.

Oh OK OK so please put me, you know?

I'm doing it right now alright, it's done so just be on the lookout for.

Let me see what I don't know if it's going to go into effect for February or March.

Hold on.

What I would do,

Wynn is I would call them in a few.

Days 'cause it.

Says it's starting today that I did it so I would call them in a few days and make sure that you're paid up.

For this month.

You might owe like $20 or something, or or $10 because we still have 10 days left in.

The month so I would call them in a few days to make a premium payment.

Just make sure that you're you're up to.

Date for bismo

OK, alright thank you.

Yes Sir.

Alright, that's it.

Sir, that's it.

So so, so how can I know?

You know how the premium on my page you know that for this month or next month you're gonna let me know or e-mail me?

We should be getting a.

Or some other?

You should get a uh, bill next month, but I don't know if they're going to Bill you this month or what's left, so you might actually owe. Like I said, $10.

Or something $15 I would. I would just call them in a couple days to make a premium payment because it did start today.

Like it didn't go back in time you you're not paying 150 for the whole month of January, but it's a ratio of the next 10 days that you would have to pay back that amount. So you you will owe about $2.00.

OK, that'll be fine.

That'll be fine.

So so I thought you know that's about, uh, February, right, February.

Networking be under 50. Yeah it will be 149 yeah.

All right, no concern.

Do you want me? Do you have your 1095A form?

Yeah I had the 1095 right now, so that means you know that I met, you know, I think I think you know that maybe about 40,000 now, 39,000 nine, 700, something like that.

That's what I worry about.

Yeah, so you know that.

Yeah, I will pray.

Yeah, and you know that include, uh, like you know, uh income for my 2 kids, you know 17,000 or more so.

So that's why I calling you yeah.

They're on medical leave, right?

OK.

Yeah yeah, they had a Medicaid.

If they start making a lot more money then let me know. I can put them on like if they end up making like 25,000 or something then just let me know 'cause we can put them on a way better pilot. They're they're going to be kicked off of Medicaid anyway if they make that much, but.

I would be able to get him, you know, a $0.00 premium with a really low deductible. They wouldn't have to pay anything, so and you wouldn't have to worry about.

I mean, having independent is good, it helps you out, but if they're making a lot more money, it doesn't help you out.

It's it's actually a detriment.

So you're better off not claiming.

That person for that year.

OK, so you say about 25,000 for each person. Yeah, that one.

Yeah or less. You know anywhere between 18 and 25, or you know even more if they make 30 or 40 they have to get off Medicaid anyway, so I I would need to talk to him anyway.

OK.

OK alright.

Alright, thank you very much Sir .

Yes Sir. Anytime.

Alright, that's it then.

OK, thank you.

Thank you bye bye bye.

OK.

Hey, it's John Allen calling

Hey man, what's up?

Good, uh? So I enrolled.

Uhm, Denver, as of the 12th, it actually went back retroactively to the 12th.

So then any bills since then, they'll they'll.

You can use your insurance for it, but it actually made your premiums zero I guess.

'cause the tax?

Credits when you have two dependents instead of 1.

You get a bigger tax credit, so now you don't even have a premium to.

Pay every month uhm so.

But that's it, it's done I I do need a proof of citizenship.

Or, you know, Social Security number for Denver.

Whenever you do get it, they do want that by April, but other than that, that's that's all we need.

OK, so I don't even have to.

Pay anything from now on.

Actually, at least actually.

From the from the.

From the 12th on, so you'll be you'll get back a prorated amount or you should from Blue Cross for the 12th until the end of the month.

So if they don't, then they do owe you that.

Just call them and they'll say.

It's probably like a credit on your account, which will never be used 'cause you don't have a premium, so.

Yeah, I didn't mention it.

Let me check again.

On it.

Alright, perfect thank you very much John.

Absolutely anytime.

You have a good day you too.

Bye bye.

Hello, this is John.

Yeah look, I haven't talked with you in awhile.

We tried here, reaching out to you in open enrollment.

I want previously.

We tried calling you, but uhm, hold on.

Let me let me check my.

Phone number that I have for you.

That's it.

Yeah, we tried calling you but we couldn't.

We couldn't get you.

What's going on?

We never got you what's what's?

Going on now.

Well, I want to find out about the live deductible golf so high.

What's it supposed to be?

Let's see 'cause you're on the.

All my all my insurance and I made my pharmacy.

Your pharmacy.

Hold on.

Right?

Just a minute.

How have things been otherwise?

Falling apart really, yeah.

Just I gotta have more surgeries and surgery on my foot.

Now next week.

Right?

Yes, y'all been fighting a lot of.

Home insurance policies and you.

Mine got messed up.

We're not.

That was about a year ago.

Yeah, yeah, we got hit by Hurricane Ida pretty hard.

Yeah, I didn't think I was gonna be.

Nothing else must be most expensive one in the.

Bunch in yeah.

It's pretty bad thing.

It's worse than Katrina as far.

As how bad it was 'cause Katrina was only bad 'cause of the the levees broke in New Orleans.

But I mean that's what made it the worst.

But this, this storm is pretty bad too.

Hold on, bear with me in this door.

Still there.

I'm still here, just bear with me.

OK.

And you have, I mean, $480 deductible. That's that's really set by Medicare. The government.

They're the ones that say what the maximum amount is per per year, and it goes up every year. Uhm, so you do have a $480 deductible.

But it looks to me like based on the medicines we got from you.

Reminder, we haven't talked since 22021 or 2020 is when we last talked so that those are the medicines that I have.

None of your medicines look that expensive even though you have a deductible. I mean you should only be paying about $40.00 for all of your medicines.

He put together.

Man, I wish I was.

Which which action have given you giving you which one are they charging you the most for?

I guess.

Well, it's charging me for this so.

Oh toviaz.

Spell that for me.

TOZIS

Is it a four or 8 milligram?

PTOVIAZ

I'm gonna spell that.

What's the milligram 4?

Once a day that you.

Take it, yeah.

Alright, let me see.

I just got 5 amend and they cost me $70.00.

The six times that would be $420.

Yeah, it says here that you would pay.

300 some dollars the first month.

And then it'll go down.

To $47 a month after.

But that's that's normal prices. It should be $47 every time you go to fill it. Uh, that's if you go to Oakdale drug company, Uhm?

It's $45.00 if you go to Walmart, so it's not too big of a difference.

That's why it feels Walmarts.

With one heist.

Walmart best place to go.

But that that's the only medicine that looks expensive for you. Everything else is like a dollar or $4.

No, they got this to be as.

That's gonna cost me $4.

It's my mom.

Then I got this.

Yeah, of course.

Are you taking Eliquis too?

Yes I would.

Hold on.

Had like ten of those and it cost me $194.00.

You take the two point.

That'd be great, yeah?

Five or the 5 milligram?

5 milligram.

Can you take two a day?

No one.

Now it says twice a day.

On this Bible.

I believe they wrong.

No God that's warm, yeah?

Gotcha OK hold on.

I'm sure.

Eliquis and toviaz.

Even if I was talking to you during open enrollment and I could change your plan.

I mean the plan I could change you too. Would only save you a couple $100 a.

Year it would.

It wouldn't save you that much to the best plan there is.

Every plan has a $480 deductible, so your first month is going to be.

Expensive after this month.

Now everything is going to everything is going to go down too.

Uhm, for those expensive medicines, it's 40.

About $45.00 when you go to fill ELIQUIS and $45.00 when you go to fill toviaz and that's your most expensive stuff. After you've reached your deductible. But there's not anything that you can do about that after.

I mean, that's that's all of these plans, 'cause there's no generic for it.

If there is a generic for Toviaz and ELIQUIS we would be able to you.

Would be able.

To pay a lot less, but there's not.

Yeah, but if I pay this out for the month

Next month it will be 4 to 5 hours, he said.

Yeah, $45.00.

Wit it never has been there.

They charged me half this every month.

There are hours every month.

Well, $100 for Toviaz and Eliquis.

Put together, but it shouldn't.

No, nobody sell.

Umm after this month.

Call me if they do that to you again, but if you're getting on one month, supply of toviaz Medicare Gov says that you pay $45.00 now. You could hit what's called a donut hole at the end of the year.

But that's not until about August or September when you hit the donut hole, it would go up to 100.

Yeah, that's.

So when you're when you're in December, you know the last month that you remember of last year in November, in October you were paying $100 a month, because that's.

That you were in the donut hole 'cause those two medicines put you in the donut hole at the end of the year but in the middle of the year it goes down to $45.00 every month per medicine. For those two medicines. The rest of them should be a dollar or $4.

We will have to pay this this full price then, huh?

For the first month, uh.

Yeah, that's for both of them.

Or just want to.

You should only have to pay.

Uh, for one of them, I mean your deductible is 480, so once you reach 480 then field medicine would be cheaper, but the total price of toviaz is 384.

So when you go to.

Fill it, that's how much.

It would cost if you're still trying to reach your.

Deductible Eliquis is 267.

So you would hit your deductible in one month after paying the 480 and then next month. Both of those medicines will go down to $45.00.

But the only other thing that you can do, and I don't recommend it at all, is we put you on an advantage plan.

You would save money, but I don't recommend it because.

If you wanted to get surgery, I mean, that's, uh, that's going to be 2 to $400.00 right there.

Every time you go to the doctor, you're going to pay $45.00 like you're going to have a copay on everything you do.

But then that car you can't hardly get a doctor.

Take it.

Well, that's where.

I've got a cousin that that may be perjury on his head.

We have to have to make sure.

And he went to LSU Medical Center in Freeport.

They wouldn't take him 'cause they didn't have a doctor that could take that car.

What what insurance did?

He have.

Is that that advantage?

Do you know which company though?

No, I know, yeah.

Well, I didn't call me 'cause I might be.

Able to help him.

That he's going to have surgery owners.

He he's in bad shape right now, yeah?

You know, I could probably help him if you call me, I can probably find the plan that'll that will cover whatever doctor he needs.

He jumped on that thing called that advertisement on TV and.

Got hooked on it.

Right?

Boo, I want around insurance in Allstate on my house I have had hills in.

Did you have a bad?

Did something at your house?

Yeah, I had.

Told everything out they took.

Would have to put a new roof, new floor, new ceiling, new walls, everything in.

And the contractor run out.

He left half the damn work done.

I have heard that happened more than once.

Yeah, he they put cheap stuff in here.

All states should pay you for that.

I mean they should.

They should fix that.

You know, that's their job.

Well see back in my bathrooms you spoke with handicap commode and handrail.

Handicap bars in the shower and everything.

And he didn't do that then.

My landing stuff.

He put cheap stuff in there, don't even have drawers on.

Didn't put our right he had he had a he had a big cabinet there.

Put towels in sitting right here in his bedroom.

And he took it with him when he left, I called him national.

What the hell you doing with our railways over here in Canada said he spoke being generous, poke me in my house.

I love.

Put cardboard flooring in here.

Stuff at a you know laminated floor.

Yeah, the one I had one I had in here had been put out about six months.

It was that line like stuff that I had in here.

Yeah, he put this other stuff in here and it's already started buckling.

We just had in the office.

Uhm, we had these Mexicans.

Build a debt.

That's what this was.

Yeah, so there's like nobody else that we.

Could find that'll do it.

So they built a deck in the backyard and they built it up against.

The door and you can't open the door now in the backyard because they built the deck up to the door and you can't even open it now.

Now we have to.

We have to fix that.

I mean they they did all kinds of stuff that was screwed up, but that's what we're dealing with today.

You know that's.

That's how it is.

And he won't be heard to leave this job 'cause he had a job in grand.

Yeah, so they hurry up and he slapped.

Some stuff up on your house and then when.

Whenever there.

Yeah, put it down.

Yeah, I didn't put shelves back in my closets this system and then all kind of them work left here and then on the.

Almost stuff it was.

It took out of my house.

No more contents.

They ain't giving me hard lesson on that.

$23,000.

So I gotta battle on that.

Well, ya know I'll see what I workout with this medicine and.

I want a you didn't send me a calendar this year.

Uh, we got your address right,.

OK.

I'll send you hold on.

Let me make sure I.

Got one right now, hold on.

Yeah I do.

Alright, I'll send you one.

Alright, alright send me a couple pins if you have them.

I got one.

Yes, Sir.

You have less here.

Cool you too. Bye bye.

OK bye bye.

You don't say.

Humana Medicare Part a Espanol.

In web.

Calls may be recorded for quality assurance. Just a reminder, you can obtain plan information anytime by logging onto my Humana or for the latest COVID-19 information, visit our website at Humana. Com forward slash coronavirus again, that's humana.com/coronavirus.

Let's find out why you're calling today.

You can say anything.

For example, is my medication covered or I need to find a doctor?

Go ahead whenever you're ready.

Just to make sure you're calling as a.

Member right yes.

And finally, I need your Humana ID if you need.

I don't have it.

One moment please.

Information provided is subject to the limitations, terms and conditions of your active Humana plan.

Just a moment while I transfer you.

Thank you for calling Humana.

May I have your member ID number please?

Just as I do, you have that on you on that card.

Yes, yes, I've got it right here.

Yes, and who am I speaking with?

What can I help you with?

Yes, ma'am.

My name is John Allen.

Actually a broker.

Uhm, I we signed up for Blue Cross this year and we need to put him.

We're going to, uh, put, we're putting him back with mana for next month up through the OEP and there.

There's an issue we're trying to find out who was on his card or who was his primary care physician last month when he did have Humana gold.

So that way that way we can make it the same way for next month.

OK, let me see if.

I can still access that.

OK, it looks like orange dark I'm going to.

Spell that for you yes.

Uhm ma'am can you can you help me out?

UM he he sees this other doctor named C

UM and she is not showing up whenever I look her up but I was hoping maybe you can help me out really that would be his primary care doctor but.

That the issue comes down to I can't find a primary care provider number for her to put in the system.

When you call her office, she says that she takes it and that she is a primary care provider, but I can't.

OK.

I can't find her anywhere.

I I give you her spelling.

No I can.

Actually see it, but I show that it was changed.

I'd show that that was a previous.

PCP for him, but that in November of last year that that changed.

And it looks back to someone else in that office.

Wonder if she perhaps stopped taking.

That's odd.

It's the peculiar type of policy.

Let me take this.

She she she she moved to her her own office. She's no longer on OnStar Brush Circle where she used to be. She moved to her to a new office facility.

That she's.

OK, is she perhaps?

Outside of your area, how far?

Did she move, Sir?

Do you know?

She only moved about two or three miles from her from the office.

OK, well then that's certainly not the issue.

She moved up bar seating.

OK, bear with me.

Just a moment and then turn.

Will throw up for you OK?

Oh alright.

And will the member be going?

Will you be going back on Humana Gold plus, yes.

OK.

They're still acting like she takes it, but.

I mean, the doctor carries that everywhere they go, right?

Don't know if that's specific if.

That has anything to do with the group they're in or.

Not to be.

Honest, but I'm not showing that she is either.

Is it possible that she could still take?

It on her own terms whenever he goes, and that is just not showing up in the network.

Uh, no, we have to show in the system.

That it's a qualifying in Network primary care physician.

They have to be listed as actually a primary care physician and I do not show that she is, which is probably what prompted the change in November.

Right?

And you know, the only possibility at that point was if.

You know if the Member had any kind of out of network benefits, but you know you would be the expert on that one, 'cause I'm not sure.

She doesn't know it yet and the gold does not.

What his policy would help OK?

It's just nature.

OK.

Is it possible Humana can call their office or?

Like to kind of get it nailed down like a 3 way conversation.

Let just a moment, let me check on something.

Bear with me just a moment I'm just checking on.

Something, yes, please, thank you.

OK, I have a one 800 number here that I can give you that the providers office or the provider can call.

To initiate being added.

In network, as specifically as a PCP for Humana.

OK.

What's that number?

Got it and do you happen to have a doctor?

Just a moment, let's see.

I'm showing.

That's not the number OK hold on, just a moment.

OK, so I'll I'll call her office and try to get them to do that.

'cause it it seems like they're under.

The impression that they do.

Take it but.

That's the issue you're having.

Is the same issue I'm.

Having so yes, Sir, apparently yeah.

I appreciate it very much.

Oh, you're very welcome.

Is there anything else I can?

Help you gentlemen with.

No, ma'am.

OK alright.

No, ma'am.

Well, thank you, I hope you both have a.

Good evening you.

Too bye bye alright thank.

Thank you.

You you have a good evening bye bye.

Thank you Sir bye bye.

Allen Insurance agency.

Can I help you?

I think he might be out of the office hold on one second.

Hey.

What's going on?

Yeah, I just I don't know who else to.

Turn to for this 'cause I'm not sure.

How it all works, but I was doing my taxes and it says it needs this form and I'm like I go on the website to healthcare.gov and it's only showing me last year before this last year.

2021 would be the only one.

We have

That you would have.

Because you didn't have the marketplace insurance from before.

Then so you're doing your taxes for last year.

Yeah, 2021.

So you only need the 2021 tax form, uhm?

Do you have it?

No, I'm just wondering if there's a different website for Mississippi instead of the at the healthcare.gov?

No, but that's the only form that you need.

I have it right here if you want me to send it to you.

Oh my God, that would be awesome.

Thank you so much.

Yes, it's a 1095A form

Right, it's a PDF form, but that's all you need for to do your taxes.

Hey, I'll take it that's all I need I couldn't get it when I tried earlier.

Yes Sir, So if you have anything else just let me know.

Alright, thank you so much.

I had no clue what I was doing. I'm sorry

it's OK I have anything you need about for stuff like that you can just call me.

Alright, thank you.

You have a wonderful day, OK?

You too bye bye.

What's going on?

All right, how you doing?

Alright, I was just nervous.

I was also checking on the update with trying to add my girls to the Blue Cross policy.

Yeah, uh, hold on, let me let me take a look.

Yes Sir, OK?

Alright, well bear with me.

I got his birth.

Certificate do you have his social?

Yeah, I think this is all over now.

I got your first stuff hit but I don't see an e-mail from you with the with the Social Security.

They came from al, on which one you are you the turn or the part?

It's a sign.

Alright, well you there to e-mail me a copy of the security code so I know y'all got it.

OK, let me see.

Which e-mail did you send it to?

He said he said my eyes are all OK.

Alright, hold on I.

Gotta go to his e-mail.

I'm not seeing anything there either.

There's nothing in his inbox or his sent messages with anything.

Yeah, do you?

Think you can find it again, Daniel.

Hold on mother.

What's this all?

Oh oh.

I got first.

Let's get that.

No, it was.

You you don't want to sent it to.

But you're the one that sent it to me.

Sent you what though?

No, I'm not, I'm not.

To resend it to you.

She sent it to you and you sent it to me.

Gotcha hold on.

I'm looking for it.

That's who it was.

OK, I was looking in the wrong spot.

Ah, OK, I got it right here.

Hold on.

Yeah, I just sent I.

I just sent it to you again.

I got it.

OK.

Alright, bear with me.

There's one.

Right?

Thank you for calling Blue Cross Blue Shield membership and billing department.

How can I?

Help you today.

Hi, my name is

and I'm calling for some general question for one of our customers.

We signed them up for Blue Cross for January and there was.

Through the marketplace and she's.

She tried to call to.

Make a payment last night.

And the person told her that if she doesn't pay February's Premium 2 by February 1st, that they would cancel her policy.

To be our new Freeport.

He qualified.

I don't know.

Did you know we can call you back instead of waiting on hold?

It's like he's living in the past.

He doesn't know that.

The current average wait time is approximately 7 minutes.

Press or say one and your call will be returned by the next available agent while maintaining your place in queue or remain on the line and the next available agent will gladly assist you.

Or it's the same thing?

No, white people can't be right.

Second, nothing came from our mouth about getting it.

Thank you for calling.

Thank you for calling family medicine.

Oh, I'm sorry.

How can I help you?

Family practice in Boca.

No, I'm broke I. It's just like it's your calling 305 so chances are it's not. It's not going to work it.

Has to be like, uh?

561 number area code. Let me see. Give me a second, Sir.

Yes, ma'am.

He's following you health. The University of Miami health system. You have reached EU health practice at Boca Raton. She does her assistance in Espanol, por forward market.

If this is a medical emergency, hang up and dial 911 or go to the nearest emergency room for hours of operation.

Fax number and directions.

Please press 1 to schedule.

Reschedule or cancel an appointment with one of our primary care physicians, press 2.

To schedule, reschedule or cancel an appointment with any of our non primary care physicians, press 3 for information on how to access your medical records online or to obtain a copy of your medical Records, Press 4.

If you are calling for a prescription refill, please contact your pharmacy for refill authorization or you may log onto your myuhealthchart.com and submit your request directly to your physician. Once we received your pharmacy or online request, it will be processed within 24 hours.

If you are calling from a doctor's office, or if you are a patient and wish to speak to a medical assistant, please press 5 to repeat these options.

Press the star key.

Thank you for calling you health at the University of Miami Health system. You have reached EU health practice of Boca Raton to recall is important to us. Please leave your name, date of birth, telephone number and detailed message.

And a member of our team will return your call as soon as possible.

Thank you.

Yeah, and then they, uh?

The machine talk, uh, look like a if I go to doctor or something?

Uh, let them know or show or something like that.

Do the do they choose the doctor for me or something?

Uh, what's what's your what's your first and last name?

Dry the my function MTI and my last name.

OK.

Hold on just.

Can you check here yeah?

A second.

Yeah, can you check for me?

Right primary care.

I don't see it.

They call from my 84.

Four and then the other number I remember.

Right?

Right $30

Because I'm being go see the doctor, Ian.

No, you know.

It says here there is no limitations to seeing a UM.

Hold on.

I mean it just says $15 copay for your primary care doctor and then $30 copay for your specialist and that it's covered.

There's no limit.

You don't have coverage outside of the network, so you do have to make sure the doctors you see are in network with with ambetter, but other than that, there's no you don't have to call ambetter.

To get permission or anything you just should be able to just go to your specialist the the only thing I can think of is.

Uhm, do you need a referral?

Uhm, do you need a referral to?

See a specialist.

Yes, this plan will pay some or all of the costs to see a specialist for covered services, but only if you have a referral before you go see the specialist.

So what you have to do is you have to get your primary care doctor, whoever your current doctor is.

If you're going to go see a.

Specialist if you don't see any specialist then you don't have to worry about.

This, but you need to go see.

Oh OK, OK.

It specialist then you need.

To get your primary care doctor is the one that tells Ambetter that you're going to go to this other doctor, so just make sure you do that.

Whenever you see a special.

Doctor OK yeah I I mean see the doctor notes and here you know, because I I I yeah I.

Just see him.

A couple weeks ago and then the the notes that the problem is something in my nose.

You know he tried to get a surgery.

He's trying to do surgery, yeah?

Uh, she would be last.

Week then he came through it and then I don't know when he.

Said call me call me back.

What's his name?

Uh, let me see.

I mean I, I got the paper.

Put in my car.

I had my car right here with me.

Right here you know, I mean.

And my nose, yeah?

And then he gave me the surgery for the look like the from summer in my nose.

Yeah, something in there, you know.

Yeah, yeah, sometimes something.

Uh, I think it was something.

Like that yeah, OK

Can you hold on attendee?

He give me some medicine.

May get changed.

Yeah, I I gotta get.

The name.

He takes the plan.

What is that?

Yeah, yeah.

And he went.

On closed hospital, let's see his name yeah, yeah.

He takes it so.

You don't have to worry about him being in.

Network, but who's?

Your do you have a primary care doctor?

Not yet, I think I see the first sounds.

Yeah, that's that's why you gotta get hold on.

Which one do I have to get primary doctor probably?

Yeah, I mean it's just be like a family clinic, you know around.

Hold on.

Actually, let me do something real quick.

I'm going to get ambetter on the phone.

I want to ask them a question regarding your policy.

I want to see if you can just call and better to do it over the phone.

Uhm, hold on.

Just just a minute.

Do you have your card on?

You your ambetter card.

Yeah yeah, yeah I do.

And brother, really.

Living here.

Uh, let me see.

Yeah, well that was the Member services number though, right?

And and they got another nurse line number and then number below for provider pharmacy help desk.

Now I'm trying to reach member services, so that was the right number that you gave me.

Yeah member, but yeah for, yeah.

OK.

Alright, hold on, I'm going to get them on the phone.

I want to ask him a question so stay on the line with me.

Better for Magnolia health plan.

But I can't do it in Espanol, Oprima.

Auto for any language other than English or Spanish press 1.

We are pleased to inform you that as an ambetter member, you can search for providers, pay a bill or check reward balances at our website. Andbetter.magnoliahealthplan.com. If you are a current or new Member, Press 1 provider pressed.

OK, thanks. If this is an emergency, please hang up and dial 911 or go to your nearest emergency room to make a payment. Press one for questions about your better invoice press 2.

Or for all other inquiries, press 3.

Main menu to hear details about your coverage and benefits, such as effective date and deductible.

Met Press 1.

If you have questions about a bill from a doctor or hospital, press 2 to request an ID card, press 3 for questions about behavioral health or substance abuse Services, Press 4 to talk with a nurse.

Press 5 to ensure your privacy.

I'll need three pieces of information.

If you know your member ID number.

Press 1 to use your service first, enter the numeric portion of your Member ID.

Please try again.

Please try one more time.

Right?

This call may be monitored for quality assurance.

Oh sorry.

Please hold while your call is transferred.

It's flu season.

Join the millions who get a yearly flu shot because they care about helping to keep everyone close to them healthy.

Plus you can get the vaccine at no cost to you.

Ask your customer contact center representative where you can get your yearly flu shot today.

Thank you for calling Ambetter from Magnolia Health plan.

I'm a broker and my customer He's on a 3 way with us right now.

He need to verify.

We have all this information, but we're trying to.

Have a question about his policy?

What side is the member?

Which side is the membrane Mississippi?

Alright, so this is member services.

I definitely can talk some Members, but we have a Direct Line for the broker so I can only speak with the Member.

Even with me on the phone and he gives you permission to talk to me.

Yes, uh, OK, where's the member alright remember, what's your member ID number?

Yeah, you laugh.

The reason why we say that brokers because we have a line strictly for brokers to assist, only give them information.

We have a lot strictly for Members so.

Yeah it takes like 30 minutes to get somebody so it's easier if I just call with a member.

Verify your name.

Joy till I that's my first name and my last name.

Your telephone number.

Has anything changed in your address phone number, e-mail?

You mean the e-mail?

Has anything changed on your account?

No no no, ma'am.

Right, so do you want me to speak with you today?

Or do you want?

To, uh, allow the properties on your behalf.

It's bad news.

Alright, what's your name?

Alright, how can I assist you today?

Ma'am, we're calling to see 'cause he wants to see us, but he only has a specialist.

He doesn't really have a primary care doctor.

His specialist, but was wondering if it's possible for him to use the virtual visit with the doctor as a way to get a referral.

To go see a specialist through ambetter.

You're calling to see if he can say that again.

So instead of having to set up an appointment to go see a primary care doctor in person, just so that he can get a referral to go see one of his specialists.

Because he doesn't.

Really see primary care.

Specialists instead of doing that, could he just call ambetter and do the virtual visit with the doctor?

And would that doctor be able to refer him to another doctor as a way to get a referral?

Alright, I'm gonna repeat what you said to make sure I'm understanding you.

Your call is to see if the Member can do a virtual visit to get a referral for a specialist.

Correct, instead of going to the actual doctor?

Right, our records indicate their try few is currently enrolled effective under Mississippi Balance C9 Thirty 94% virtual access.

PPG is still a DOC health Medical Group PA Alright, so referrals are strictly we don't.

We don't require referrals here and better.

With the insurance, so somebody is requiring a referral there strictly with the doctor's office, so that'll be something that he'll discuss with the doctor.

But on his market.

So whoever he's trying to see, yeah, whatever specialist he's trying to see, he will call them and say, hey, do I need a referral?

Is it OK if I get can get a referral from a virtual doctor?

They said it's OK.

You know there's something that he'll discuss.

This has nothing to.

Do with the insurance.

But on the summary of benefits for his policy.

It does say that he has to get a referral to go see specialists.

Oh, let me check it out, then give.

Me a second, let's get that accessed.

Right for the scheduled benefits. Is this for a specialist office visit a $30 copay. It doesn't say anything.

About a referral.

On the summary of benefits.

From the marketplace on his account, it says hold on.

Me pull it up.

Yeah, with Ambetter has coverage with Ambetter or his summary.

Right, it says Ambetter.

Uhm, the benefits for Ambetter, right?

If it's for a special office visit, let me take a look along down here is.

And then somehow it's.

He says, do you need a referral?

To see a specialist.

And then it says yes under the marketplace for ambetter this is ambetter that has its name all over it.

Right, it says telehealth services received by provider others in the virtual care by AMBETTER

Provider will incur the same cost share as an in person visit note call share for covered services is based on a place of service.

Referral is required from your assigned PCP in order to see a specialist providers and obtain all services outside of a virtual visa except emergency services, so again.

Whoever his primary care doctor is whoever he sees for a primary care office or something.

That you have to basically ask them if it's OK, they'll be.

They'll be the ones to say you know what they're accepting or not.

Whoever is requiring this referral.

So the specialist, if they don't require a referral, then they can see.

Him and he can just pay the copay.

Based off what the note says, it says cost share for covered services is based on place of service.

Referral is required from your assigned PCP in order to see a specialist provider and obtain all services outside of virtual visit except emergency services.

So if you want a little bit more details, you may want to.

Reach out to teledoc about that.

But who he needs to see or what doctor he needs to?

Speak to to get their referral.

I mean, it sounds like he does have to get a referral to go see his specialist no matter what.

Sounds like to.

Me but OK.

Well thank you very much, really appreciate it.

Alright, anything else I can?

Assist you with oh you did.

Great thanks.

Alright, references are

Hey try uhm shoot.

Making me.

Mad because she.

She said one thing at the beginning and I said that that's not true.

And then she looked at it and saw that that what I said was true.

And then she didn't really want to admit that she was wrong.

You do need a referral to go see a specialist, that that's what it says on the benefits.

I was trying to find out if Teladoc the the the doctors service that Ambetter has allows you to get a referral instead of going to an actual primary care doctor because you don't have one.

If you don't need to go see one.

And you shouldn't have to, but you might have to actually do that just to go see a specialist.

So what I would do?

Is is get a?

You know, find a local doctor like a family clinic.

That has a.

OK.

Lot of openings and try to get an appointment in so that you can.

You can get the referral that you need.

OK, better.

It's easy, but I mean it's $15. It's not, you know. It's not super expensive for profit.

I know.

OK, but but now I've been seeing the doctor.

Every every so already.

What can we what?

Can I do?

There's nothing you can do. I mean there's not there. There shouldn't be a big deal. I don't think they're going to charge you that you're probably just going to pay $30.

Uhm, I don't think they're very strict about it, but I would do it just in case they do get strict.

Usually they don't care, but would I?

I would just go ahead and get the process started by seeing and and actually it would be free because if you tell the doctor the primary care doctor when you set up an appointment.

You're setting up a yearly checkup.

You just want to check up.

You don't want anything else.

Checkups are free, you get one free checkup a year.

You're OK.

So as long as it's just a routine, you know Wellness check, then you don't have to pay anything.

OK.

Uhm, I need to find you a primary care doctor within your ZIP code

Yeah, I I didn't see a lot of people go to the they they call what koepsel let's see, Copes family, something like that like.

You know everybody go there, you know, to check and check up.

All this stuff.

Hey this is John.

Hey John, I just got apart from the homestead.

Never mind.

Told me

To try and get in touch with you 'cause they?

Hadn't heard back.

Yes, uh I tried calling on Friday.

I've been trying to get you but I I keep.

Missing you oh I had told it.

Lowered I must have was knocked out.

Oh no are you OK.

This is my first day coming up.

That's good did you have the vaccines?

I was at home first window.

Yeah, I had my vaccines and booster.

Well, that's good, it probably didn't hurt that bad.

Yeah, it did it hurts my bones.

And stuff, but it could have been worse.

Some people died you know.

Absolutely thank God Uhm.

So I had some questions for you and you might have to get back to me on it, but I need to know what the 'cause I'm looking at what they sent me the the deck page.

OK.

And it's basic 'cause.

When did you buy the house?

How long have you lived in that house?

Her floating dragon singing overshared over.

30 years.

It was 1970.

724785 somewhere around in there.

OK, and because if if I were to Google like my house, it's.

Been bought and.

Sold by like a few people, so it's been on the market.

So there's all this information about my own house saying like this is how much square footage it is.

This is how many rooms are in the house.

Things like that, but it's hard on your house 'cause you you've lived in the house for so long.

There's no other information.

You know of somebody.

Trying to sell it.

Uhm, I need to know what the square footage is.

Of the house.

Not better showdown.

Yeah, that's a hard one.

Well, I don't even know how they did this.

The insurance company that you have it with right now.

And hold give me just a second.

OK.

Here it goes. UPC insurance.

Yeah, they really don't have any information here.

Oh God.

I'm going to call these people and I need you to stay on the phone with me because there's it's the only way I can get them.

OK.

They won't talk to just me, so I have to have you on the phone so hold on just.

OK, and I got a call from the heart heart, uh.

A bill from blue Blue Cross Blue Shield since.

Uh, 22,020, I think.

2020 where they want.

Oh, let's see how much was lost.

It was 14.

100 or something.

Of 400 I'm I'm not. Collection is different then I'm gonna give it to you 'cause that was ridiculous.

Why would they?

Why would they charge you anything?

That's what I don't know.

Why would Blue Cross not have paid them at all?

Is it?

Blue Cross charging you or is it a?

And I had requested.

Is it a doctor or hospital charging?

No, it's a some kind of office just calling me for the payment.

It's in the collections or something.

But let's finish this one.

Then I must give the information and give it to you.

I think it was last year a year before and I don't have it in front of me to be honest with you, but I'm gonna.

Get it.

As soon as we finish this 'cause I have it.

Right?

As like now, they're popping up with all this.

Yeah, they they love doing that.

Calling you a year later with some random bills that everybody you would have forgotten about.

I hate it when.

They do that.

Should be illegal.

Well, I know after I left they.

Should have told me.

OK, I'm going to call Louisiana number for UPC insurance.

As your insurance company.

Have your your policy number and everything so I'll try to.

OK.

I'll try to do most of the talk and.

So here we go.

If you are calling about a policy in New Jersey or Rhode Island, Press 3 if you are an agent press.

For if you were a policyholder, press 5 if you are.

Please visit www.insurance.com where an insured can make credit card payments, view declarations pages and update their contact information.

If you are calling to report a claim or follow up on an existing claim press one to hear billing or coverage.

Information on your policy press 2 if you would like a copy of your policy.

Declarations Page press 3 to speak with a customer service Representative Press 4 to return if your property is located in Florida.

Press 1.

If your property is located in North Carolina, Press 2 if your property is located in South Carolina, Press 3.

If your property is located in Massachusetts, press 4.

If your property is located in Rhode Island, Press 5 if your property is located in New Jersey, Press 6 if your property is located.

In Texas Press 7 if your property is located in Louisiana, Press 8.

This call may be monitored and recorded for quality purposes.

Thank you for calling you.

Please see this.

This is Lisa.

How may I help?

You hi Lisa, my name is John Allen.

And just trying to get just one piece of information that I can't.

She doesn't know.

And uhm, you can't find it online, but just the square footage of her house, I'm.

Trying to give her a quote.

May I have pause?

Number yes it is ULF.Now, which agents are you calling from?

Are you calling?

From her agent office.

No, I'm just a broker.

I'm trying to get her a quote.

On some other places.

Are you still with me?

OK, thank you hi.

Let me.

Just verify your.

Could you please verify your address, the property address.

And also please verify your telephone number.

K, all right.

Thank you so much.

And you said you.

Just take the burst out with the square foot.

Of the home, yes, ma'am.

Let's see if I even have that.

I have the deck page and it doesn't doesn't say.

It on there.

I don't.

Gee, I may have to put a hole in speaking up, pull up the application, let me see here.

I don't see it.

Yeah, everything else yeah.

All right, let me put you on hold.

If you cannot pull up the application and located.

There hold just a.

Moment, OK, thank you.

OK, thank you.

OK, Ummm one other question. Is the construction type? Is it masonry veneer or is it just masonry?

Mason air veneer.

Masonry veneer all right.

Well thank you so much, we appreciate it.

You have a good.

Day you too.

Thanks bye bye bye.

Thank you.

Bye welcome bye bye.

Let me ask you this.

Have you had any claims in the past?

Uh, two or three years.

No claims like any claims OK?

I haven't had.

It no.

And then I got a new roof in 2014.

Right, uh, just bear with me here you've been in since 90 so you've been there since the.

House was built.

Yes, uh.

OK, so 1975 so would be 2022 - 1975. That's 47 years.

47

Wow, I built this but my mom and.

It's been there a long time.

Dad wouldn't let.

Me rent they made me get some property and build a house.

Oh, goodness.

Do you get mail there?

No, I I get my meal at the post office 'cause my brother was rude and always kept my post office because they would come and take me a lot of box and stuff.

Everywhere, so I said no, I want my, you know

Yeah, that's the mailing.

Got it.

Then we have single family one.

1400

1975 one story.

She's no battle.

Look at your liability.

Just bear with me for a minute.

I'm just getting through the in the thing.

That's right.

Right?

All right, so on the inside of the house on your kitchen.

Would you say?

What what would the counter?

What kind of counter tops?

It's what you call it.

Like a granite or something horrible.

It's granite OK, got it.

I don't know if it is granted or what, but.

It says smooth stuff.

And and it's a carport.

It takes 1 vehicle.

Now in the back I have an attachment.

I have another covering that.

It's connected by the roof with a.

Hold it.

It's unfortunate backlight, but it's a driveway

I see, yeah.

What about?

Hold on.

Uh, the floor coverings in the House, would you say most of it is carpet?

No, I don't have a.

I have a.

Lower despair when you can't.

This is pretty for distributors which.

Is more normal.

The concrete stuff.

Hardwoods, not wood tile.

Nose tile ceramic tile.

And in the kitchen and living room I.

Got it.

Have porcelain tile.

It's just one of the bedrooms I haven't got to yet.

Right? Small kitchen how many bathrooms?

1 1/2. I won't paint.

Yeah, just right where central air.

Yeah, Central air and heat.

How many bedrooms?

It's 3 bedrooms, 3 bedrooms.

Are they all that pretty much the same size?

One medium, one large or.

I have this.

We're too large in one medium.

OK.

Laundry room yeah. Laundry room.

Oh, it's attached to the kitchen.

And do you have a dining room?

OK, and one living area.

What about?

When you walk into the.

House is there is there like a four year or an entry, or is it?

Just straight into the living room.

No, just straight into it I don't even use the front door.

I use the carport door front and this right into the kitchen.

Sorry, they get pretty.

In depth with some of this stuff, I just have to make sure I'm not missing anything.

And in the.

Backyard the port you have a porch like a concrete porch, yeah?

OK.

It's actually a drive which is really just flat on the ground.

I got you.

No pools, uhm.

You do have a shed, right?

Yeah, it's a little building.

To call it.

Portable building.

Outside kitchen

It's like a portable building.

It no, it's built.

It has all what you call that stuff.

Not well.

Half more than half of it is, uh.

It's not the regular brick as those big white.

Like a storage shed.

Cinder blocks cinder blocks OK.

What it is?

And on one side of it, there's a.

This this vinyl vinyl stuff you put on the House.

I forgot what they call it.

A noise or vinyl stuff.

And a floating storage shed.

Stable barn fixed BBQ.

Full screens inclusion.

I wish I knew how to barbecue, yeah?

That would be cute.

Pool House driveway storm shelter.

It's on a corner lot.

It's four lots actually.

Alright, I'm almost done here.

OK.

One time.

d to match what you have right now.

So I can get a good idea.

How far away are you from?

Like water.

Father Water plant is right behind miles South St.

Keyblock said the most.

I mean like a river or.

In Ocean Bay golf or in or any any kind of lakes or anything OK?

Oh no, no.

No no.

2014

Best local appreciation.

Yes, ma'am.

OK.

I think there's a.

What's up?

They're not letting me.

They're not letting me quote because of.

It's just like Louisiana is most of the companies are not offering insurance in Louisiana.

Uhm yeah.

Here's what I'm gonna do.

OK huh?

I have

Person that can help.

And I want to call them first.

OK.

Hold on, I'm going to make a phone call real quick and I'm going to call you back.

OK.

I want to see if I can if I can help you.

All right?

OK, thank you.

Yes, ma'am, I'll call you right back.

OK alright bye bye.

Hey, this is John Allen

Uhm, we never received your application back in the mail.

Well, you told me just.

To e-mail it to you.

I emailed it to you the same day you sent it to.

Me and you acknowledged that you got it.

Hold on.

It was just two pages with my signature.

On it, right.

Should have been, but I I see where I sent it, but I don't see any anything back from you.

You acknowledge.

Can you send it again?

Yes, I get.

Because you have knowledge.

What's the e-mail that you have on file?

What's the e-mail?

Wait a minute, I'm looking it.

You wrote me right back and said got it.

See, that's not what it's saying on my e-mail.

It's a text message.

I sent it to you.

It's a text message.

Oh, it's a text message.

OK, hold on.

OK, I got it.

Alright, I got it.

Alright, don't worry.

Is it something there?

Let me call you back.

No, you're good.

UM, let me call you back.

And probably tomorrow, but I'll get your your card information and everything to give to the doctor.

Oh, good.

Can I ask you another question while?

I have you on.

The phone, yes.

Uhm, I remember it said something about not having more than one insurance.

Is that right?

It is.

Because it doesn't even apply in a in a dental plan.

So it has dental no, you, no, that's different.

You can have a dental plan by yourself, like you can have your own dental plan.

That's not going.

OK.

To cause a an issue.

OK. So it's just medical?

Right.

But your plan does cover dental.

It does have a decent amount of dental on it.

Yeah, so if I'm already on a dental plan, we didn't cancel it 'cause the whole family is on it, so.

Right.

Uh, my dentist office this morning told me that they would probably they would file, but it would probably take.

The older insurance 1st and then whatever wasn't paid by that, then they would file it to Blue Cross.

Does that sound?

Right to you.

Yeah, it gets kind of tricky though on knowing what who's going to pay what? UM, like for instance, your plan covers 50% of everything major, UM, you know, basic and major.

He told me everything, he said.

He knew.

All about heaven, Blue Cross, because she.

Told me everything.

Do you need any work done soon?

No, no.

This is the cleaning.

OK.

Hold on so.

OK.

I have to pay $50.00 deductible with the other plan.

Alright, but.

Or yeah, I would just just.

Use your Blue Cross.

So that way you don't have to pay anything.

OK.

Alright, well, I'll tell her.

I'll tell her what she said.

Would you call me back?

I have to call her back.

Yes, ma'am.

Alright, thank you.

Alright, I'll talk to you soon.

OK. Bye. Bye. Bye.

Hi Sugar, just got home.

What's going on?

Oh, they were gut, they're doing.

A CAT scan of my lungs.

OK.

No, not really.

But what?

I I mean, I'm hoping.

Uh, COVID really knocked the props out from under me, sweetie.

I've been pretty sick gal, you know, for months now.

Things have just amped up.

And I'm just in.

I don't feel real well, but the breather is not working nearly like it was.

So anyway, they wanted insurance.

And you know what?

Uhm, do I have an insurance card that I might have torn up?

OK.

Oh, OK.

No, no, I I gave him that.

I'm what I'm thinking about is my medication.

I don't have Humana, do I?

I think we switched you.

We did to WellCare, didn't we?

Yeah, did you get a?

Card from them.

If I did, I better?

Not realizing, thinking it was probably junk mail.

Could you could you check on that for me?

Yeah. Uh, hold on.

I have to call him up.

OK.

Give me a minute.

OK.

I mean, it's late.

You don't have to do it now, but I probably will.

For calling WellCare. If this is a medical emergency, hang up and call 911.

Yes, miembro is here, continued in Espanol oprima Ocho.

If you were a member, say member.

Or press 1.

We are experiencing longer than normal hold times.

If you are calling about your billing coupon book, it's on its way.

He should receive it no later than January 10th, 2022. If you wish to process a payment over the phone, please use our automated pay by phone system for faster service.

Right.

Please tell me your WellCare subscriber ID.

If you don't know it or have another type of ID, say I don't have.

Are you there, 'cause?

You still view.

I don't.

We did not recognize.

Your response, you said you don't have.

I don't have it.

And you did not like it.

No, no, I'm, I'm talking.

Don't don't say anything.

Oh, OK.

We did.

We did not recognize your response.

I don't have it.

You said you don't.

We did not recognize your response.

You said you don't have it.

Is that right?

We did not.

Recognize your response?

You said you don't have.

Please tell me your date of birth. For example, you can say

 Yes or no?

Thank you.

One moment while I look that up.

Thank you for calling WellCare a Medicare prescription drug plan.

For questions about your bill or to make a payment, say billing or press one.

For medication and plan benefit questions or medication, home delivery, pain medication, benefits, or press 2.

For all other inquiries, say something else or press stories.

Something else?

I didn't.

I didn't get that.

We can say that.

Are you the member you're calling about?

Thank you.

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

Please hold for the next available representative.

Thank you for calling WellCare customer service.

My name, I'm the broker agent but .

And the can you provide me the members ID number?

I don't know her WellCare ID number.

I have her Medicare ID number though.

OK, one moment.

OK.

I didn't think I had the routing transferred there, but I did.

OK.

There's stuff everywhere.

I guess I'll have that girl.

I don't know.

OK.

So are you calling?

Are you calling for the enrollment process?

With the Member here account.

No, we're trying to get a card sent out to her.

You got that?

OK, can I talk with the member?

You still with me?

Yeah. You still with us?

So what is it she?

Wants so high, ma'am, can you verify me your first and last name?

What do you think about my garage?

It's not bad.

Not really the issue. I've seen it three years ago though. I mean, my house had 3000 square feet.

That's a big house.

But I'm older, I've been married all my life and I had so much.

He destroyed a lot of it.

'cause it was in storage.

But your husband or he?

Hello, ma'am.

Can you verify me also your date of birth?

Yes it is.

 like to authorize John Allen to speech, make changes or father give us on your behalf today?

Yes, I would.

So these forms you can download on our website or I can mail them to you.

That's exactly.

No, it's OK.

We're just doing it for today for this phone call.

OK.

OK, and uhm regarding your concern.

To be sent out to the members.

OK.

So please do stay on the line, OK?

I'll be connecting you to the material request.

OK.

Is that all?

Well, we want the card information that she can give to her pharmacist before she gets the card.

Is that all, Sir?

Oh, OK, OK, no problem I can.

Give it to you, OK?

I I'm writing all this down, so don't worry, I'll give it to you after.

Oh, OK. Thank you.

And ma'am?

With the yeah.

OK, and huh?

So the pharmacy processing information so that the Member can get the medication is the RX bin number.

Thank you.

And we still want to get a card shipped out, but thank you.

OK, so just stay on the line and I'll connect.

You over to them.

Thank you.

You're welcome.

I'm not.

Will get better.

I think.

Yeah, we're trying for.

We were transferred to you, uh, we're trying to get a card shipped out to .

This is very.

Yeah, we didn't choose to get to you, but somebody that we were talking to did.

I am the one you are talking previously.

If we were talking to the right people.

OK, OK, so uhm, thank you for patiently waiting.

So I do have here my colleague already on the next on the line and I'll be here connecting you over to him.

OK?

OK.

OK.

Thank you.

Can you hear me?

Same day.

I am from welfare customer service and the previous agent informed me that you wanted to request a new ID card for the Member Sir, is that correct?

That's correct.

OK, so before I got here, I just need to verify some information with the Member.

OK?

Hello ma'am.

Oh, I'm sorry. Hi.

OK, that's OK.

Ma'am, can you please verify to me your first and last name, please?

Thank you so much ma'am.

OK, just one moment.

Let me go ahead and.

OK.\

OK, so Sir, it is my obligation to protect our Members personal information and I'm sure you can understand how important that is, so please.

OK, so I believe that the previous agent already provided.

The verbal authorization to speak with you, is that right?

Allocating here.

OK, just one moment.

Let me go ahead and document the case before we came across an iPod and how may I know what is the reason for requesting a new ID card?

If we lost it, be the first one.

OK, I understand.

Thank you.

So while I am processing an ID card, will that be OK if I'm going to place the call on hold for less than 3 minutes only?

I do.

OK, I thank you so much for your patience and please don't hang up.

They will not.

I am.

Right.

I will be back.

OK. Thank you.

I had it fedora like.

Yeah, you guys.

You know what?

I'm a man.

You can't stand.

They were spotted.

Right, that man.

Her house, she told me after she sent me.

And I got last year the that and then.

2nd is that I hold.

From meet me.

What difference does it make?

I can.

OK.

Oh yeah.

Second, yes.

Well, I would.

OK.

I'm the one that put that message on my answering machine that this is a COVID hotline.

Oh, OK.

I was getting so many robo calls.

And I didn't know what to do at first.

I had no message and I thought, you know what?

Something like that.

Maybe they'll stop because I'm getting.

40 a day.

At least.

And I thought, you know what?

That was hard.

Second part.

I think I'll make it a business.

And it did.

It did eliminate some of them, yeah.

So when people.

Call me and they say it's a COVID hotline.

Yes, ma'am.

Now, is that correct?

That's correct.

OK.

Thank you so much.

And I just need to confirm that the language for this will be English, right?

OK.

Thank you so much, ma'am for confirming.

OK.

And I just need to inform you ma'am that for this ID card you will receive it within 14 business days.

OK.

And uh, ma'am, may I know again what is the reason for your request in ID card?

Have you not received your ID card yet?

No, I am not.

I understand and that's OK.

So I will now go into process your ID card and you shall receive it within 14 business days.

So ma'am, is there anything else that I can help you with?

No, thank you.

OK.

So if you don't have any more question then I just wanted to thank you for calling customer service.

And if you wanted to take the survey regarding on how I assisted you with this call, please stay on the line.

OK, bye for now and have a great day ahead.

Thank you.

Bye, bye, bye, goodbye to both of you.

Thank you very much.

Thank you for offering your feedback.

Hold on.

OK.

I have the information you need to give to your.

Oh, OK.

Yeah, because I think they've been processing some with Humana.

I don't believe I've had any.

Yeah, maybe a couple.

But I guess my eye drops will be coming up soon.

So what do we need?

I'm, I'm.

I have a pin pad now.

OK, so your member ID number.

OK.

I don't recall receiving that in all honesty, but that doesn't mean that I didn't think it was junk mail and tear it up.

Right.

OK, member ID number.

Yep, and I got a couple other ones.

OK, now this is with wallpaper.

Is that the name?

Of it, Yep.

OK.

I think I remember seeing something in my mail.

Like an advertisement for it.

It could have been the.

I don't know that it.

Was up yet, but I do.

And I thought to myself at the time, I believe that's what John put me in.

But then I feel so crummy lately.

If you want to know the truth, you know, I tossed it.

Yeah, OK.

Right, there's another number here. RX bin number.

OK, OK.

Have another one.

The PCN number, and it's a few letters. It'

got one more.

OK.

That's right.

OK.

All right.

That would be on your card.

All right.

And did she say 14 days?

So or four days?

Yeah, in maximum it could be, it could be.

A lot sooner, but.

OK, but I will.

Look for something in my mail.

It says WellCare.

Yes, correct.

OK.

Thank you so much, John, honey for getting back with me.

Ah yeah, is.

This a better plan, you think?

I'm sure you do it.

You wouldn't put me in.

When we did the report it said this one was the best based on.

Your medicines, yeah.

And I'm, I'm good with that.

So I'm gonna go see the eye doctors, but, well, we're supposed to have a big snowstorm here, so probably, maybe won't see the eye doctor this week.

It affects people.

Differently and and it's it's been yeah, it's been a long decade this year.

So to speak, yeah, it has.

I I know I'm not alone, but I sure feel it, John.

I do.

I'm weary.

But I I am just so appreciative of the help you've given me.

Honestly, I I just don't know what I would do without you, kiddo.

Yes, ma'am.

Thank you for that.

You're welcome.

You're so welcome.

And I hope you.

And your family?

Are well all day.

Yeah, everybody is well.

Did anybody in your family get it?

Bye, bye.

Yeah, nobody, no, that's wonderful.

That's that is wonderful.

Hopefully we are going to progress beyond this now.

I'm still going to stay in and I'm still going to believe for a miracle because that's probably what it's going to take.

I I I did look at the they are going to call palliative care to, you know, because I am by myself.

That makes a difference oftentimes.

So, uh, my thing.

Don't you?

Love that word.

It just has made, you know, it's kind of like insult to injury.

That's kind, that's kind of how I felt about it.

But anyway, I will soon to be talking to you and and thank you so much, John.

I do appreciate you calling me today, dear.

OK, I've talked to you.

Take care.

Say if they had a problem for.

Me, I will.

OK. Bye, bye.

Can I help you?

I had gotten a.

A policy for my me and my husband and and I got the.

Cards for.

I had the card for the part of it, but I.

Didn't get the.

We had the one for the dental.

And I, I think.

But I just was.

Wondering if the cards were going to come from.

Yeah, they're a little behind. I know that 'cause everybody's been calling in asking where their cards were, so I think they're they're a little behind.

I would say if you don't have it by next Monday, you can give us a call back and we'll call the company together.

They're closed right now so.

OK.

We we couldn't do it today, but yeah, I'll give it.

Give it until Monday and if they haven't come in by then just call us and we'll we'll get him on the phone.

OK, thank you.

You're welcome bye.

Hello John

OK, I just I just.

Had a few questions so.

Yeah, I I went back at my billing history for UM.

And then it.

Well, were the.

What was the?

Month that they charged you that high amount.

That was 10/2.

The Blue Cross policy.

So yeah, you lost your tax credit because of for whatever reason.

I don't remember the reason why, but they they took it away from you and I had to fix it for November.

First known, I was supposed to get a surgery and I was able to get her a policy to start on November 1st it was like.

A brand new policy.

OK, and I didn't, I didn't.

But that money that you paid.

Did you actually pay that October?

Yeah he did.

So what you can do is because.

It's all based on and.

I mean, it depends on your income for last year, which your income actually ends up being.

But when you go and.

Do your taxes.

I'll e-mail it to you.

You weren't supposed to pay that 1000 something dollars for October, so they're going to give you that money back when you do your taxes because your income is going to be close to what was already on that you were supposed to be.

Paying around 2:00.

And I didn't pay anything for November and December, correct?

No, you premium went to zero.

If we left your policy alone, which we did for January, if we just left it alone, then your premium was going to jump up because last year you got a break because of the COVID bill.

This year you still get a break.

They're still giving you a ton of money for the premium, but the premium got higher on you.

So this year we switched you to.

It was the only way I could do it, and it's a 60. It's 204 per month.

So I believe you paid that.

Yeah, that that's why I don't see my.

You paid that with me.

Oh, you should have paid.

Did you pay it for February?

Well, like I said, well I paid it December 31st,

Haven't paid that yet.

I had to create a whole new person like I had to create a whole new application for you, with Nona being the head person and now it's 2.

04 but I had to cancel the other policies, so they were billing you for February.

For that old.

Policy, but you switched it to a new one as of February, so you paid 204. You're active with that policy. You just got to pay the 204 again.

And if you haven't gotten a bill yet, then just wait.

It'll it'll come in.

But if you want to call them up, they should only have that one policy on on.

I can't, they don't show me like billing history type stuff like that.

But hold on let me see something real quick.

Since I cancelled it for the first, even if it did go through, they're going to give you that money back.

Bear with me.

So yeah, next time you, whenever you if you.

Ever call Blue Cross on the phone?

Well, I guess you can do.

It as a spouse still but.

OK.

But they're going to put the money back on the account because it is cancelled.

OK.

OK, so I'll see.

A credit on my next statement.

Yes well yes.

Unless across sends a check I, I'm actually not sure if they send a check in the mail or if they just do a credit and since I just did the cancellation 'cause I didn't want to cancel you in the middle.

Of January without.

You having any coverage until the new one started on February, so I just did it yesterday so it's going to take a couple days for them to get that information.

But if we.

And find out.

OK, perfect.

Thank you John.

Yes, Sir, sorry it's so confusing.

Well, it's all good.

Don't worry about it.

I know it's a crazy time with insurance and it it's all good.

From Google.

Good good come.

We have a question, is there a way that we can change our that insurance that we got for Tony or they'll be stuck with that policy for a month already for a year?

Usually for a year but.

What what's going on as far as what?

Well, I guess he didn't realize it was going to be as expensive as it is. I mean, he's only between them taking out for Medicare and the the insurance is only getting 130 a month.

Oh, I got you, yeah.

So he and then it looks like he's he's not going to go ahead with the surgeries we had originally thought of by doing it because of.

Uhm, we thought.

He was going to have a knee replacement and a hand surgery, but where he's decided he's he's not doing that right now.

So looks like you know we've got the expensive policy just because we thought he was going to do the surgery, but yeah.

That friend

Uhm, actually there is.

There is one loophole.

UM, if the plan has five stars and a Medicare Advantage plan, and I'm looking it up right now to see if there are.

Or any in our ZIP code.

But we can sign him up for March 1st with the Medicare Advantage plan.

The other options.

Huh, huh?

Uhm, and he wouldn't have a premium every month or he would with one of them with Humana would be about $30.28 dollars.

Yeah, yeah, because this is expensive.

But the other one.

Yeah yeah can we?

Can we do that?

Yeah, absolutely, let me get some quick information from you.

OK.

What's who?

Who's his primary care doctor?

Doctor long.

That yeah, which is wrong, yeah?

And then what about a specialist?

You didn't really have a well we we went we we didn't really have.

A spec made as far as.

Like where would he have his surgery?

He went, uh.

Uhm, I don't know.

We haven't we haven't.

We haven't scheduled any surgeries.

I don't know.

Where he'd have surgery.

But wasn't he gonna be wasn't there a big thing that he was supposed to do and that's why you got the supplement?

Like who would?

That have been.

Through oh, that would have been, well, we the last doctor we saw that didn't.

That recommended not recommend him having surgery was.

No hill about Pinnacle pinnacle.

The one on Pinnacle Parkway that orthopedic clinic there.

I'm trying to think of the name of it.

It was doctor, Doctor, Carol and Doctor Tony.

Tony was the.

Name of that.

The group the orthopedic group that we that.

You saw was.

Said not to do the surgery now.

Was it Pinnacle orthopedics with the pinnacle orthopedics?

Hannah, I think it was Pinnacle Orthopedics, I think.

OK, let me see if I can get.

He said, let's not just do a surgery.

I don't think you're ready for it.

And then the hand doctor said the same thing not to do surgery.

I think he's new.

To that.

For the pinnacle, I think he's relatively new there gotcha.

All right, so there's two ways.

Right?

OK, yeah.

Uhm, so I was wondering if now would be an OK time if I 3 way called us so he can.

I guess talk to you and see.

I'm here.

OK, so we're all here.

OK.

How you doing?

Alright good alright let me get some information from you so I can give you an accurate quote and try to explain things.

Yes, Sir.

OK.

OK, and do you claim any dependents?

On your taxes for this year.

No, OK, so you need them on the policy too.

I'm gonna need both my children on the.

Policy OK.

How old is one of them?

And then what's the income that that we're using for this year?

What's your monthly, weekly, whatever is?

The easiest to to grow.

Uhm, I can tell you.

Probably for the next.

It was is that before taxes

No, that's after tax.

That's that's what I get out their taxes.

And that's per week.

I I don't.

Year and do you see that changing for this?

The rest of the year or?

Yes, after.

I can tell you right now the next six weeks, or the next 5 weeks, it's going to be guaranteed 40 hours a week.

Right, so unless I do the application, it's not going to tell me what the the exact premium is.

'cause technically they want the kids on Medicaid, but I can.

I can get them on the policy I just.

Can't get the quote to.

See what it would.

Be well, I thought Medicaid literally just called me before Angela called you.

Is that it?

And not approved.

They're not they, they're not approved 'cause they don't.

Live with me.

We live with their mom.

OK yes good deal.

But you are.

Claiming one of them.

I am claiming my daughter.

Which is she's 2.

OK.

Got it alright, so give or take like I said it could be.

Different based on.

And would after I actually do the application but be about $100 for a Blue Cross plan per month, the $2000 deductible?

After you reach the 2000 then you pay 20% of all bills until you reach the out of pocket maximum of 6000. Once you hit six, thousands are covered at 100.

Percent, I recommend that plan.

There's preventatives covered for free.

You get a free checkup once a year and you get preventive for free.

Uhm, there's no copay, though sounds like you go to specialist doctor and pay $20.00 for a copay. It's you do have to pay.

Probably $100 or 150 until you reach your deductible. There's still kind of like a catastrophic plan they have planned to have copay, yeah?

OK.

OK, 'cause I do go.

I I do go to I do go to my doctor once every three months and get my prescription refilled.

With the names that are.

That's about the only time I really used to talk to Tammy Labarr.

I couldn't tell you exactly.

What the name of her company is?

What kind of doctor is she?

He is a.

You're not a regular doctor.

She and she's not a registered.

Nurse the.

She's a she's a nurse practitioner.

That's it.

Right and where?

Which city is she in?

Ask my mom.

She can tell you.

She's looking it up.

She's looking it up.

I got it right here.

I found her.

All time.

It's like in in cleaning something like that maybe?

Yeah, but she takes the policy.

But you just go for a.

Checkup she doesn't do anything other than give you medicines.

No, that's it.

That's all she gives me.

She just.

Give me my prescription.

OK, they have.

A policy that.

You would pay a copay when you go see her.

I don't recommend it.

It's $182 a month and it's Blue Cross. You pay $65 for a copay, so you're paying an extra 100 bucks and it's $65 just to go see her. I think you'll pay less just for having a policy and just go and pay what it is.

I'll probably have insurance with my new job.

OK, all right so.

This is just proves it now.

I just need something to cover.

My kids.

Yeah, so is the insurance going to cover your kids too.

Also, I'm not going out of my court order.

Yes, OK, got it I have.

I have to cover both my children and then myself.

Now you saying that on March is whenever your new policy is going to start your health insurance.

I'm not exactly. I'm not exactly 100% sure when.

It's going to start.

'cause this insurance isn't going to start until March.

So if that's the case then we might have to look at something else for more of an emergency, like instant curb coverage.

Uhm, hold on a second I gotta get I gotta get you something else here.

OK.

Right?

It's something that will take you to the end of the month, at least for a couple months.

Alright, I'm I'm sorry. OK, just bear with me here.

Just a second.

Uh, you had medical coverage all year last year.

Yes, Sir.

Well, really the 20 you left Walmart on what?

They fired me on the 24th I I got the I got the notification like last night.

Not really fired, but well.

I know.

Change jobs, but it's still termination.

Right?

Started tomorrow.

Alright, this covers that I'm going to be able to get you 'cause it's the only way I can get you something that starts tomorrow.

Otherwise, that other insurance would be preferable if you were to get something permanent, but it won't start until March, so this will by at least get you food to the end of the month.

OK.

It's not.

It's definitely better to go the other route.

But it's it's just.

There's nothing I can do.

But it would be.

Oh, I understand.

The now let me ask you this, it does get lower if I ask you a couple questions.

Do you do you own a motorcycle?

No right and with the the doctor that you see every three months.

What is the reason for that?

Is it like diabetes or?

No, I take that all.

I don't.

OK, that's not a big deal then.

Uhm, within the last five years have you been prescribed, prescribed or received treatment for high blood pressure, high cholesterol, anxiety or depression?

All right, no DUI or DWI'S or moving violations in the past two years.

Nope, no tobacco.

Than whatever the limits are.

So that's what I recommend just for something for right now.

No, that's fine.

OK, alright give me just a second.

That covers everybody.

What's your e-mail?

Yes, right?

No, no, just ask.

OK.

1600 got it?

Oh yeah, yes.

Get one second.

Sure, I'm not at that.

Point yet, but I'm just preparing.

Just it doesn't matter.

No, it's it's OK.

I'd rather get all their information anyway.

So that way I know what's.

Going on right?

Before he starts going crazy.

Alright, you got the social for

Got it.

All right, I got a question.

Can Angel finish this? I?

Gotta go back to work.

Yeah, absolutely.

Yes, but she.

Can answer any of the questions you got.

About me or the kids.

'cause she did you have?

Just got all.

The rings.

This you have.

To check your e-mail and finish some things that disapprove.

OK can you?

Just can you send that to her then?

It will be.

OK, I'll give you my e-mail.

OK, sounds good.

Alright thank you all.

Yep bye bye bye.

Right?

Uh, do you know his height and weight?

Almost done.

OK.

My content.

Alright, I'm just gonna run down this list of things that they don't like, uhm, and just when I get to the end just let me know if any M or true for him in the last five years does any applicant receive medical or surgical treatment?

OK.

Consulted health care professional, or has medication been prescribed for any of the following heart disorder? Part of her heart procedure, stroke, transient ischemic attack, carotid artery disease, Crohn's disease, ulcer ative, colitis, liver disorders skin disorders emphysema COPD diabetes prediabetes cancer tumor lump or mass alcoholism alcohol chemical dependency drug or alcohol. Of these neck or back disorders joint replacement, bipolar disorder, schizophrenia, systemic lupus or multiple sclerosis.

No, no autoimmune disorders.

No surgery that needs to be done that a doctor says that you'd like you need knee surgery or something like that.

That hasn't been done.

OK.

But this is the cheapest one that's not like outrageously high deductible. Everything else was like, yeah, like a $25,000 deductible for 100 bucks a month. If you wanted to do that. But I don't really recommend that.

OK, uhm.

Right?

He wants.

Like if y'all need to tell me this too before the end of the month, uh, if they're not going to give him health insurance as of next month.

It's smarter if we just go ahead with the marketplace for March 1st because it's only 100 Bucks, so just let me know before the end of the month so that way I can.

I can do it.

OK.

And then you know what can I change this?

That's hard.

Uh, no you can.

You can change it.

Uh, hold on, let me go back.

That's OK alright.

Right?

OK.

I know.

From from the e-mail, ask your client to click on the complete online application link.

They will be redirected to a registration page.

Your e-mail address will be prepopulated.

Establish security questions like register.

You'll be taken to a page to put in his name and press continue.

It it takes up to an hour for them to send you a final e-mail saying that he was approved.

Uh, once you get that then you know everything is good to go, but then it starts tomorrow.

OK.

Yep, that's it.

Alright, well thanks, thank you.

Yes, ma'am.

Call me.

You know, let me know what's going on before the end of the month.

Yes, ma'am, absolutely.

So alright, thank you so much.

Thank you bye now.

All right, bye.

Of going about this.

The last one we saw is that.

There's only a couple of these five star plans the government gives these plans of rating, and if it's five stars you can join that five star plan once every year.

So if you don't want if you want to change, you can do it.

There are only two plants.

There's people self, and then there's Humana, gold people, self zero and I think they actually give you a Part B premium hold on Part B premium.

Reduction now they used to do that all right SO10 with people self. The other is Humana which is $28.00.

Humana has a bigger network, but your your doctors. His doctors do take people's health, so he would save more money by going with people's health. They have good dental, they have good vision, they have good everything. But yeah, we.

He says.

OK, let's do people help.

Can do that?

Can we do that?

OK, yeah, that would be good, OK?

Uh, I can get something sent over to you this morning to for him to fill out a form, or you can come into the office and just sign a couple papers.

Whatever is easiest.

Yeah, we'd rather we would rather do that.

We're not good with billing stuff out on the computer.

OK, that's fine if.

Yeah, yeah.

You want to come in later today after.

OK.

You tell us.

Yeah, after 1:00 o'clock.

That's that's fine after one.

Then OK, great, that sounds great.

Maybe like 115 sometimes I'm a little late.

From lunch, but yeah.

OK.

OK, that's perfect.

OK.

Thank you so much, John.

Appreciate it, yes.

Uh, I need to.

Answer the question.

I noticed that you gave me an e-mail or sent me an e-mail yesterday about keeping insurance and we were going to put in some money into the HSA before that becomes.

Uh, available so.

Is there a time period that we have to put that in?

We have to put in before we ask for the insurance.

It actually doesn't matter because the SSA, as long as there's something in it and it's active, then you can put money into it all the way until April of next year for this tax year.

So there's nothing keeping you from being able to add into that policy.

Now hold on just a second.

You were talking to my dad.

Uhm, hold on.

OK, the problem is is keeping goes on Medicare and you cannot put anything in and I just say when you start Medicare and he starts Medicare May 1st until we only have an insurance policy, yeah?

But he has an agency policy, right?

She's asking if once you start Medicare, since you had an.

HSA

Can you put money into the HSA account?

You can't until you have to do it beforehand.

We have a nation state qualified policy to be able to.

In the in the.

They, but they already had an account.

Been adamant.

You can spend out of it, but unless you have.

An HSA safer qualified.

Policy right now?

Then you're not allowed to put any money into it.

She might be.

OK then.

OK, the deal is is we.

Have different policies.

This you got, you got the all win and the young one here you know what we did.

We did not talk about.

OK, here's the deal.

Here's the deal I have.

He's nobody pricing interaction in IS is.

There's a I know we talked about the G and a standalone drug card, but they do have a health savings account for Medicare people too, though, and we didn't talk about that one.

So what it is, it's a.

He had more experience.

It's no, it's zero premium.

I mean, you know you still got the arm, uh, thing going on, but the print?

It's a, it's an advantage plan, but so let me tell you how it works. You gotta like. I think it's $5000 adoptable. But they that the government gives you 2000 to put an account. So that leaves you.

Like a net effect of about 3000 if you.

Had a bad year.

Uhm, you he should be able to go to any doctor, any hospital, anywhere he wants to, but the it's up to the doctor whether they accept it or not, and it pays the same exact amount that Medicare does.

OK.

So so far the the downside to this policy is that doctors are they don't understand it, and they're not taking it.

So, uh, yeah, it pays the same amount that Medicare does, though it makes zero sense for them to not take it.

It's it's, it's the exact.

I mean it pays more than advantage plans to it pays what Medicare pays so it makes zero sense or doctor not to take it.

It's just they don't want to be bothered with having to do anything new.

If they, if they haven't heard of it before then they're like.

Well, we don't want to do it because I've never heard of that before.

I want this.

But it's called an MSA account.

After my first one, that Medicare plan kicks in, then he cannot because he is on Medicare at that point.

They said that golden rule policy is not an HSA qualified policy though.

That's what I'm saying, OK?

And up until May 1st, she's still under just an insurance plan.

Under an insurance plan, you can put money into an HFA.

Not let's.

Not unless situations they qualified.

OK, I'm I'm confused.

No he does it through the business.

But that your policy is not is not, uh.

In a health savings account qualified college.

It has nothing to do with the insurance policy.

It's through the business.

You see what I'm saying we've been.

We've had this HFA policy for 10 years.

I mean if they can say account for 10 years and we pay medical expenses out of the account, the business pays for our insurance.

So there are two different things the sages say is strictly through the business and we've had it for years with insurance.

So the insurance has nothing to do with it.

What I'm asking you is once Medicare hits we cannot do, they just say through the business because Medicare does not allow it.

Unless you have this plan you're talking about.

There's gotta be HSA qualified plan.

If you're going through insurance.

Yes, but that's already been.

Then we're we're not going through any insurance.

They said they did.

That's gonna make a difference until May 1st.

Of this year.

But they just say is is.

I mean, it's a health savings account. Is the only way you can open it in HSA and contribute to?

An HSA says.

We only have one.

We don't open one.

We've had one for over 10 years.

But that was back whenever you had an HSA qualified plan to be able to open it, you were with Blue Cross of Texas and that was an HR qualified plan.

But once you got off of Blue Cross.

No, we've been doing this.

We've been doing it every year, right up until right now.

So wouldn't that mean?

But don't get caught, yeah?

No, thanks a lot.

OK, well then when we were told.

That as long as you had an insurance plan that has nothing to do with the nature safe policy.

And our accountant knows our taxes with the nation state contribution every year.

Uh, yeah, he's he's not supposed to come because see, there's two parts to it.

There's a.

There's a health savings account.

Portion of it.

And then there's the HDHP.

And when I first fixed the first policy up when we first met years ago, it was an HDHP with Blue Cross of Texas.

And in other words, the HDHP stands for high deductible health plan.

But it, but not all, high deductible health plans qualify because it's got to be what the Internal Revenue Service considered to be high deductible health plan and no short term medical policy is considered, even though it isn't a high deductible health plan to me and you.

OK.

But to the Internal Revenue Service is not.

Doesn't qualify for agents say that's what you're saying.

No yes yes.

But they failed, but the other ones we've had in the past do.

Yes, the one through Blue Cross of Texas that you had in the.

Past did yes.

OK, so this six month 1 does not allow him to put money into an agency because it is a short term insurance policy and doesn't qualify.

Yep, Yep.

They just say.

That's correct, if you were to tell.

The bank that you had the HS.

A account through.

Whoever you had the HSA account.

Through if you were to show them.

Your current policy.

They would say that you can't add anymore money to the SSA because that's not an HSA qualified policy.

Have to see.

They don't ever ask to see it once you've opened it with an HSA, like the Blue Cross of Texas plan, they don't ask questions every year, they just assume that you still.

Have it.

So if you were to update that information, they would say you can't contribute anymore to it.

Whatever you put in there stays, but you can't contribute more to it after that.

OK, so you can contribute as long as you have a year a full year policy.

Your account I'm checking the policies.

A month actually. You can have an HSA. You can have an HSA policy for a single month, and you can add the whole amount the the full contribution to that aid to say for that year that tax year just from one month of having that policy.

Exactly right.

So we've been covered as with the nation state insurance policy up until this date up until this year.

Of last year, I don't know you you were 'cause you moved to Louisiana?

What like two years ago or almost a year ago?

It'll be.

We're starting our fifth year now.

Nope. That's how it flies.

So the the thing that I see though is, uh, I.

We had Blue Cross Blue shield for.

Kevin, and then he went to Golden Rule.

Last year I believe.

Right, that's when the change happens.

Then we were at National general one year and they screwed us over because I sent them the.

They didn't draw the amount of money out and they cancelled the whole policy and they had to come and get another one with Blue Cross Blue Shield.

Right?

Yeah, neither of those is the only one.

Was the Blue Cross of Texas.

But I mean, I wouldn't.

I wouldn't make a stink about it, he said.

Well, I mean it's.

I mean, it's uh.

You know an honest answer to say we didn't know it so right now.

I mean, with you telling me.

I mean, I'm.

Probably in the dark until right now.

But that's OK, not a problem.

OK, so it's an honest answer me to say that we didn't know anything about it until you telling us right now.

I mean, we've never been told by anybody our account.

It does it every year.

I mean our our often bank takes it, you know, as a contribution, we've.

Send it, the government sends us.

You know that we should make a contribution so.

Right?

I wouldn't worry about it, just not going forward.

There's not now that you know.

Yeah, OK so.

We can't make the contribution this year.

And anytime after this, specially his Medicare, he can't do.

It at all.

Right, unless you did well, the medical savings account, they actually deposit the money in there for.

Or you come if you want to do that, but you know it's it's that policy is only like it's only been in Louisiana.

It's been in taxes for about five or six years, has been in Louisiana for two, but the doctors rent here or not taking it so, and they have the answer.

I say I'd rather.

Go ahead and not worry about continuance. It's all gonna be 65 and I don't want to get into if doctors are gonna help or not and just tell us something that shape and get rid of all that baby stuff.

Gotcha gotcha.

Gotcha, yeah the the plan J is the best you're.

Going to get.

This this this the best money can buy right now and he came.

Yes, let's go with the.

In and asked because.

I'm sorry.

No, you he killed.

And the you know whatever the cheapest medical or medicine thing.

And, uh, I'll go ahead and do that for us and.

We'll go from there.

A&B

Yes yes OK alright so.

OK, I'll do that.

So can I call you back on that later today?

Yes yes OK.

Now do I need to do anything just to talk even about the agency that we cannot do it yourself?

This you can spend what's left in it.

You can spend whatever is left in it, but.

Uhm for for doctor visits and things like that.

The bedspread.

OK OK, but can't make the contribution and we're done for contributing to the agency.

Right?

OK OK, thank you very much bye bye.

Yes, ma'am.

I'll talk to you soon.

Bye bye.

Thank you for choosing.

Did you know you can use vantage to see your active, inactive and pending enrollments?

Simply log into vantage and locate the Myhumana business card to view status of all your applications.

Did you check?

Thank you for calling.

Agent support calls may be recorded for quality assurance.

Please select from our four main options based on product type Tata Espanol.

How early?

For certification compliance, marketing materials, agent portal password resets or questions regarding our Medicare products, please press one for Commission questions.

Press 2 for enrollment questions such as eligibility or help with an application press.

Three, if you are an agent calling in regards to an existing Member for something other than status on an enrollment press 4.

Thank you for calling him an agent support.

My name is Jerry.

Can I get your name in?

Number please.

Your information pulled up for you alright?

Just a moment here.

Alright John, I have you what can.

I do for you today.

All right?

And what is?

More than happy to check on that.

Application by the.

Way and what is the members Medicare number?

These are vector already in one moment here.

Alright, and what is the date of birth for this member?

Alright, and zip code.

All right, give me just a moment here.

Let me go through this information field we got going on.

So the function should be yours.

It is and it looks like it's currently just been sent on over waiting on approval.

OK, so that it was just sent.

That means 2 days from today or maybe tomorrow at possibility.

Let's see.

Looks like it was sent over to them today.

Sad takes how long after that, ah.

I it depends on.

Umm, sometimes they're really quick.

Sometimes they take a while longer.

OK.

Alright, well I'll

Call it tomorrow afternoon then I I appreciate it.

Not a problem at all.

Anything else I can?

Do for you today.

No thank you.

Alright, well, thank you so much for calling humanity Agent Sport.

You be safe out there.

You too bye bye.

How are you, buddy?

Hey, I'm good.

I I was calling to.

Talk to you about the e-mail that.

You sent.

Yes, Sir, I just want to.

Clear some things.

Up you have you have a few minutes.

OK, hold on.

I gotta pull up her policy again.

Just a second.

Do you know how much?

The only the only thing we know.

For sure is that she had work.

Up until what?

Is at the end of January or the end of February?

It's gonna be the.

End of February.

OK, do we know how much she's made she's gonna percer make in those two months?

Oh gosh, she's there, she.

Did they're paying her right now $2500 a week?

And so it's it's pretty and and so they give her a stipend for this and that.

So I mean it's it's a good healthy she's going to take some time off after this gig she's been working her \*\*\*\* off but she's she's gotten real good at that position.

And now she's even though she hated the work because it's just very stressful.

They tell her that if once she chooses to go to another movie production or or TV production site, they they'll pay her even more to be the compliance manager.

OK.

It's probably not realistic that she's going to be at a low salary for this year.

I have her income in 25 grand and that's why her premium is at 0. To just to kind of give you an idea of what she would have to pay back if she made, let's say 50,000 this year in total, or 70,000?

Hold on just a second.

I want to get the quotes up and and.

Kind of go over that and remember we still have to pay for the four months of 2021.

2021.

Uhm, 'cause she made how much last year?

Does she know yet?

She she's probably going to end up.

Making at least 80,000, maybe a little higher.

No, that'd be OK. Uhm, she she won't have to pay back 100% of it.

Really, really. Hold on.

Say 80,000.

Well, I guess it depends.

Is it 80,000 total as in W2 income where there's no deductions at all? Or does she make any sort of deductions on that income?

There should be no deductions, but it may be higher because I forget.

What she did she she.

Had another job in the spring in Maryland doing the same thing for six weeks.

So it's it's probably going to be even higher than that when it's all said and done.

So I'm, I'm.

Pretty convinced she's gonna have.

To owe the full amount.

Right.

So my my question to you was if we wait to pay that or just go ahead and get it done or is that?

Well, if we if we, if we make the premium high right now.

Uhm, like just just full price.

Just assume that she's going to make 80,000 this year.

She would have a higher premium because of it. Her real premium would be $410.

So I wouldn't recommend her being on that policy.

Uh, my recommend that we change it to something that is a lesser total premium.

A much higher deductible, though.

Right.

And it's OK, she has, she has no, no health issues and she basically just goes to her routine exam every year or gynecologist and that sort of thing.

So, and I know she doesn't want to pay anything.

Too high.

Uhm, you know, as long as she gets her Wellness coverage every year, right?

At the deductible.

She will.

OK.

So I can go ahead and make her income 80 and then the premium would be 351 for the plan that she's on, I mean the $6500 deductible plan. So it's really high deductible. It's a little bit less of a premium.

She's paying 410 now. Uhm.

I don't know.

It's kind of kind.

Of up to.

You or her on this?

'cause it's.

Just think of it this way.

We can either make it to where.

She keeps what she's.

She's doing right now. She's paid 0. She'll have to pay back $410 \* 12.

If she makes 80.

1000 so that would be 410 \* 12.

Well, not times.

12 because we were on.

We weren't on on the no premium plan the entire year.

It's basically at last year I think she she was on the on the no premium only from August to December.

You found him last year?

Right.

And the premium for that policy, hold on.

And we don't have to figure it out right now if you don't have the time.

What we can do is just, I just needed to know when it's appropriate to pay what's owed.

And then I'm going to have to get with her because, you know, I've been paying her health premiums, so I and I want her to get.

They're going to want to they.

Want her to pay it?

Once she does her taxes.

That's whenever they they everything comes out.

So when she goes and does her taxes, they're going to say, alright, you owe this amount for this amount of time now I had.

Feel like we did?

Uh, got on her Medicare thing.

Then we couldn't have a group policy.

And and it's.

Actually, I think.

We just did it for two months.

We did it for August, September and like half of half of October.

And I think we put her on is called National General is like a short term plan for a couple months and that way she wouldn't have to pay the the the Blue Cross premium for October, November and December.

So from what I have here, she only had the Blue Cross policy that that she was paying zero for for 2 1/2.

Months, so she would have to pay back $380.

Plus, what about the National general premium?

So that 'cause, yeah, you paid the full premium on that, that one was already, it was built in like there was no getting a tax credit on that or anything.

That's that.

What you what you pay for is what you get.

So there wasn't.

I don't recall paying for any premiums.

Hold on, let me double check.

OK.

It might, have we?

We might have paid for one, one month.

Uh yeah.

Hold on.

OK.

Or this whether is not.

Yeah, you get worse tomorrow, yeah.

Policy, yes. So it was from 1014.

To January as a three month.

Policy. So she did.

She was on it, it was.

Cheap, I think it was, uh.

$171.00 is what it was per month. So she, she was on that. You know, we're paying that y'all paid with credit card or debit or or something. So that was being paid for, I don't know, it was.

Her car to your card, but.

It's probably me, but I I didn't recall.

OK, I'll.

Have to double.

Check that, but that would be good.

News OK, Yep.

So I can do something like that honestly for her again.

You would.

Pay to pay a lot less, and because she's healthy.

Uh, to pay to win, you wouldn't have.

To worry about.

Tax credits or anything like that and what?

You pay for.

Is what you.

Get so we can.

Do that at times.

We probably should do that for the short term again, because, uh, and we'll see where she ends up working after this job is over with.

Who knows? Who knows? Yeah.

Right, so hold on, let me pull this up.

Real quick female 10 to 94.

No tobacco.

She does have coverage.

And we're going to start it tomorrow, 24.

2022.

We go with the same policy she had.

It would be.

There's a $2500 deductible.

It's real quick.

She's never been prescribed anything in the last five years for high blood pressure, high cholesterol, anxiety or depression.

No, no.

It's usually a hard one to answer cause even if you're taking a Xanax, they'll hold that against you.

2500.

Two as low as 212.

If we?

Went with the.

Same policy that she's on, that she was on, it would be 212 per month.

And that's what that entails. It's a, it's relatively low deductible, it's 2500 and you pay nothing after that.

So she hits 2500 in a year, covered in 100.

OK.

Percent after that.

So she would have to pay it back.

And that's with with Blue Cross.

With Blue Cross.

OK.

So that that payment will also come up at some point soon I guess?

In other words.

Well, she does her.

Taxes she's going to pay what?

The amount you gave me.

Creating a couple months.

Right.

But then for for this year, she's still getting the benefit of with no premium at the moment.

Right, so if I cancel that tomorrow and you sign up, if we sign her up with this tomorrow, then it'll only be for one.

Month that she would have to worry about that.

OK.

Fine, it's still confusing, but anyway.

It's half the price and it's higher deductible, but it's half the price and there's no worry.

About having to pay anything back on.

Your taxes with this type of a policy.

OK, that'll be good.

OK, so you think her tax preparer will red flag that what she owes in 2020 round with?

No problem, right?

It's like an automatic calculation whenever they're doing the taxes for her. So whenever she goes and does taxes with her tax person, she's going to bring the 1095A form which they should have mailed her.

And it's it'll say you had health insurance for 2 1/2 months where we gave you a $380 tax credit and if her income is exactly.

Say 80,000, they're going to say, alright, you owe us back 380 \* 2 and a.

Half this will.

Probably pay about, you know, 900 bucks.

Right.

So that's if the government is holding that.

OK.

I mean that's what they are technically supposed to do.

But in the past couple of years, because of COVID, the government has been letting most of that stuff slide.

They even told us.

On some kind of a conference call saying if you owe any tax credit premiums from last year.

The government is going to let a lot of it's slide, so there's a good chance that as long as she brings her 1095A form which the marketplace should have mailed, and if she doesn't have it, I can send it over.

But as long as she has.

That, and she did everything she was supposed to do when she goes.

And does her taxes OK?

I do not believe we have that form because that would have come to my House.

Here and I.

Would have put it in the tax file and I don't recall.

I'll e-mail it to you right now so I have it right here.

Getting that, yeah.

OK, super.

I'll just send it over.

Uhm, hold on.

So that that 1095 is for everything we.

Should be concerned about, right?

OK.

That tells the government, look, we gave you this amount, this is what you should have gotten, and they're either going to make her pay 900 bucks back, or they're going to make her pay nothing back.

It depends on how the government's feeling at the moment 'cause I.

Don't know exactly what they're up to.

OK.

1095A form for her.

I just sent that over, so you should get that.

In the next couple of minutes.

So that's the only the only health insurance tax related document I'll need for filing our taxes.

As long as she said that to her tax person and she did everything she was supposed to do.

Quoted last year.

Uhm, as far as reconciling with the government on her health insurance?

OK.

And then.

And and you're thinking that after mid-December up until now that we have some help in paying the premium?

You have help paying the premium in January from January on, so for one month.

OK.

So, this year she might have to pay something back for this first month it'll be about $400 for the policy.

OK.

But after today, if we sign up with this policy, it will be 212 per month. And no worries, no worries.

About paying anything.

Right, so you're.

Canceling whatever she's currently on and whatever, right?

I will, I will, after you get the final e-mail from these people and we've done it before saying that you were approved for the policy or that she was approved.

Just make they do an underwriting real quick check.

Make sure she's not, you know, no pending surgeries or.

Anything like that?

And she's good to go, but after we get that, then we know it's.

OK to go ahead and cancel.

The policy.

OK man, well sorry to put you through all this mess, man.

It's OK.

Just this computer.

No, we need, we need to do it.

to get an e-mail in the next minute.

Just go through it with her, complete it, get her to sign it, and then after that's done and they give you a confirmation that you did the right thing and Everything is done. Then you'll get a second e-mail saying that it was approved, that welcome to National General.

OK.

Everything is good to go and once you get that then I can go ahead and.

Cancel the other policy I just want.

To make sure you.

Get that final e-mail saying that she was approved.

OK.

Alright, you can e-mail me or text me or just let me know.

Alright, well, I appreciate.

It yes, Sir.

Uh, let me know if there's anything else.

Yes, Sir, have a good.

One bye.

Bye, bye bye bye.

 I was just trying to figure out I basically I have a Aetna plan for Medicare.

I had to switch to kind of him one day because the plan was just like it.

Really got bad, they changed it for the 2020.

And he recommended I just look into maybe talking to you, 'cause I'm still not pleased with the plan I have, but I don't have a lot of money so I'm not looking to take no a premium per month, but at the same time dental.

And vision are.

Very important to me and Aetna. It's giving 300.

Dollars for glasses.

Or I should say, but the problem with that is they they want to.

Go with the fact that you have to pay up front and then get reimbursed and like yeah if that server a really hard deal to do.

So I didn't know if you might have any suggestions on that.

Of any other.

There are a.

Somewhere there's a lot.

Lot of plans to choose from.

Uhm, do you have Medicaid where you are and you're in Seattle, right?

Yeah, no I don't.

I have the extra help.

But no Medicaid.

What's your Social Security amount every month?

It takes just by reading out of.

It right, yeah?

Yeah, I can't always back but I they said that something about the fact that I didn't have any income coming in from Social Security, which makes no sense at all.

Uh, let me see some real quick hold on.

Yeah, I know you're not in the state, but I.

You have your Medicare card in front of you.

I can get it all on track.

Right?

OK.

Yeah, right.

I'm just being there.\

Nope, you have what's called SLMB, so you do have a level of Medicaid and that that helps pay your Part B premium.

That's one of the main things.

Right?

Question is, does it cover you on these plans where you pay nothing at the doctor and they give you like $2000 worth of dental or 3000 and depends on the plan. So so let me see something here.

Yeah, OK.

If it's for.

Alright, let's check this plan out now.

Do you have a bunch of doctors that are important to you right now?

Well, my main one is my my.

Spell that with my last name for me.

His name doctor office hurts.

Oh, here's I'm sorry.

Here I I was yeah I was reading so.

I'm sorry about that, yeah.

OK.

OK.

They have a bunch of medical.

You know, just regular physicians offices.

He had his own work.

Alright, so this is a plan with United Healthcare it's.

Called a dual.

Complete and let me pull up the benefits so I can make sure I'm steering you in the right direction here.

And he is in the network.

He does take it, so he'd be your partner, Doctor.

OK.

Special needs.

To complete.

Referral required now.

In fact, see they always have so many different plans to choose from, and a lot of them are just very similar to each other and it's hard to find out what that difference is.

Right?

Is, uh.

Right, I'm sure of that. Yeah, 'cause I spent 2 1/2 hours on the phone trying to go over all the details of.

You know, OK?

He's yeah, right?

Yeah, especially it's all back.

I guess the main thing I'm looking for is.

You know basically did dental coverage and the of course the gym membership.

And eyewear is very important.

So this does have a gym membership.

It's called renew active with United Healthcare slot like Silver sneakers with a uh with that.

Now all the major big box you know the like Snap Fitness Planet Fitness, all of your mate, your major ones, that's in every state is always in network and it does have some.

OK.

Like specialty gems like, you know, nicer gyms too, uh?

And as far as dental goes dental, they give you $3000 per year on dental comprehensive. He pays $0.00 copay on everything.

So because of your and it might not seem like it, but you do have a level of Medicaid or level of help through the state other than extra help.

So there is something you're.

You're showing up in the system as having what you need to get on this plan.

You're not to have.

It is.

Any copays at all because of that?

Oh wow.

Yeah, 'cause the the Medicaid helps out.

Right, yeah, uh, well who would I go through to perhaps implement the plan?

Would you have any discussion?

Up, unless I would.

Uhm, but I can give you the

Make a phone.

Call real quick, I just want I can get them on the phone pretty quick.

Let me just call.

I just want to ask him something.

Real quick, is it OK if I call you?

Back absolutely thank you for your time, yes.

Ma'am, OK, I'll call you right back bye bye.

OK bye bye alright bye bye.

Louisiana Medicaid Customer Service Center to better serve you, please listen carefully to our menu options. Your call may be recorded for quality assurance for help in English, press one and uh, giving expanding on that. You can visit our website anytime@mymedicaid.la.gov to submit an application.

Complete a renewal or make a change to your current Medicaid information.

If you're calling about Medicaid for yourself or for a family Member, Press 1.

If you're a healthcare provider, if you're calling to apply for Medicaid, press 1 if you're calling to complete a renewal, press Q if you're calling because you have questions about a letter you received, press 3 if as a reminder you can visitmymedicaid.la.gov to check the status of your application.

End your coverage.

Add a new person to your account.

Make changes to your address and income, or request a new Medicaid card if you're ready to speak to an agent, press 1 to repeat this information.

Good morning, thank you for calling Louisiana Medicaid.

May I get your name?

I'm actually a broker agent.

UM, but I have on the phone with us and we're trying to check this.

What's going on with his wife Medicaid?

Thank you.

OK, so I'm sorry I.

OK, thank you for that.

This is the statement we are required to inform all Members that, you affirm that the information you give is true and correct under the penalty of perjury, you understand there are criminal penalties for giving False information.

OK, yes I understand.

OK alright Sir, and how can I help you today?

Uh, his wife.

We're trying to see what happened to her Medicaid.

If she lost it or not.

OK, and what's your wife name?

Yeah, OK, just one moment.

OK so I'm showing.

That your wife is under a Medicare savings program called specified Low Income Medicare beneficiary and what it does is help out with the Medicare premium Paste and Medicare Premium.

It doesn't have proper copays.

Just paste the monthly Medicare premium.

And there's another program called.

She had Medicaid.

Go ahead and go.

I'm sorry.

Go ahead.

She had Medicaid last year that that paid her copays and everything else and nothing has changed as far as their situation.

So just trying to find out why they she was taking taken off of that level of Medicaid.

OK, uhm, when did the Medicare start for her?

Uhm, it was back in So last year around June.

OK alright, OK so prior to that time she was on a program an.

Adult group role.

In which you get our full Medicaid coverage.

They also did extend that program beyond for the public health emergency.

But once a person is either on Medicare or 65 or older, they're no longer eligible for that.

I'm sorry that adult group program so.

From showing that as of June 1st she became eligible for the Medicare savings program called specified Low Income Medicare beneficiaries.

OK, uhm would it.

Would she be eligible for QMB or SLMB plus any of the the other ones based on her in his income?

But based on the income she is eligible for the program, the SLMB I can go over the income limit if you guys want a moment.

Yeah, just to double check.

Mark, uh, what's your?

No, no I wouldn't marry.

And then you're working too, so that makes sense.

'cause it probably puts you over.

OK, so the program QMB the qualified Medicare beneficiary program, the one that helps out with copays, deductibles, and also.

Pay the premium.

The income cannot exceed 1400, and.

52 for a couple.

For a couple.

OK, got it so yeah alright.

Well we'll take what we can get UM so well she she's happy with we would just have to be happy with what she has now come OK r thank you ma'am we.

We appreciate it.

OK, you're welcome guys.

Have a good day.

You too bye bye.

No, it's fine.

You too thank you.

Bye bye.

Thank you bye.

Bye bye.

Hold on.

Thank you for calling Stark Community Health Center and the WIC program. Our WIC offices are now open from Monday to Friday from 8:00 AM to 4:30 PM.

If you know your product extension, you may dial it now for Primary Health care or behavioral health services, press 1.

Paracervical Maria is the mental pressure Luna for which services press.

But after the week, interests.

Start Community health centers.

Hi, I'm calling.

To start, Community Health Center covers a certain insurance.

Sir, I'm sorry.

I'm calling to see if start Community Health Center covers a certain insurance.

If y'all take a certain insurance.

OK, and what is that?

It's called people health.

It's a Medicare plan.

Hold on.

Only for behavioral health.

Her behavioral.

Not for a primary.

Oh OK, so you don't have.

A primary care doc who's the primary care doctor there.

Angela Peretti OK, thank you very much.

You're welcome. Bye bye.

00:00:22 Speaker 1

Uhm, this month I think it was this month start for me to tell if it's this month or last month, but I just wanted to make sure that she at least got a single premium.

00:00:16 Speaker 1

I got an e-mail saying that she's late on her premium for.

00:00:13 Speaker 1

I don't know if you're the point of contact or not.

00:00:35 Speaker 1

Paid because that's what starts the grace period for the for the policy.

00:00:41 Speaker 1

'cause then she'll have 90 days to pay the premium every time after that.

00:00:44 Speaker 1

But the first month is really important, so I just.

00:00:46 Speaker 1

Want to make sure that she does?

00:00:48 Speaker 1

Have this is it's $9 whereas she was paying zero last year so she wasn't used to paying a premium.

00:00:55 Speaker 1

OK, I hope she does well with me now.

00:00:59

Can I play it right now?

00:01:01 Speaker 1

No you can't.

00:01:02 Speaker 1

I'm sorry, uh, the the best thing.

00:01:03

Yeah, OK.

00:01:04 Speaker 1

The easiest way to do it, and it's not like she's cancelled or anything.

00:01:04 Speaker 1

The easiest way to do it, and it's not like she's cancelled or anything.

00:01:07 Speaker 1

But the easiest way to do it is to go online to bedlay.com, use her her member ID number, create an account and then set it up auto draft to be the best thing to do.

00:01:19

OK, alright, I'll do that.

00:01:20

I'll be here I'll take care of it you.

00:01:21 Speaker 1

Yes, ma'am, just let me know if you have any trouble.

00:01:24 Speaker 1

I'm here to help.

00:01:25

Alright, thank you so.

00:01:26 Speaker 1

Much yes ma'am.

00:01:28 Speaker 1

Bye bye bye bye bye.

So I can cancel his policy like today like.

It'll it'll be at the the end of.

OK.

Today because he if he has Medicare then but.

OK.

Because he doesn't have anything like a secondary insurance to go with his Medicare.

Which we should talk about that after.

Is he back in?

The state or back in Louisiana.

No, that's

Oh did I woke up I gotta.

Give you his.

 I did Oh my God, I probably didn't give did.

Yeah no OK.

Yes, that's the one I just cancelled for today.

OK, so you so you want.

To call me back and do something for Monday.

Is that what you're saying?

No no, no no.

There's nothing I can do.

To get him a policy.

To start, he has Medicare, Medicare by.

Itself does stuff.

OK.

It does work.

OK.

So we don't need that, there's nothing I

Can do today.

Except cancel the policy that that's holding everything up because you can't have.

You're not supposed to have both Blue Cross and the Medicare, but what I would do if I were you.

And they might retroactive it.

I don't know if you already did this.

Or not for, but.

Uhm, didn't he go into an institution last month?

He did OK and how?

Did that work?

Is he he's?

Just back in Louisiana now.

Yeah, he's been home.

Can you hold on one?

Second one just hold on.

You said $14.00.

Oh no, no.

can I call you right back?

Yeah, yeah yeah, you're good yes.

And so you answer, I meant OK bye.

That's OK.

I was in Best Buy, had an appointment they don't see you anymore unless you having a stupid appointment.

My gosh wow.

Much but for surgery you pay 20% of whatever it is, and there's no limit. So depending on how much the surgery costs.

He's going to be paying 20% of it.

Do you know?

How much they're charging him for that?

I don't.

Think he has to.

Do it every he has to have.

Like 10 sessions.

What kind of surgery is it?

It says the cost of each ECT session and this is on average is about $2500, so he would pay 20% of that which would be .25 six. $125 is probably what he's going to pay, probably a little.

OK.

Bit under a little bit over that.

Each time or.

If we don't get him on something for the start of March, then yes, but we should get him something to start March so that he doesn't have to pay that every time.

I see he's trying to have the ECT for Monday, so he's going to be screwed and either way.

I mean, you can just go ahead and do it. I mean if if it's needed 700 bucks. It's not going to be the worst thing in the world if y'all can do it, but if.

When's the next shot?

Monday when they do it every other day.

Oh, it's going to be like over and over and over again.

Correct in in the single month.

Yeah, there's no limit to what they'll pay.

Here's what I.

Would do a.

Call 'cause he.

His income right now you could call Medicaid and say that he's not working.

Uhm, and they'll give him Medicaid and Medicaid.

Will pay for it.

Uhm, they're supposed to pay whatever is leftover, so I would call Medicaid get Medicaid on the phone, sign him up, get him on the phone too with Medicaid and say you want to apply for and do an application for him and they it.

That should work.

That's the only thing I can think.

Of that won't.

Make it to where he's paying a bunch of money out of pocket.

Why can't I don't understand this when they do this?

Why it OK?

He has the Medicare.

Wouldn't that seem like they would move Blue Cross?

As a secondary, no Blue Cross 'cause it's an individual policy is not for people with Medicare, it's it's not that type of policy.

Not the primary, yeah?

You have to get there an advantage plan or a supplement or something to go with it. So that way you don't have that 20%.

And he can't do that for March, and because we're already in February.

Yeah, 'cause we're we're halfway through.

You know we're already a few days after there's no way to do it, but I would call the I would call the people.

And ask them.

What the what do?

They charge Medicare with his original Medicare.

Is it called the hospital a it's?

A hospital that he does like an outpatient yeah.

Uhm, they should.

They should be able to give you there.

There's some kind of law in place that I think Trump put in that they have to be transparent with prices and tell you how much something costs.

They're supposed to be able to tell you.

That, but I'm not.

I'm not sure if they'll.

Be able to give.

You a straight answer or not, but.

'cause if it's a.

$1000 then you pay 20% of that. That's not too bad every time, but if it's like $5000 if they're price gouging Medicare, then yeah, he's going to be paying a lot every.

10 different shots in different sessions.

Exactly so Medicaid, they I thought they like stale face they they would.

Put him on right.

Away I mean it.

Just yeah they can.

They in fact it can go back to.

To the first of.

The month, but yes it it.

It can be instantaneous.

I would get the ball rolling on that because they can't get, they can't.

Be pretty fast.

So if you get.

Them, it could take just a couple days for.

Them to approve him.

OK, so in other words, they're not going to do it.

Today, probably not today, but you you need to call him and get the ball rolling on that so.

That that way.

It gets started, but but yeah, we're.

Still, in other words.

Baton Rouge General.

Yeah, they'll take it too for sure, uhm?

So in other words, he would have Medicare and then he would have Medicaid as.

Well, yes, they worked together.

And we tell them 'cause he's not.

He's not working.

Right exactly what they get.

Are they gonna want some kind of proof right right away?

I mean, how do you?

Uh, the battery general?

UM, I mean his first session.

Yeah, will medicate me like proof of it.

Well, you tell him that he's not working.

There's not anything you can do.

There's no way.

To prove that.

Uhm, I guess they PM possibility they might ask that to look at his like bank statement from the past couple of months, but that's that's not a sure thing.

I I've I've done it for people before where Medicaid didn't ask any questions at all.

They're just like, OK, we we accept your application in Europe.

But you have to get them on the phone and tell them you have to have him on the phone too in order to do the application.

Or at least did.

There for most things you have to get his permission for the.

Call so he doesn't.

Have to be on the entire time.

But he could very first.

Minute, you say?

Look, I'm calling on his mom.

He wants to say that I can call on his behalf and don't accept them.

And then he can go away.

OK, so you were able to to.

Cancel the Blue Cross.

Yes, it came through as of today.

At the end of today.

OK, well do you have the Medicaid number I do.

And when you call them, you just press 1.

OK.

How do they normally come?

Send you to say you know you're approved or this that and the.

Other choose the regular mail.

Regular mail, but you can call them beforehand while it's in the mail, UM, while.

You're waiting to.

See if it was approved or not, and then you can get all.

Of his information so.

They take less than a couple minutes to get on the phone once you press.

One enough times and they.

Say alright, we're paying you.

Less than 5 minutes for.

Them to actually pick up the phone and tell you.

Oh, I think.

OK.

OK.

So it's so just it's saying if he were to start it, I guess he's already got a call a hospital if he started on Monday and he has to pay 20%, Yep.

And it's going to be every time, OK?

He's banned 20%. What does that mean? Like what is what is the charging? What are they charging that?

I know.

I can't believe I no I I can't.

Believe, though, there's.

You know, like a limit, a deductible limit.

Yeah, that's the biggest thing with Medicare.

Is the 20%.

I mean, that's.

That's why we everybody has to get something to go with their Medicare.

Whether it's Medicaid, a supplement or an advantage plan.

Because Medicare by itself can cost a lot of money and you have a heart attack, it's 100 grand, you're.

Could be better.

Going to pay.

And so you can.

Only have advantage plan, no Blue Cross, nothing else.

They have a Blue Cross advantage plan, I mean.

All of these.

Companies have plans specifically for Medicare.

It's just you have to make.

Sure, you get the right one.

So could I call Blue Cross and?

And get him on something there like, uh, advantage plan.

No, you would call me to do that and once it and once you're four days past, I mean once you're a single day after the month of that you want you can't.

You can't sign up for that month if you're in the month it.

Always goes forward.

OK.

Though, right if I could sell him?

To the next month.

Yeah, 'cause I that's.

Like half the people, Medicare people that sign up with like Blue Cross and Humana.

Uhm I it's half of our business so we do that all the time.

If if I could sell it to him, you know, get.

Him to sign.

Then I would, but and it's it doesn't cost.

Anything either. I mean it's a $0.00 premium. He won't pay anything for.

It, but without without.

You know the fact that we're.

In the middle of the.

Month it's impossible.

OK.

But Medicaids only the last hope here.

They they can do things.

That goes back in time so.

Let me ask you this, when you get off.

That Medicaid and get on Blue Cross.

No, when he gets on Medicaid, if he gets on Medicaid, I can put him on an even better plan because of the Medicaid.

You don't want to get off.

The Medicaid.

OK, it's like extra help like it's not gonna hurt him at all with how they help so.

But once he starts feeling better and he.

Goes to work.

They might kick him off of Medicaid and then we'll come to that bridge when it when it happens.

OK.

OK, I thank you.

I I'm sorry I have all these complicated issues.

It's OK, you gotta get him fixed up though.

OK, thank you.

Yes ma'am.

Right?

Yes, that's me.

Hey, that's all.

What's going on?

Did you, did you wait they?

And I wanted.

They took the money out for that policy with WellCare that you weren't supposed to be on, or they took out.

The right.

Amount they did not take anything out on my Social Security, which is what I wanted.

I wanted to have it taken out of our checking account.

Remember and hold on.

They don't even check your application, so they are taking it out of your checking.

Account now though.

Right I I have not seen it yet, no?

OK, hold on.

Paying a premium?

Yeah, it's got your.

Yeah, uhm.

So they didn't take it out for January.

Right, not that I could see.

OK, hold on, is it OK if I get them on the phone real quick?

Can you?

Stay on the line with me.

Sure, sure.

OK, hold on.

For calling WellCare, if this is a medical emergency, hang up and call 911.

Yes, ma'am.

Broeders had continued in Espanol.

O prima y ocho.

If you were a Member State member.

Or press 1.

We are experiencing longer than normal hold times.

If you are calling about your billing coupon book, it's on its way.

You should receive it no later than January 10th, 2022 if you wish to process a payment over the phone, please use our automated pay by.

Phone system for faster service.

Please tell me your WellCare subscriber ID if you don't know it or have another type of ID, say I don't.

Have it I don't have it.

You said you don't have it.

Or say help for further assistance.

Is that right, yes.

Please tell me your date of birth. For example, you can say September 15th, 1962.

Is that right? Yes or no. Yes, thank you one moment while I look that up.

I didn't find an account matching that information.

Let's try again.

Please tell me your WellCare subscriber.

ID don't have it.

You said you don't have it, is that right?

I didn't get that help.

Please tell me.

As of January 1st 2020, you are required to use your new Medicare number, also known as MBI, which must be 11 characters long containing numbers and letters.

If you don't have access to this number on your new Medicare card, you can say representatives to speak with an agent.

Please tell me your Medicare ID.

That's speak with a customer service representative, right?

Your call may be monitored or recorded for quality assurance purposes, please hold for the next available representative.

Hi, good day.

Thank you for calling customer service.

Last name please.

OK Sir, and can you please help me to spell out first your first name and your last name.

OK Sir, and can you please provide the Members ID number?

I don't know the members ID number.

I don't have that on hand.

OK, so the Member is on the other line Sir, yeah.

There's no.

She's on the same line.

We're all here together.

The broker or agent is calling in behalf of here today.

Can you please provide me your member ID number?

I don't have it.

In front of me.

Do I need to go get it?

Can we use our Medicare number?

?

Yes, that's what I have.

OK Sir, uh, I just wanted to confirm that the Member's name is

OK, one moment please.

OK ma'am can.

You please verify to me your date of birth.

OK, thank you.

One moment please.

OK ma'am, thank you for completing the verification process.

How may I assist you with the high quality health care?

Uh, yes she.

She has a.

Drug plan that was supposed to be coming out of her bank account. The premium of $12.90 I believe, and I don't think she's received it.

Can you check her billing statement to see if y'all took the premium out or not?

Yes, ma'am, you are correct and I just.

I mean. I don't understand that. Dramatical, your premium is automatically deducted from your credit card or checking shutdown, ma'am.

Right, sorry John John.

I'm it is automatically deducted perfect.

Can you hear what he's saying?

Yeah, he's saying that you you, it's set up through your bank account and they do take it out Sir.

What was the day that y'all took it out in January?

OK, just give me a quick moment.

OK, the monthly premium for the month of February.

I don't have anything on.

And it's not.

There's nothing recorded.

I'm still not getting.

I don't want to not be covered and saying I'm not paying my bill, you know, yeah.

OK, and since on the surgeon on your broker and agent is already in come here, what what I'm provide to you?

About your concerns and Sir, I already provide you, ma'am, the answer that.

When is the next time that y'all take the money out for February once today?

Actually, Sir, since the account of the member is set up in automatically deducted from her bank account, the deducted date is 15th and 20th.

Of the month.

It's either.

During the 15th and the 20th, yeah, that's what I thought.

Yeah, but it's not been deducted in January so I don't know where they're getting their money from.

But thank you very much.

OK ma'am, aside from that, is there anything else ma'am that I could probably help you with?

No, I guess.

OK Sir.

OK ma'am, and then it's fine for you ma'am and Sir, that I will document first that information that I will provide to you today.

Thank you, thank you.

You're welcome, please stay on the line.

I mean, I sometimes things show up on your bank account like it'll say like the day that they said that they took it out.

That was just the day that it was initiated.

It could have came out a couple days after, like it might actually show up.

It might not have cleared.

Your account for a couple more days.

I would check that whole timeframe between the 15th and the 20th.

I have, I've checked and checked it all the way to February.

Well, the chase that I have on here and it says your name on it chase and it says do you have a check in front of you for us to verify this?

Oh, I don't.

But I can get one.

Hold on, take me a minute.

OK.

Right?

Right?

Hold on.

Well, he says it came out of my checking account.

That's what he said you heard him.

But I don't believe it.

Especially since it's February already, you know, right?

So I don't.

In the system, but just.

They they can't.

They're not going to cancel you.

They're saying that you're paid up so they're not going to randomly say that you're cancelled, so you have coverage right now, but just around the 15th to the 20th, just check again and make sure that it's coming out, but yeah.

Yes, ma'am.

Yes, please do.

Alright, thank you so much John.

Anytime you have a good.

Day you too bye bye.

Good good I'm I'm trying to I'm I'm getting a little confused here.

Because I've got.

The old bills from the previous iteration, and I'm not sure what's going on, so just run supply you real quick and see where we're at.

As far as my current.

 That's the one that I have for you.

And I don't have any other policy.

What is that?

Now, do we have that?

Did I set that up on some?

Sort of monthly, autopay, or is that?

Doable, or you can you need to.

You you probably paid the first month premium with me I would have.

I think I did handle that with you, yes?

OK, then that means the yes you did.

So that means once you've paid the first premium.

And you have a.

Tax credit that starts the 90 day grace period.

So you have a lot of time you're not getting danger or anything.

But I would get get your card with your your member ID number on it. Go to bcbsla.com.

Hold on, hold on, hold on, hold on.

And Blue Cross Blue shield.

Try try that again, what B?

BCBS?

La.com

OK, do what, yeah?

And then and then register an account as a member, putting your name, your information register your e-mail address, they'll ask for a verification.

I think.

I use my Member ID for that purpose.

Not for this part that part, but once you've created an account, they're going to say link your your policy to the account and then that's when you put in your member ID number and then everything will pop up.

OK.

OK.

Then you can print temporary card.

OK.

You can do all kinds of stuff.

The bill I made, yeah.

Now let me ask you this with that, sorry.

No, the bill I hadn't stunted me.

Shit shouldn't be 30.

On well then, this might be wait, this might.

Be the old one, then I don't.

I don't know what I'm looking at. Man, that's system that's with it 'cause the dates. So anything that says is the one I'm showing. That's the only.

Thing I'm seeing.

So now what is?

How do I add it to?

A hold on what's contract sub subscriber contract number.

Yeah, that's it.

Two, it says. Same contract number.

Members might.

Has my new cards.

Yeah, that might be concerning.

And the thing, and.

It looks.

And it looks like what's up?

I said that might be concerning if they're trying to charge you some crazy amount from the past because of whatever happened.

What I would do is just go and create an account and see what your current due premium is and make sure it's zeroed out 'cause if you paid for February with me then it should be.

Because I'm in.

I may not have the right and it looked like it said zero.

I had another one that I had.

Sort of misplaced, that says.

0 on it.

Also, so that's where that's why I'm so confused.

So the policy does which needs to verify.

But other thing is I've made.

Let me ask you.

This is it possible that what are my 'cause?

What are my limits 'cause this may be my old these cards I have in my hand with the old might be the old ones.

The old subscriber contract.

Hold on, let me tell you I can tell you what.

Your contract number is hold on.

Contract number.

The current one.

You should have.

Hold on.

Yeah, this is yeah.

I'm looking at.

I'm looking at the old one.

I'm looking at the old one and the.

Old cards, I don't know where my new cards are.

So the new contract number.

That's it, that's the new one.

So now, so that means that in my hand I have my old cards.

If it's a different contract number.

Yeah, these are the old cards, so I yeah I gotta get rid of this.

OK, now when do I get my new should?

I've got my new card in the mail already.

Yeah, they're really late on stuff.

If you haven't gotten it yet, that's I mean that's just Blue Cross being really slow.

OK.

But if you received a welcome packet for that new policy, then the cards are usually within a week behind, so it should be there soon.

OK, bye.

Alright, So and I don't know, I haven't gotten any billing from that yet.

I haven't gotten anything back from from.

Of of what you call it.

Flat out memorial.

Yet so I don't even know what's going on.

Perfect, I need to take her off of the health insurance.

I was going to talk to you about that.

'cause they're saying on here that I need to.

Doesn't have other coverage and the only.

Reason you asked that is 'cause.

She does and they.

Know that they did.

Anything I'm going to remove her?

Yep, absolutely.

Your premium might actually change a little bit.

It might go up or down.

It's probably not gonna.

Change much, but just.

A little bit because we're taking her.

Go up if I take a person off, that's weird.

You would think you would think, but.

The marketplace, the way they do tax credits is really strange.

I honestly couldn't explain it.

OK, so there's that.

To you why that would happen, but it does.

And then I'm looking at.

So my new contract.

Hold on, I just lost my place again.

And it says you're paid up through the end of the month, and that your premium is 80.

So I haven't dated before the date that you and I talked, which was the 19th January.

Is that correct?

So anything so anything dated earlier than that.

I can just get rid of.

Now you still want to make sure you have the some sort of proof of coverage for January for your wife.

But other than that?

This should be.

Taken over in February 1st.

Yeah OK alright yeah yeah yeah.

Uh, right, right?

Was, uh, two weeks?

OK, I got it.

You can go on just a minute, probably about 60 seconds.

OK. Just so you have a heads up on what it will be.

They send out.

The invoice is in the middle.

Of every.

Month around the 15th.

So when you get that invoice it should reflect the new AM.

Right?

Right gotcha.

Bear with me alright so I'll keep that I'll keep the proof of coverage of January so that if any question arises.

I'll be able to.

Show the ER evidence aren't good.

Is this?

What was your deductible?

I don't know.

Wait a minute.

What's the date on this phone?

Louisiana, so it's going to be really hard to get homeowners now.

Yes, it's going to be hard to get home.

A lot of yeah, they a ton of companies left.

Just go bankrupt.

What's that?

Or just go bankrupt or just, you know, say that they're not.

You're not going to do business here anymore, 'cause if I.

Do and whatever hurricane there comes along.

Right?

So that's weird, so I'm not sure how people are going to get insured now.

It's really high gradients.

Yeah we can.

Yeah, they won't be able to pay.

The premiums, so they're going to lose their homes.

There is a.

Be just as high as.

Is whatever you can get with.

That's my point.

That's because that's my point.

That's the point, yeah?

I'm sure if he can.

Yeah yeah self insure.

Yeah, that's pretty.

Asking about now.

Perfect.

OK, good.

Alright, so go to the website and create an account and then set it up for auto tests that we set.

Yes, correct.

Perfect.

Oh, thank you very much.

I appreciate it.

Alright, talk to you soon.

Bye bye bye.

I think I'm not real sure about changing back to of what he had before.

But they're going to give him his shot, they told him.

All he had to do is show up with Medicare.

So I don't know how that's working out, but he's going.

For that but.

I need to ask you something.

Instead of bothering you or something, I've been trying to get the dental stuff, the dental work.

Right. And my dentist, and you know, you said there was like $2000. He doesn't. He says the only thing he he can do, the one that's on the plan, is do the cleaning.

The rest of my stuff he doesn't want to fool with because it would be maybe more oral surgeon like he.

There's one piece that.

Needs to be.

Called and he said it was only $15. He wouldn't do it, he said. Well, you've got to go to somebody else.

So do you have a list of oral surgeons or could you get me a list of oral dentist?

Surgeons this in this area and then that plan, the the people plan.

And he said he'd look over the plan or he's on the list and tell me who.

I should go.

I'll send you a list by e-mail.

Is that OK?

That would be good.

OK, sure.

Alright, so you'll do it today and I can ask him then for tomorrow.

OK. Thank you.

Yes, ma'am.

OK, Bubba.

Bye, bye.

Uh, this is.

OK.

Billing address the

I agree.

Thank you

Alright, I have the transaction ID here.

You usually get everything in the mail.

Soon it starts on the 1st of March.

Alright, great, thank you.

Yes Sir alright.

Have a good one bye you too bye.

I'm so sorry.

Thank you and here I just wanted to let you guys know I wasn't sure what you would have to do or whatever I still have.

I think some things that clear up Bill wise for him.

I'm waiting on that, but I'm sure that won't affect the insurance at this point, 'cause it was in effect.

But, uh, a friend of mine, I just happened to be talking to while I was in Baton Rouge and she is going to be 65 this year

And she retired.

She has two more years left to.

Retirement in order to get full benefits, and she said, I'm wondering if.

Uhm, there's a penalty if I don't.

You know file for Medicare because I'm going to be 65 in this year this December and I said I don't know. I have no idea that sounds kind of weird because you have.

You're going to work two years so you can get all the benefits that you.

Will be done.

Be do and then you would give up that insurance and then file.

I think without a penalty I think so.

And she works like a Trojan horse.

So she said, what could you just call?

So that was the question, would that be a penalty because she's not going to?

As long as she has credible coverage right now until you can hold onto group insurance or work work insurance for years until the until you die and you're not going to be penalized, it's only whenever you have nothing in between your your Medicare.

If you don't have anything then Medicare will penalize you. If you're at past the age of 65.

OK, that's what we we wanted to know and oddly enough.

She checked with human resources there and she got it.

You know, that's a good question.

I couldn't believe it.

I was like oh OK well.

OK.

But anyway, I'll let her know, but I just passed, UM.

Her name passed your name to her.

Her name iyeah, and so she was like because I I don't.

Yes, ma'am.

I don't need any any issues.

You know, I just need a smooth transition.

You know who who to call what to do?

I said I got your.

Guy, I got your guy.

Thank you so much John.

Yes ma'am.

OK, take care and thank you.

Bye bye.

Thank you for calling the Medical Center Clinics Department of Adult and Internal Medicine.

Please listen carefully as the following options have changed.

For prescription refills, please press 5 to make change or cancel an appointment, please.

How are you?

Hey miss

Hey OK so I I got an e-mail I kind of briefly looked over it.

I was hoping you could kind of.

Fill me in sure.

OK.

And then you know, I've been having the same that same plan for 22 years, so I'm used to that one, absolutely.

So do you have any questions about it?

Uhm, I guess what's?

The difference between the plan that I had.

And this.

The one in this, the main reason why your premium is so high right now?

Well one because it's grandfathered in, so they're trying to.

Good morning.

Price you out.

One way or another, and then the other thing is that if the PPO plan that goes across state line.

Uhm, to get that plan on your own, if I wanted to buy that plan for myself, it's extremely expensive because.

It allows you to.

Go across state lines.

It taps into the national network.

Uhm, the one that I sent which I need to pull up the e-mail.

What is your e-mail address?

Here we go.

OK, the main difference is that.

This plan does cover.

Just about every doctor in the state, it's very.

Very few doctors.

Don't take it.

Up so it doesn't go across state lines, though you wouldn't be able to use it in New York or Alaska or anywhere.

Else other than.

OK.

Uhm, you wouldn't be able to do it with.

The current policy but.

Whenever you do something like that, usually you're going to stay there for a few weeks, if not a few.

Months, So what you do all you?

Do is you get a apartment for a few months or something that you can change?

Your address to.

Uhm, and then I can change you to a plan and wherever it is that you're going to.

So you still have emergency coverage with this policy, meaning if you go to Alaska and break your foot and you end up in the hospital, you're covered as in network because it's an emergency.

But in your non-emergency items you would not be able to use the plan. You'd be out of network.

OK, now what about if I had?

If I keep this Blue Cross plan and let's say something does come up.

That travel.

Or he cut out on me this century.

Can you hear me?

Hold on just a second yeah, hold on.

Just second we must be in a bad spot in the neighborhood.

If you can hear me.

I can hear you.

You can hear me.

The question.

Blue Cross policy is.

You can't hear me again.

Our fates.

No no I.

Do I'm sorry it keeps going in.

Now you can, yeah OK, let's see.

You pull over like right here.

In here.

Right?

OK wait, give us like one second.

Now you heard the man drive so fast until I'm like, hurry up, he's talking slow.

OK, there we.

Go OK.

Can you hear me OK?

Right here I can.

Hear you OK? OK so.

So if I have this.

Blue Cross plan.

And let's say I go out of state or.

Something like that?

Can I add or can?

I upgrade to that.

Travel plan that Blue Cross has.

Travel plan or the travel car.

There's not.

Yeah, they have some sort of.

Hold on.

Covered acres with you could possibly be enough.

International Travel health plan they have.

Geo Blue, which goes across.

Country wine

But when traveling outside of the US.

But as far as going across state lines, the only policy that I'm that I know of are the PPO plans like the one you're on right now, like the Blue Saver and the blue Max are the only two policies that go across state lines.

But no, I don't, I don't know.

Of any travel policies.

That help you with going across state lines.

'cause everything will be treated as out of network.

OK.

OK, gotcha.

But like if you like if you got COVID and you went to let's say you went to New York for a week and you got COVID and you need to go to the hospital right now.

Right and so.

Uhm, that's an emergency.

That's covered is in network with the policy, but if you have a cold and you just want to go to a doctor, then you're going to be paying out of pocket.

But chances are, even if I did get you like some kind of a travel policy to go across state lines.

Uhm, it would be more expensive to pay for that than it would be to just go to the doctor and see what they.

Then it would be to just go to the.

You might as well just go to the emergency.

Room if something happens outside of the state.

For any reason.

You know what that would look like, but but they have some great places here in Baton Rouge.

Better off changing your column.

Good choices.

But you need to get into Anderson.

That's fine.

We just changed.

Your address.

Get an Airbnb or you know something like that and then you change your address for a month.

And I mean it doesn't really matter and just we'll be able to do it.

And then you have an insurance policy there.

OK.

'cause that's something you need to plan out anyway.

OK.

OK.

But it would be about the same price as what you're paying now for the same network with Blue Cross, so you wouldn't really be going like if I were to get you the blue saver through the marketplace, it would be just as expensive as what you're paying right now.

Alright, so.

OK.

OK.

And then what about like pre-existing with this?

Policy they can't.

They can't discriminate.

OK, all right and was there one or two?

Yeah, I'm telling them there was one or two plans.

That I looked.

At that were like the Baton Rouge local plan.

Uhm, I know I kind.

Of looked briefly at what you sent.

The blue POS.

Is like statewide.

It goes just about every doctor in the.

State takes it.

Uhm, there's a few other networks, but they're not any cheaper than this one. I mean, they have one for like $10 cheaper, but the network is.

Worse, the precision.

In blue it says VR on the network.

Uhm, the deductible in the out of pocket with.

Same, so it doesn't.

Makes sense to me to go with that plan because the network is a lot worse as far as how many doctors take it, so I don't recommend going with that one.

OK, gotcha.

Alright and then.

OK, so I guess let's go with.

That one, the one that you recommended.

The in state plan.

Yes, ma'am.

Uhm, 'cause your deductible right now with Blue saver is how much do you know how?

And I also didn't the other thing I did like about it was that I didn't need referrals or any other constraints or specialists don't really go alive.

Same thing with this one, even though it's an HMO plan you you still don't need a.

Referral to go see a specialist.

Oh OK, good.

Really premium now, so it was 500 and something but.

What do you?

Know if it's 800 and something.

Now, is that right?

No, that was with my son.

And I took my son off and just with me it was $504.17 just with me, which I guess I could mail. I mean I could try and I mean you think reinstate that plan.

Or are you still on it?

It's lapsed

How many days has it been?

It ended, I think the letter I got was it ended.

December 31st.

So over January and February.

Yeah, I'm not sure if it's too late or not.

Then do you not have coverage right now?

Since then, yeah.

Because for I was about to recommend up to like 474 is the premium with this 1 \* 12.

If you had cancer or whatnot, something that caused you to Max out your dip out of pocket to 14388.

For the year, that's your premium. Plus your out of pocket Max with the plan you were paying 507 dollars 4 \* 12.

Just doing worst case scenario here with your previous.

Yeah look, I just did the same.

That's trying to, yeah.

So it's really.

Not that big of a difference if you're looking at your total out of pocket in the year, you'll save a few dollars by going with this plan.

But if the.

The fact that you have a PPO that just about every doctor takes in the country.

Just keeping it, if it went down to 507 dollars.

I was under the impression you were paying $807.00 per month and that's.

What we needed to try to bring down.

If you want to find out.

And see if they'll reinstate it.

Honestly, I I'd probably recommend that.

'cause it does sound.

I mean, having that PPO is pretty good.

I mean it's it.

It goes everywhere you know.

It's not that much more expensive than this plan.

Now one other thing.

OK.

I'm gonna do that, then I'll try.

Yeah, I'm sorry.

I'm sorry I didn't mean to cut you off, but one other thing that I.

Would say is.

Do you know?

At all for the premium, because your income is too high, but do you like?

What do you think is the maximum income that y'all can make this year?

He I think he made a little bit, but maybe like 100,000, you know?

You know is what we showed.

How much?

I think the last year the last two.

Years is what we've.

Showed about that much this past year, I think I.

Made about 40.

Alright, hold on I want to see some real quick.

In his, I mean most his Social Security is most of his income.

Right?

If I put.

I guess.

No, I don't.

Know like I filed separately last year.

He did, yeah.

Can be added.

Yeah, I mean yeah, then the premiums I gave you are right then there's really you would have to make a lot less to get any help.

So I was going to see if there's anything that would make it a little bit better.

But not really.

OK.

OK, so let me, I'll try.

I'll fill out the form, I guess and.

See if I can't get it reinstated.

If they, if they deny you and they say no, then just call me and then we'll sign you up.

But if you can just let me know before the end of the month, so that way I can get you going for March 1st.

Otherwise it'll go up for a whole another month.

OK, OK we'll do.

I'll let you know.

Thanks once again, alright Don have a good weekend bye.

Right?

You too bye.

I got a card in the mail.

Says the state of Louisiana Department of Health says he'll see Louisiana, who's in a department of Medicaid.

Is that my card?

Yeah, that's right.

Just keep that, uhm, keep that in your wallet.

OK, that's my new Medicaid card.

I thought that's what I need, right?

That one, and that's that's it.

So I don't need the blue advantage or no.

That no more now you you need that for this for this month, but next month is when is when you're going to go with the other plan, the Humana.

So you're going to keep using.

OK.

The Blue Cross for the rest of the month.

OK, that's what I thought we.

That they said, I guess I owed him or.

Something, yeah, but that happened I think.

I think they would have mailed that after we signed you up for Medicaid.

'cause Medicaid went back in time retroactively to to enroll you in the Medicaid.

So it's like.

They owe you.

Medicaid is supposed to pay those premiums for the past couple of months from whenever it started, which I think is January 1st is what the Medicaid letter said.

Uhm, so we gotta, I gotta call.

Uh, we need to call Medicare and ask them what the if there's an update on that.

If Medicaid has contacted them yet to pay the premium.

Uhm, so I need to get them on the phone do.

You have.

A few minutes, yeah, only thing about it.

OK.

I never got.

I've never got a bill that first bill.

I got all sudden.

Yeah, I don't know what's up with that, but hold.

On let's.

Let's let's try to ask them.

And see if we can figure it out, uh?

Here we go.

Welcome to Medicare.

In a few words, briefly tell me the reason for your call today.

OK boom question.

I'll need your Medicare number from your red, white, and blue Medicare card.

Do you have that handy?

Is that right?

I'll need your Medicare number from your red, white, and blue Medicare card.

Do you have that handy?

Just a moment while I transfer you to an agent who can help, this call may be monitored or recorded for quality and training purposes.

After speaking with the agent, would you be willing to take part in a survey regarding your customer service experience?

Say yes.

All of our representatives are currently assisting other callers.

Please stay on the line and our next available representative will assist you your estimated wait time is 8 minutes.

2nd vaccines offer you the best protection from COVID-19.

If you're already fully vaccinated, a booster shot can help increase your protection. Vaccines are available in more than 80,000 locations across the country, including pharmacies and doctors offices.

It's easy to.

Find and schedule your booster shots at vaccines.gov and there's no cost to people with Medicare.

Medicare covers COVID-19 vaccines be alert for scammers Medicare covers the vaccine at no cost to you, so if anyone asked you to pay for access to the vaccine, you can bet it's a scam. For the latest information on the Corona virus, visit the CDC's website at CDC.

Dot Gov.

Virus has changed from year to year, so it's important to get a flu shot.

Each flu season?

It's free for people with Medicare when you get it by doctors or other healthcare providers like senior centers and pharmacies that take Medicare.

If you have limited income and resources, you may be able to get help from your state to pay your Medicare costs if you meet certain.

Conditions For more information, call or visit your state Medicaid office and ask for information on Medicare Savings program.

Have you recently moved and need to update your address or apply for extra help with paying your Medicare prescription costs?

Thanks for calling click here.

How may I?

Help you.

It's a 3 way call and trying to he got a bill in the mail just a couple days.

To go for his Medicare bill, but he was approved for Medicaid back on.

Like for January 1st.

That said, it would pay is QMB that would pay the premium form.

So you just want to check in on that and make sure that that's going through.

OK, happy to help.

Thank you and as far as your broker on the line, did you want to give permission that it's OK for me to discuss your Medicare information?

Yes, ma'am. Yes.

And would you like for your agent broker to be authorized temporary or long term?

Thank you, just a moment.

And you said you did get a letter or some sort of confirmation that Medicaid would be taken up your premium.

Yes, ma'am.

OK.

So I don't see anything in our records here at Medicare where we've been updated with that, but give me just a moment.

And have you spoken with anyone from Medicaid to receive UM?

Like another confirmation or anything, no.

Just got a letter saying that he was approved for QMB as of January 1st and that his Medicare Part B premiums would.

Be picked up.

OK.

I haven't Medicaid number.

Did you actually receive a premium?

Bill from us here.

At Medicare, let me.

Is it alright if I

Place you on hold for.

Just a moment, Sir.

OK.

The battery now is not available.

Thank you so much for your patience and for holding yes, ma'am.

Now, since you received that premium Bill, did you contact Medicaid to let them know that you did actually get a bill?

No, not yet.

OK, 'cause on our end it doesn't show that they've updated our records to show that they're now going to be.

You know, paying their premiums for you, so I would just say maybe contact Medicaid and let them know that you did receive a bill and then that way they can send something over to update our records to show that's how your premiums.

OK, So what?

Let me see here one moment.

'cause it took it took two months for Medicaid to approve him.

I mean we did the application way back in December and it took him a very long time just to get it just to get it processed so I I wouldn't expect them to do anything fast.

OK, just another moment alright OK?

Sorry Dennis, that's OK.

Ain't nothing fast no more.

I hate to tie you up like this.

Ever got home?

I mean you got it out.

I got.

In Internet box.

I'm assuming that not.

I thought

Thank you so much for your patience and for holders.

OK.

Now as far as the bill.

That you're saying that he received?

I don't even show anything on our records.

For that bill.

So it could be the Medicaid, and I guess in the process of.

No, I'm getting everything updated on our end, so I would still say give them a call and let them know that he did receive a bill.

And just to verify and make sure they do update our records to show that that's how his premiums are going to be paid.

OK, so like he couldn't even pay a bill right now with you over the phone if.

He wanted to.

Right, and we don't even set payments over the phone, but if you know we did or he wanted to pay it regardless, there is no record of a bill in our system at this time.

OK, well sounds good to me now Mr, we'll call Medicaid in a bit.

I'm going to eat some lunch.

But thank you ma'am.

We appreciate it.

You're welcome, thank you for calling Medicare.

OK, yeah.

Thank you bye now.

OK,

You still there?

But it sounds like it.

It's working, you know.

Yeah, which is a good sign.

That means you you're getting stuff.

What's what do they mean by this?

That's weird.

Yeah, maybe that's why it could be an.

I continue, I could send you a picture of this.

In fact, if you look at it.

OK yeah but I.

Think that's just an old card that you got?

Which would be an old car like the medical.

The thing that says medical on.

It yeah.

Well, it's just on the paper.

You know, just says on the paper it says you know how you know how credit card comes in?

Yeah, you stick, you stick on.

It has a little stick on this radio losing in Department of Health Baton Rouge as Alexander said Johnny Card, Louisiana.

Healthy Louisiana Department Medicaid numbers.

It says this is your medic Louisiana medical card.

Anyone in your family who qualifies for medical service will get a medical card.

We not let this medical card be no one else use it then.

I mean that a job just goes off.

Autosensing you yeah just send it over.

OK.

Right?

I've had a lot of problems with will.

Here I went to Captain Warren and I got a check tomorrow at Iberia and I've been mailing some payment and I don't know what they're doing.

The move but did drop out dello.

And we got the reinstated or do something or either get with another company me and her, but I don't think we can go with each separate company.

Yeah, yeah, you go separate companies.

There's no problem with.

That's just for the that just for the medicine now.

Yep, Yep, you're you're.

I I went on I seen were about a pain.

Of $448 for United Healthcare? That's what you're looking at.

Yes, well I'm I'm not looking at that.

I was.

I was mostly looking at your WellCare but.

Yeah, that's OK.

I don't worry about that.

I didn't pay did this, but I think that the that question to a behavior that's for the you know what I will check.

Do I mean did sync it out of our account?

But what it is is is we'll hear OK, they drop her.

I don't see she's not you're showing up, but she's not showing up.

Well, what this I'm I'm not OK.

I mailed them a check.

For books.

It the the.

The last one is a coupon I'm sending mail in this coupon.

I don't have nothing in front of me right now, OK?

How much I always care right now.

Because they don't tell me that they they can be very limited information.

They trust me, they don't.

They don't give me as much information as you think they would because I'm not an employee of the company.

I'm just to go between to help you get insurance with them, but when it comes to late giving me.

It looks like you're paid to date and all your your claims and things like that.

They don't do that anymore.

One thing I might be able to do though, is I might be able to go to to Medicare and create an account from this side L if she doesn't already have one and they'll show me on there.

What's going on?

If you want me to do that.

Please, I did all day obtain.

All right, let's try.

To do that because you're not being with you a long time.

At least say, well, let's see.

More than 10 years because you see me what I'm watching now with me and you talking about Dan and Julia your son.

We talked about that last time. OK, I said long list.

Because we we watch I'm watching it on this save the budget you see you gotta keep a bunch of.

That you can't afford to pay that China is so much more.

Yeah, everything is getting expensive.

Because what we because I see it's coming.

Yeah, go ahead, sit down here.

I wish I only paid 400 just for myself. I mean I pay more than that just for myself. I got people paying premiums of of $2000 a month just for one person.

It's crazy.

Bigger for me.

Well, what would we do?

AARP, yeah, and what we insured by United Healthcare.

Yes, Sir.

And I've paid $448. That's for me and her.

Yeah, I know.

That's cheap.

Well, let's not complain.

Well, bigger talked about it and he said well there it won't change anything until the mid part of the UI take June.

Yeah, yeah.

But then.

Hey, you pick it up.

 I was like I'm trying to.

I'm trying.

To take care of you.

OK, OK, well that's you.

Right?

Because now they're not sure.

We're not in mid camera chapter one.

She did everything she could to pull me some records.

And we see it in January.

The only thing but this year, and they've never got a premium to December.

Will somebody been getting the breathing.

Especially after I do pull it off I I believe it too so that I.

Have both banks.

It it it?

It's a little crazy.

But anyway, make a Long story short and I know it's getting a little bit late, so let's start working on that tomorrow or whenever you want to do it, or whenever you can do it.

I'm trying to do it right now.

Hold on.

Because I'm gonna I'm gonna pay her covers.

For the manager.

I mean, I'm not big, I won't pay you back.

Uh, I need to get what?

What other kind of coverage we should get?

We could.

Yeah, we gotta make sure we gotta get this one straight 'cause they they don't.

We gotta figure out what happened with this.

One for before.

You can do anything else because they won't.

It's not like that these plans that you can only change them once a year.

So we got to figure out what's going.

On with this one, hold on just second.

I'm trying to create you an account OK and I have.

Your permission to create an account.

Oh yeah, definitely always.

We've been together so long, you know.

So I don't have no reason to doubt you or or anything like that, you know.

Right?

Oh yeah, well, we should be.

We talked, deleted the later, called him back and said she was declined.

Come on.

The lady that she talked to.

Where with well.

She said she would WellCare that she would have had to go to the bank and get that the bank is at fault.

But not it's messed up when I'm talking through ardella.

That's what I'm doing, but ideally it should be happy not talking.

We get on 2 weeks, but let's go ahead.

I'll give information and that's another thing.

Good good.

Before I can do it.

Telling me.

Alright, let me go ahead and let you talk to her.

Let me hold on I'm gonna let my.

I've been doing well.

Thanks for asking.

I'm trying to get this welcker thanks right now and figure out what's what's going on with it.

And so with WellCare, you're not even showing up, so not not in my system.

It doesn't mean that you're not in there, just not in my system.

So in other words, they're not showing me as your agent.

And like I said, that doesn't mean that you're you don't have a policy.

With them, it's just it's.

Just it's just not showing that I'm your agent.

So which is looking like.

OK, well I'm with you.

OK go ahead OK go ahead.

No, I I just want to make sure that you're taking care of that.

That's the most important thing right now.

Well, I went to get my medicine and the lady was like at the drugstore said your policy or whatever has been denied or you you know.

Do you have a new card and I'm like no.

So I came home and I called WellCare and we were like because of nonpayment.

We can't see your policy and I'm going now.

He's been paying and I told her one month he sent it on.

He didn't have one of their envelopes, so he just wrote it out on a plain envelope.

I said maybe it went to the wrong department and she was like, well, no we cannot and we you know you just we can't do it and then she she go well.

Let me just give my supervisor.

I'll have her call you back.

So she called me back and she was like her name was Jay.

Her name is Jay, so I wrote her number down and she was supposed to call me back with Friday.

She didn't call me back, but a girl named Dante called me back and told me that they could not.

Uhm, they could not do it again because of non payment.

I was like well rocker is under the same thing when he sent his payment all.

He would say.

Why didn't y'all cancel him too?

But she couldn't answer that so.

I don't know what's going on with it.

Well, Miss Idella, let me tell you, tell you the the easiest and fastest way to take care.

Of this

And come in normally.

I don't recommend that anybody do this because they land and.

It's the call is actually to call Medicare and tell him the story that you just told me.

Tell him exactly what you just told me.

Did that every just word for word.

Everything you just told me and come and say that you made your payment but they didn't apply it correctly and then they cancelled your policy and.

They can actually enroll you in.

In the welfare policy, again, if they want they have the power to do that, they can, just they can say OK and they can override WellCare and make it happen.

And so they they.

They might not be able to make it go into effect for January or February, but they can definitely make you go and go into effect for March 1st.

OK, do you have Medicare number?

Yes ma'am.

Yes ma'am.

Hold on just a second.

I'll find it for you.

It's one 800 Medicare, but I don't know how that spells out on a phone hold on. Let me see what it comes when it comes out to be.

Because I told her I said chick.

You know I asked.

I said, can you just look in your billing department and see if it was putting in wrong?

She's like no, we can't do that.

So I was like what AM.

Yeah, that that's hard.

Hard to get along with.

That's not that's not dumb.

That's not being very helpful at all, and so you when you tell Medicare that they did that to, you know tell him.

I am I'm.

Talk to you like that because that's not right and then make sure if they ask about your agent, you tell him how wonderful I am.

Oh I will, I will.

I'm picking waiting.

But I mean I need I.

I mean I need my.

I mean I.

Can't afford to pay full price for that medicine.

I know.

Well, they might be able to retro it back.

They might be able to get onto WellCare and.

And they're not going to want to talk to Mr.

They're only.

Gonna want to.

Talk to you OK?

I'm gonna call.

Him so.

It's probably going to work for now.

Well, I got, I got my Medicare card.

I have all that hand in case they want my number.

Yep, Yep, and then you tell him that with just what you told me that you made payment and so how long ago did the drug store tell you that?

It's been about two weeks now.

Yeah, 'cause.

I wonder, I wonder when you were paid through.

Well, I went there in January, got my medicine.

I would expect at the 1st of February and I was able to get it.

But then when I went back last week they said it was cancelled.

Why would you pay January and then the girl told me?

Well, we haven't received a payment.

From from you.

Since September, I'm like September.

Oh well, that's why then that's why September, uh, so.

You know, Medicare can definitely help you out.

Then with that, 'cause that that that explains a lot 'cause they do give you a long grace period.

They give you like a A3 month Grace period to make your payments so they don't. They don't normally drop you if you just missed it, but if they went back to see if they're saying this goes back to September where they haven't been.

Uhm, they can even even if Mr.

Russell did make payment in January or February.

As WellCare they don't know.

Where to put the money?

'cause 'cause they're not they.

Your policy doesn't even exist anymore because it's not even showing up in.

My system here.

So I would have like when I go to try to look you up it it doesn't even come up and so.

I know that's what happened to the drug store, it was like.

Cancelled yeah.

And so when you go to make your when when Mr Russell goes to make payment on that policy and and WellCare guess it whoever is looking at it, they're not able to make to to apply it to anything because it doesn't exist anymore.

Well, why wouldn't they wouldn't refund the check?

You would think you would think they would.

That they could, maybe what they did do was apply it to Mr. Russell's and advanced his into the future.

You know they could have done that.

They see his name.

They could have just saw his name and then they saw his address and then just said bone.

We then we'll put apply it.

To that policy instead.

Exactly, yeah.

OK, I'm gonna go ahead and call.

Yes, ma'am, Medicare.

And then they will be.

They will be able to help you.

They will, they'll they'll be able to help you.

If anybody can this them they 'cause they have the kind or to make things happen.

OK.

'cause if I wrote you up right now with for for a prescription drug report, they're going to, they're going to turn it down no matter what company I put you with.

It's any company because they all have to go back to Medicare to get permission and welfare.

Reported due to Medicare nonpayment of premium already.

And so when you call Medicare, they'll say.

See it, they'll?

They'll see exactly what happened and you tell your story to him and and they have the magic button to where they can make it all go away and and get you a policy.

And if they if if they do do that and they want to go ahead and write you if they give me permission to write you up, just get just get a verbal from them, or a confirmation or.

If they want to, they can just go ahead and write you up right there on the telephone.

OK, but if they want you to write me up, I need to give them your number or do they have your number?

Well, no, it's it's just don't even worry about me. It's OK if you just go, you just go on off and let them do it and you don't have to tell him about me and I'll, I'll just. I'll catch you next year I'll get you back with me next year 2023.

OK.

You take care now

You too now bye bye.

00:00:11 Speaker 1

Hey, my name is John Allen and I'm looking at your Craigslist post for an 80 inch TV and I would like to come and.

00:00:19 Speaker 1

Get it so.

00:00:20 Speaker 1

If you can.

00:00:21 Speaker 1

Call me back at Mickey, my cell phone number is 561.

Yes, ma'am.

OK I have a question because I'm really confused on this.

I had an outpatient procedure for my vocal cords in which I have nodules on him and I I'm receiving a bill and so I called Medicare and they said any outpatient procedures or plan A.

Not plan F.

Which I don't understand that at the beginning anyway, so he said it's all automatically disqualified.

Even though Medicare covered part of it, united is not picking it up.

And I thought maybe you could help me with that because I don't understand that.

So you that hold on just saying let me.

See something Medicare if Medicare covers any part of it, a plan that's going to cover 100% of the other part of it. You don't ever have to worry about anything.

Well, that's what I.

Right?

Right, and that's what I told him at Medicare and they said, but when it's outpatient and it's just anything outpatients plan A and they automatically just.

Even though Medicare covered part of it unite, it's not going to pick it up because it's plan A and not plan F.

So I don't know if he gave me right information.

Hey, you really rushed really bad information there.

And they come.

Hold on just a second.

Boy, I've had him tell me some crazy stuff before too.

I mean like the the broker helpline with some of these companies I'll call him up and I'll, you know, ask him a question and they're just way off like right off the bat.

And I already know 100% there's a lot of what they're telling me is false and it's like look I need.

To talk to somebody other than.

You you know and.

It is so.

Anyway, I'm I'm I'm working at your I'm trying to find your plane right.

Now hold on just a second, OK?

I got you, I got you.

OK.

Guys I got two of them.

OK, yeah you may.

That's true.

'cause there's a whole bunch.

Of us, you know?

Write a comment.

Just real common name, yeah?

I mean, that's not working the whole time.

I'm talking to you.

Or any company for that matter, a plan app, it's.

If the best coverage you can possibly get, there's nothing.

Nothing beats a plan app, it picks up every all of your deductible, coinsurance, and copayments that you're left with with with Medicare Part A and Part B.

And Medicare Part A is inpatient hospitalization.

And Medicare Part B is all of your outpatient, but a is not just, it's it's.

It's only like your inpatient.

Daily rate at the hospital.

It doesn't count your surgeon fees and things like that.

Your Part B covers almost everything that you're ever going to have covered except for prescription drugs and your daily rate in the hospital.

Almost everything that you're ever going to have covered is going to be through, so all your doctor visits, your emergency room, your.

Ambulance, you name it.

Your outpatient surgeries.

All of that is run through Part B, Part B of Medicare.

And that's the one that you pay 179 a month for one. What is it this year 177 something like that?

When they say oh get all the benefits you deserve.

So your your plan.

You go to any doctor, any hospital.

Anywhere in the country that accepts Medicare and you don't pay any out of pocket expenses.

So if your provider is telling you that.

Met your insurance company.

Did not pick up your portion of it.

They didn't file it correctly and so 'cause we run a process a lot and so who some million Medicare told you that that your outpatient procedure was covered under under part A?

Or was it your medical provider?

They said that it the the claim was filed and because it was outpatient that anything outpatient goes automatically to plan A.

And therefore it was not all covered.

But it's not playing as it would.

Have been part A.

Well, that's that's what.

I told him I had planned apps and he's just saying that that didn't matter, that it it was done under plan.

And that if it's outpatient, it's going to be plan A which what you're saying that really doesn't make sense.

Here's it.

Yeah, so so Medicare has. They have four parts ABC&D and what you have is a B&D and you pay for a supplement to go with your original.

A&B

And then you have a standalone drug card, so you have the best coverage you can possibly get, and you're paying a premium for it.

You pay a premium for it every month.

That's the downside is that you have a premium.

You don't have one of.

Those zero premium plans so.

With your plan, it coordinates with all Medicare covered services and it picks it up at 100%.

So who?

Who was it that told you this?

He was with Medicare.

That's interesting, and do you have, uh, you have the date and the time you call?

It was today and it's in the past two hours.

I mean not that I can look it up on my end or anything like that.

I mean.

Because he gave you false information, it's just not true.

So how do you you you got a bill?

In the mail.

That's where I had the procedure done.

I have

Voice lesson that day we're going through it, and then I only went back one time.

But I'm not.

And they wanted.

But if they're not going to cover it, I didn't want to start that.

Well, it's not that it's not that your supplement won't cover it, it's that if Medicare covers it or not.

Right and Medicare did cover.

Part of it, that's what I didn't understand.

When I'm getting billed for it, it just says my responsibility so.

Because they didn't file, they didn't file it with A or B.

They didn't.

OK.

You show them your Medicare coordinated, they didn't file it with with anything, so.

He made that clear so which I didn't understand, you know?

Are you near your computer?

I I am I haven't.

Oh OK, well I Are super fast, you know you have you ever done a speed check on it?

Positive message.

Come out and they'll there's probably.

A defective component 'cause every once in awhile I had to change that stuff at ours too.

OK, so speedtest.net.

Dot net and then that'll tell you how fast of an upload and download speeds you have, and then you compare that with what?

Spectrum is claiming they're giving you, and if it's left then you call spectrum and they come out.

I found that they've been pretty good about, you know, coming out and checking it, making sure you tell him you got your speed.

You did a speed test and it's and it's less than what?

Yeah, so OK.

So let me try to copy and paste this for you here or let me do this.

I'm just going to send you to the link 'cause I got.

A little video on there.

Too so, and this is from.

OK.

OK, it came through.

And then go to that.

Just hit that link.

And if you if.

You notice you're you're at the official medicare.gov website.

It's still going through OK.

OK, and it has the little video.

Uh-huh, but look to the left you.

See where it says parts of you see where it says.

Parts of Medicare.

Yeah, let me lower.

You're playing video.

When you're first getting started with Medicare.

Let me just deal with that.

There can be a lot to learn and consider.

And it might seem.

OK, all right.

But you see, on the left where it says part A, that's your hospital insurance.

Let's just go to the last.

Some hash?

OK.

And that's and so when he said that hey cut was a outpatient right off the bat.

You know we got you don't.

Know what he's talking about.

The obvious ones.

Yeah, he needs to go back to the training he needs to go back to training before he's allowed to talk to.

People in.

Public 'cause?

I mean he gets bad information.

And you believe that because it's coming from Medicare, you know 'cause you you trust that he's a.

He's a knowledgeable individual with Medicare, but not that I wanted fired or anything like that.

I just think he needs to be retrained.

You know, before he talks to trust people.

I wrote, I wrote down what he said because just be careful and he said.

Uhm, it did not process part a claim excluded.

And he said.

Uhm, anything.

Let's see yeah.

And then he said.

And you're seeing right here where it says it is inpatient only.

Exact exact office.

And still nursing, just the opposite of what?

Smith was confused and he was in the claims department area, 'cause that's where that is bad.

He told you.

Right?

And I I you know.

I want to.

I don't ever look at part A and I just know that we had and it was good what we had and I wasn't supposed to be feeding the girl.

Well, you got the best money can buy this mantra.

You got the best insurance that money can buy and so you know.

And and you answer, then you expect to get, you know you expect to get all your claims taken care of, just like we promise.

So here's here's what happened is.

Lady Lake didn't didn't file it properly, they didn't.

They did something on their part.

OK.

And UM, usually they don't like to admit when they made a mistake, but when you call their their wherever their their billing department is or whatever they sent you, uh, but let me ask you this though, that you would you describe me sounds more like an EOB than a bill.

Did you actually?

No, it's.

It's it, Oh yeah, it's an actual bill.

Not only one.

I have two of them so.

OK, so if there is there a number on there for you to call?

The other thing.

Oh yeah, yeah, there's a number uh-huh

Shoot yeah, will call that number and you tell him that you got you got Medicare parts 8 original A and bathe with the plan plan app with AARP and that it's it's active and that they should.

They didn't follow the claim properly because if they did it.

Would have been paid for.

And here's one reason.

It wouldn't have been paid for, would be if Medicare didn't cover the service, but if that was the case, your medical provider should have told you ahead of time 'cause they know what's covered and what's not covered so.

If you had.

You had something done to your vocal cords.

Yeah I have nodules on their vocal cords and they had to do the test to see after seeing the regular anti four times.

Or five I forget how many now going through all these medicines, they realized that I had to have the test to see what was going on and you could see the nodules on the vocal cords that's causing my issue.

Gotcha so.

So here's another thing it could be so, so I think it's either one of two things.

OK, 'cause in other words they didn't even notify AARP that.

He did.

They didn't pay their portion, so that happens a lot that that's very common.

What's not as common, but it could have happened, is that your service that you receive from your medical provider.

Is not covered by Medicare, and if that's the case.

If Medicare doesn't cover it, then your supplements not going to cover it either, but from what you're telling me is that you're saying that that it's saying that it that Medicare did pay a portion of it, and so.

Yeah, they played.

On both, for sure 'cause I have that in front of me.

So here's here's the special thing about a plan out.

They don't even sell that policy anymore, so you're grandfathered in.

So a planned app not only pays your deductibles, coinsurance and copayments that you're responsible for for your.

And your B.

It also.

Picks up any overcharges that your medical provider might charge, which is up to 15% of what Medicare allows. So in other words, you you can't get a bill if everything is processed properly, but.

But if Medicare didn't cover the procedure.

Your medical provider really should have told you that right up front.

They in that I'm talking about the doctor, not the person, not the person that you pay at the death.

Rocky, I asked the doctor before she left if they were going to cover all of it, including the voice and she shocked him.

She said yeah and Medicare.

OK, because they coded Yep.

Right, that sounds right.

And they said.

And they said, Medicare payments then said coinsurance.

So that they're thinking that I owe with nothing backed up, I guess.

Sure it is.

OK, all right, they just messed up well I'll give them a buzz tomorrow for sure then.

Yep. Yep Yep Yep.

Yes ma'am.

Yes ma'am.

All right?

Let me know how it turns out too.

Like even just shoot me back a little short e-mail.

I will go on and on.

OK, and if I need any help I'll have you called.

There you go.

Thought it's my.

Oh, thank you so much.

Voice sounds mine sounds old and raspy.

Now don't let this but it was grounded.

No, not at all.

Not at all done.

Overland with often thought what was wrong with his voice and I would bet.

She has severe nodules because when I read on it, when you yell and scream a lot which I don't buy the bike mine could be probably some reflux, but when you yell and scream a lot it causes that which was interesting and people that sing get there.

They can, if they're not singing from.

Whatever, whatever part they they, if they singing from their throat instead of where they're honest.

That makes sense, makes sense, yeah?

Yeah, so when I further reading to figure out what happened to me.

You know all they could figure was reflux, so which?

Yeah, not fun.

So anyway to make a Long story short, if this doesn't fix it, I'll live with it.

I just want to get larger.

Right, you don't want it to get worse.

No, no and after rounds with steroids and antibiotics and you know it was like well you got to do the next step and so the step after this they have very few people that do laser but that might make it worse.

You could lose your voice.

So I'm I'm not quite sure.

I I didn't sound like worth the read.

Well, the only good news John is that.

It's not a malignancy, so that was because at first I thought this.

Yeah, yes.

This might not be, you know but anyway, but now I understand when people speak, why some of them really struggle so hard you're pushing air out to speak.

Uhm, so anyway, it's interesting.

I'm just I'm.

Not happy it's happened to me, but.

Yeah I bet not, yeah.

I think the, but I'm counting on just melting away.

Alright, well, judge the evening.

Hey you too it's nice talking to you.

# Thank you for calling the insurance department for English Press 1.

But Espanol oprima numero dos.

Junior is actually on vacation right now.

Oh bless his heart finally right.

Well, maybe you can help me out.

This is the first time I've.

Had the pleasure, I believe with speaking with you.

Oh yes, ma'am.

It's on my name is and let me just first of all tell you how much a blessing your son has been.

For me, I am totally ignorant when it comes to my husband passed away.

So he was the one who did everything and.

He's not here, so your son has still helped me out and he is such a blessing, and I'm so thankful for him.

Well, good but well thank you for telling me that.

Thank you, thank you for telling me.

Oh honey, you.

Raised a very good son and his wife who is at present.

So I I'm very blessed to.

Yes, ma'am.

Let me see.

Have not yet met him, but she has spoken with him.

Just move.

Last year I was talking to.

But it it was just getting up and off, you know on its feet.

So this year he helped me get into a special.

Blue Cross Blue Shield, but they need proof of income.

Me on the.

Is there anything that she can?

And notarized or anything and still gifts goes through.

I I don't know what exactly do we need to have 'cause I know I have a deadline sometime.

Soon in March.

Yeah, we we could just keep resetting your tax credits and that'll that'll really.

He did that once.

Yeah, he actually.

John is pretty good at that needs to keep doing it over and over again.

Get it.

He is a blessing.

I'm telling your son is a total blessing and I'm so thankful for that.

OK, do you know when he's gonna come back?

Please Oh my God, yes.

OK, I'm gonna take I'm making a note right now.

Call on Friday.

OK.

Yeah, it's April Thomas.

Yes, ma'am.

This is.

If you need me to, I.

Can just give it to you now.

OK, go ahead.

Whenever he gets back on Friday.

Oh, I totally appreciate it.

Yes, ma'am.

He deserves that.

Thank you ma'am.

You take care.

Thank you Sir.

UM actually pulled

I spoke to you.

It's been a little bit since we've talked, but is that familiar to you?

You might have been talking to my son, actually.

Oh Yep Yep.

The second.

Yep Yep, Yep, sorry.

Say we sound alike.

Is he available?

He is not.

He's on vacation right now.

He'll be back on Friday if you prefer to talk to him.

Or maybe I can help you.

Well he helped me with this Kentucky insurance thing, so we'll just.

I don't want to bother you with that.

It's so much information, probably that I don't know that.

Yeah he is a lot more familiar with that.

You service here. It's so.

I think you know, as a matter of fact, this my son is a very smart guy and he was having difficulty with that Kentucky.

Because he told me about it.

You know him and his wife both both started working on.

Yeah yeah, yeah.

Yep, and they were like this is such a booger, you know, to mess with and and they were like how we don't.

They didn't understand how, how, just somebody in Kentucky and just go in and roll.

Themselves because it was so difficult.

It's insane, it is insane.

I've been trying to call this morning and you can't even get through and then they try to sell you a cable and carnage and all this stuff.

Oh, really.

You have to listen to and I'm like I don't even understand what's happening.

So I see.

What my question was going to be was, how much can we?

How much can we get an insurance plan for without going through them?

That was going to be my question for him because I am so sick of this.

Yeah, I understand one thing about it though.

If you qualify for premium tax credits.

That's let me see.

If I can see some of his notes here.

Yeah, and then the HSA with Anthem and if you qualify for premium tax credits, it's it's really difficult to beat free money from the federal government.

It is, but it's so frustrating, yeah?

It's not the only waiting here.

Yes, well, let's keep working at it, though.

Let's don't give up because we still.

OK.

Have I mean?

Golly, if we're going this far, we're halfway in the month.

Let's just keep keep going with it and and and be dogmatic about it until we.

Get it done.

If not, if not, we can always go to a short term medical policy you know, or or if you're a Christian.

Right?

You can do the Christian sharing thing.

You know if you're healthy.

Uhm, so there's there's other options, but as far as like buying a health insurance policy outside the the marketplace, we can.

Do that too.

Uhm, The thing is, you know you.

We can just buy it straight through anthem.

Hopefully if they if they let us.

Uh, without going through the marketplace, and so we we, you know.

We have other options.

For you not yeah, yes, ma'am.

OK.

Well, I I won't bother.

I don't want to take up any any of your time you since I'll wait until Friday.

No, no, no, no, that's fine.

That's what I'm here for to take, you're supposed.

To take up my time.

That's what we do.

True yeah yeah.

Yes man, yeah.

But no, I can wait until Friday and I can talk to him when he gets back from vacation.

I'm glad he gets a vacation.

So we can wait until Friday and actually.

I sure will.

I sure will do and put it right on top of his desk.

Perfect thank you so much, thank.

You for calling bye bye.

And that $37 did downrange that proves.

But there was no well last night. I mean, right after when she gave it to him so. But they they don't credit to the bank. But let's not tell him to stop-payment on it, but.

That the reader.

Would do that.

I'd let it go through.

I mean, if you want to get her insurance back because if they cashed it then that's the good news, you know.

Well, well, that's

What I'm saying on my end because it's because she went straight through WellCare or Medicare, so she did.

It didn't go through me.

So, uhm so anyway, if you want to find out if they did go through the probably the best thing to do is just call the company and ask them.

Because they they won't.

They won't talk to me about it because I'm not.

Her agent right now.

OK, OK I see.

There was one ship, Yep.

They won't let me stay.

OK, was not, but now I think you think it's best.

I just wait till tomorrow.

It's gonna be paid because the the head, the one that's over the bank told me.

When I call over.

That's that mean.

Yep, and they say, well, it's so mean it's pending, but they said we will pay it tonight.

Yeah, that's good news.

But then I would, but not so now I'm waiting.

That's why I didn't really.

Actually, I just wanted to run that by you and then ideally can call you tomorrow.

Yeah, but the what's the deal with that?

They don't want to talk to me even though I'm a husband.

I'm not on this show.

I'm not on the.

I said where is my wife?

They got what they call Hippo laws, health insurance and portability act laws, and they won't let me do that.

It it ties everybody hands behind their back.

Man is it, but when you take this venture, just wake up.

Short, yeah.

Shoot, yeah, I mean there unless there was.

You tell me.

Right now the words do not double reactive.

No, I mean you know this.

The only thing that can happen now is good things, nothing, nothing you know.

I mean it can't get any worse than what it is.

She doesn't have insurance right now, so it can only get better.

Yeah, well.

That's a good.

That's good.

That's a good start.

But the best $37 they did sold, that was what was behind.

So not a, so that's why they went on in fashion when they went on in solid 2.

But I worried about the money the money is in that mix Island, but this is a bad in communication.

That's all that is.

And I jealous the head want to deal with so she's not here so because I get beat on either way.

Yeah he is.

But uh, anyway I wanted to tell you that they submit it and it's gonna be paid tonight, so I better not do anything.

I'll leave it alone, yes, Sir.

Well, let's leave it alone then.

And we will see.

Don't call you don't call unless I tell you.

Yes, Sir.

But all that damage done.

I'm here.

Yes Sir, thank you, bye.