

# ALLEN INSURANCE AGENCY

**YOU'VE LANDED ON OUR INFORMATION PAGE.**

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](mailto:j@johntallen.com)

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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.

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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.

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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.

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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.

But I.

What is this?

How much is his monthly income?

But now it is, uh, it just went up this month to 900.

Huh, that is not too much.

He gets, he gets Medicare and Medicaid.

Uhm, at 900 a month.

He should be OK.

There is not.

No, does that make a difference?

Hold on.

Just a second.

Bear with me, just I am looking I am not forgetting.

No, I know I am patient.

Here is his decision.

You have been denying that keeps coming up.

My wait a minute.

But his number, but he is on QMB.

Now he is on QMB.

Yes, what is that?

That is a qualified Medicare qualified Medicare beneficiary, and so that should call also qualifying for extra health too, so.

Human beings are good. That is a good thing. Q&B is a good thing.

Good, well I am glad to hear that, but when we he does not get, he does not get like.

Quite well, he does get psychiatric services, but he then gets like a social worker and and helping him and he then gets all.

Form and they keep talking about full Medicaid.

I am not sure what they mean by that, but.

Yes, that is where I come.

So, for Q&B individual monthly income limit is 1060, so that is why you qualify for that.

And uhm.

And then resources. He cannot have more than 7700 in the bank. They do not want to have more than 7.

1000 so he does not have any money in the bank.

OK.

Well, it is a good thing then not usually, but now it is. A good thing. For this program, you know.

Yeah, I know what you mean, yes?

So, he is fully covered medical.

But not.

Benefits and stuff.

Is there a way that?

These so the other benefits that you were, uh, we can do a benefit checkup, let me see.

With the Council on Aging hold on.

Just a second.

This is software punching.

He is under.

He is under 60.

I mean yes.

OK, so this is by this is software from the National Council on Aging and.

And so, what we are doing they are just going to ask for some basic questions.

And then the and then at the end of it all, is going to have a report is going to tell us what all he should.

Be eligible for so?

What year was he born?

In what month?

Right?

Is he married?

Is he a veteran?

He is a veteran.

But he does not get veterans benefits.

His name is honorable.

Did you try?

Oh yes, yes.

Try, but he was only in 10 months, I think.

But so, he does not qualify for much of anything.

So, I do not even know if you call him with that journey. He has gotten a DD214 but it is only for 10 months so.

Yep, one year or less: it does not qualify it.

No, no anything else you qualify for, but not way that disqualify bunch of stuff.

Not wise.

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Yep, they just qualify them for stop now if you are American Indian or Alaskan natives and things like that.

Well, what is the?

Oh yes.

That is incredibly good, yes?

We ought to get actual brownie points.

For that, huh?

Let us see this week.

Well, they did, you know they.

What do you want to learn more about?

Check all that apply.

Medication benefits health care, income assistance.

Food nutrition shoot.

Let us just go for everything.

Housing and utilities.

Just he did not pay any taxes at your tax.

You pay all your homeowner's taxes.

And stuff, and he does not have any tax.

No, I am trying to.

I do not even put him on my income tax because, you know, for better for me because I thought he could get more benefits to be on his own thing.

You want to see if he qualifies for transportation?

Can you drive?

No, again, drive them.

OK.

I will put him. Down for.

Transportation too because that is an option.

I mean so we can just check all that we want to try for something.

OK.



You need his Medicaid number.

It is not asking for that yet.

OK.

I cannot believe every and you know what that happened about other sons too.

Because they were white they could not get extra brownie points for, uh, IQ tests so.

They were not eligible to get into this special program because.

Yes, oh, never mind, I am not going to go into that.

If this combination is what it?

Is it is reversed?

In Scrum they sought reverse discrimination analysis, final discrimination.

I just say discrimination period, you know, not even requirements.

Yes, it is.

They are just discriminating against us.

Yes, yes.

OK, it says there's.

54 benefit programs that match what you have told us so far complete your benefit report.

My big one is the housing help with the housing 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.

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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.

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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.

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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.

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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.

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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.

Yes, no they do not.

They do not.

They have not paid for his teeth or anything down here.

They do not have any of that on there.

You know, you know.

I will tell you this right now.

We did not.

OK, go ahead.

UM, he will qualify for, UM, either people health or Humana gold.

Dual SNP.

Uhm, and either one of those programs and then in Blue Cross has one too.

They are called Medicare Advantage plans.

Dual SNAP plans for people that.

Or has special needs.

In other words, they are they qualify for the extra help and the QMB, and they give him like all this, he would not have any deductibles at all.

All these copayments.

At the doctors in the hospital and everything would be zero.

He would not pay.

You have networks of private medical providers, so we need to make sure that whichever company you go with, that his medical providers take that plan.

But all three of these companies they have these.

Planted you do not.

Everything is 0 everything set this medicine whatever he is paying for his medicine.

Now that is where his that is where he would pay.

Under these planes as well, but they would take over the Cigna and then they would. They would also just give him all his copayments for his Medicare Part A&B services would be 0 copayment and they throw in extra things like transportation, so they help you out with transportation and things like that.

And and then they will give them some dental, so they will give them several \$1000 allowance on dental benefits.

Every year oh yes.

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Yes, and so that might help you out to and then they have gym memberships.

I do not know if they would be important to him or not, but they will they throw in a lot of extra things.

Dental vision hearing that normally Medicare is not going to not going to cover and then they will throw in transportation.

If he goes to the hospital and give him meals afterwards, they will give him over the counter benefits like they will give him an allowance, let us say in different companies have different allowances.

So, when we find the company that has his medical providers then we will look at that company and see.

And it could be like \$100 a quarter that they give you for things like band AIDS and aspirin and think different little things like that that would be over.

The counter at the drugstore.

Amanda gives you a \$50.00 a month card just to go to Walmart. You just \$50.00 and you can use it to buy food. They call it healthy, healthy living benefits.

And that is \$600 a year extra right there, so he would qualify for one of those it.

Give him and is harder to qualify for with the income restrictions than people, but either one of them and then and then of course you got Blue Cross as well, so we will look at that.

Now I should be about halfway finished with this one, so let us keep going with this, and then we will.

Then we will look at the other ones too.

It says, uhm, let us see.

Please select types of income you have.

Uh, yes, that is a good one.

You are asking for a household total, so they want yours.

Yours combined in here too.

Now this is not going to affect this.

This is just.

For the benefits, check up with the National Council on Aging.

This is not going to affect his.

His ability to get.

Uhm, the other plane that I was telling you about based.

On his you know I have a question though those three that you talked about it and plus they cross.

I had somebody helping me a couple of months ago with, you know, with all this before they did all this and I.

We would have she was hesitant to investigate that because he is on this shot, and it really is he.

He has schizophrenia and he is on this shot and if he is not on that shot and and it costs a lot, I know for the insurance.

Tell me their champion, what the name of the shot is, and I will.

We were concerned that if he changed to one of those 3.

They would not allow him to have the shot.

He would have to take a pill and his brain just does not take pills.

That is why I got him in the hospital.

Now he just cannot take pills.

They just will not.

You know that's part of the disease.

It just.

Will not take.

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.

**You do not owe me anything.**

OK, listen might be on that report too that I am talking reprints for you as well.

Of course, because I did.

I did check off that you might be interested in legal assistance, so if there is something available it might be in there.

OK, but I really cannot thank you enough for helping me with all this report and everything.

And do you know of a contact in Medicaid in case I call them again?

Oh no, no.

Handle Medicaid number.

What we do?

Well, the only the only way we contact medicated.

We are just you know we just Google it in and pull their number off for people because they do not.

They do not really use agents, Medicaid does not.

So, you just call them directly.

Yes, I am saying you call Medicaid directly, yes?

Is that what I am supposed to do?

I mean worst thing happened.

They tell you know.

Yeah, I mean you have nothing to lose everything in the game.

Oh boy, you have been so helpful and taking time out of your work and everything.

I am good.

I just.

I am so thankful that Leslie told me.

To call you.

Oh, you're welcome.

You are not with

So OK, well, so if I I come by there, how late are you open today?

While I have so much work?

This is my old lady stuff, you know.

Uhm, yes.

Well, I will call you again for my stuff too, but I really thank you.

Yes, yes.

18 pages.

I Oh my gosh.

OK, well I really thank you and and what I am going to do is come.

Uh, come on by.

I think right now I will try to get this done.

It is just if you would be, it would be at your front door or something or your front secretary or something.

OK, thank you so much for your help here. Yeah, I hope so to take me for 1/2 an hour. Something gets there. Thank you so much.

Fine, yes ma'am.

OK, I was just making sure.

Thank you.

Thank you, anytime.

And Happy New Year.

Happy New year.

Good-bye.

Doctor McKinley office.

This is Chelsea can I help you?

Hi, I'm

Trying to get Doctor McKinley NPI number.

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.

Thank you for choosing Humana.

Did you know you can use vantage to see your active, inactive and pending enrollments?

Simply log into vantage and locate them.

My Humana business card to view status of all your applications.

Thank you for calling Humana.

Agent support calls may be recorded for quality assurance.

Please select from our four main options based on product type Pat Espanol, O prima El Numero Cinco for assistance with Medicare Advantage or prescription drug plans.

Press one for Medicare supplement questions.

Press 2 for assistance with our dental, vision or veterans' products.

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 3.

For enrollment election codes, completing an application or status checks, press one for special needs.

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Dual eligible verification press 2.

Oh yeah, because.

She kept giving her she's throw away bills because she's from Brazil, where they just pay everything.

Thank you for calling.

Thank you for calling Humana agent support unit.

OK.

OK, and I'm just looking up in another system.

OK, probably all the way down the lamb and.

And how can I help you today, Sir?

Yes, ma'am.

I'm trying to.

I was trying to look up a doctor in the network with the Humana gold HMO here and it's not showing up at all.

But they, the doctor's office says that she is in network.

And she gave me the NPI number, and I was hoping I could look it up with that.

OK, and yes, I can help you to look up the doctor for you.

OK.

Just get my notes ready.

Ready opened.

What's the zip code?

That you needed to be in.

I'm just going to read this disclaimer as you utilize this position Finder plus on telecom to locate our network providers.

Our findings are based on the accuracy of the position.

Find the place as of this search and what is the doctor's name?

Christina McKinley, MC.

Oh, can you say this the HMO plan?

The HTML.

OK.

And I looked it up in the physician Finder too, but it's not coming up, but they say they're in network, and then I was hoping that y'all would be able to find it with the NPI number that I got.

Then of course this.

OK.

OK, do you mind?

Holding interlocking and let's get this up for you, sure.

Till I can get on my page.

OK, thank you for holding.

Thank you and rules nib eligibility at your convenience.

Please check my Humana business center in Vantage for more detail.

Our normal hours of operations are 8:00 AM to 9:00 PM Eastern Time Monday through Friday.

Our tech team is available 8:00 AM to 7:00 PM Eastern Time Monday through Friday to assist with any technical questions you may have.

Thank you for holding. And yes, it does not look like Dr. McKinney coming up.

Do you have a option?

OK.

Look them up with the NPI number?

OK, let's see.

Let me go back.

I know we have several options from the previous one, yes.

OK.

What is it?

And that one is not in network as well.

OK, alright doesn't look.

I mean she says they're in network, so I don't know why they're saying that at the doctor's office if they don't take it.

No, I don't know why she's not coming up.

And I don't know why that NPI number is not coming up.

Let me let me look up another way, let me see, let's try another one.



Think another HMO.

Because maybe they might do HMO go plus?

I don't know what the difference is, but.

We're going to see.

That's not coming up.

OK yeah, I'm just wondering if it comes up under the PPO plan.

So, we tried that HMO.

That HMO

Here's another Humana, something.

Let's try this one.

See if it comes up under this one.

Right now, I'm just trying the MPI number.

She 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-mail 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.

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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

[2022\\_01\\_04\\_03\\_10PM\\_18003350639\\_19854450459.mp3](#)

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.

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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.

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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.

Uhm, it's still not much. It's 15% after a six month waiting period. So you have to pay into the policy for six months. After a year it'll jump up to 50% after two years.

It'll be 60% and that's it it.

Doesn't go up.

More after that, but they pay 60. You pay 40 a month and then they'll give you \$1000 a year.

Two, but yeah, that's just kind of give you an idea.

Humana has one that's like \$5 I think. Hold on. I'm going to pull it up right now.

Alright, it's \$6.99. It's called the dental savings. Plus let me see what the benefit is.

Yeah, it's not really. It's it's not 100% on preventative. It just says that it gives you a disc. It's more of a discount plan UM than it is actual insurance, so I would skip it.

Do you want to go with the cheap? The \$20 one?

OK, do you want to add vision to it or do you not need it?

Uhm 2061 and then I'm going to. It's all electronic so I'm going to fill it out right now.

Like it to start, if you want you can call me back later in the year if you if you're not going to the dentist anytime soon.

But if you wanted to get the waiting periods going where you know you wait a year and then it pays more.

Then it would be better to do it.

When when she was on my insurance with Blue Cross Blue Shield at work she had all her preventive stuff done already.

Fine, OK, just give me a call whenever you're ready and I'll and I'll be glad to sign.

But yeah, I'll change that address and then she should get a new welcome packet in the next couple of weeks.

But she is active if anything happens to her, she has coverage and that member ID number should work.

If you go to the doctor and what else?

Does she need to go to the pharmacy anytime soon?

I I had gotten her all straight, but most of it was mostly everything she get refills on.

Uh, well, just give it a week and then make sure that they send it out to the right address, and then I'll be able to get you a temporary card.

Alright thank you Mr. Allen.

Thank you for calling Blue Cross 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 8:00 AM for emergency services and need immediate access.

Allen Insurance Agency is.

Can I help you?

May I speak with the John please?

Well, it says to register, you know your name so you can go to the through network and I did that and then it said OK goes one more step is going to send me an e-mail to verify that it's me and I.

Never got the e-mail sent to me OK?

Alright, hold.

On so now I I tried redoing it a few times and it says that I already.

I'm set-up as an account, but it won't let me go any further. It goes around the circle.

Let me see.

Plan J.

I think if I'm missing, I tried calling him and they all today for.

The holidays yeah.

Blue Cross is too.

Hello, this is John.

Hey John,

Hey there, yes Sir hey yeah I went to the Ambetter site.

I'm trying to, you know see the in network doctors that are available and I can't seem to log on.

I don't know what the problem is.

It won't let me log on.

Are you getting?

So I setting up the account and then it.

Yeah it wouldn't send me a e-mail to verify.

Did you get a card in the mail?

Yeah, OK, UM, and you got your member ID number? That should work, did you? It didn't let you set-up like what what was the problem once you got on.

Well, it says to register, you know your name so you can go to the through network and I did that and then it said OK goes one more step is going to send me an e-mail to verify that it's me and I.

Never got the e-mail sent to me OK?

Alright, hold.

On so now I I tried redoing it a few times and it says that I already.

I'm set-up as an account, but it won't let me go any further. It goes around the circle.

Let me see.

Plan J.

I think if I'm missing, I tried calling him and they all today for.

The holidays yeah.

Blue Cross is too.

OK.

Hold on.

Let me see if I can do it.

OK.

Do you have your member ID number in?

Front of you.

Just give me a second for a while.

I actually got on the sheet also.

Alright, it's number.

OK.

Hold on what was the first.

Can you say it again?

OK.

Create a new account.

Just going to pick something random, uh?

I'll just pick a random password here.

Change it later, but.

Just doing something simple now.

We sent you an e-mail alright can you check your e-mail right now and see if.

There's anything in your inbox.

Yeah, hold on one second.

OK, it looks like something I came through.

It says activate your account OK.

John yeah alright yeah it looks like it just came through it says activate your account.

So you need the.

Right Number to do it?

Let me, I gotta look.

At the phone.

When we talk OK, I'm sorry I don't think so.

I should just be just hit whatever it is.

It's in the e-mail and.

It should ask for confirmation or something.

OK alright one second.

Let me.

OK, it's just asked me to log in, so I'll go through the same steps that you have seen it and other people get in.

Alright, thank you buddy. You the username while it's your e-mail I don't know. I think that's what it asked for and then the password

Yes Hun.

Is it a capsule with small letters on the?

Username doesn't matter.

I just did all small letters.

OK.

I have a question regarding insurance.

My wife in the hospital.

Allen Insurance agency.

This is faith.

Can I help you?

She has a Humana gold PPO for the Medicare Advantage plan and I just wanted to ask John or or your husband.

You know if she does have renal issues.

Or kidney issues?

She's in Mississippi has the PPO Gold. Can she go to 2A?

Uh, my my wife in the hospital and she has.

She's had it for like 10 years.

She's had the Humana gold PPO plan.

And, uhm, you know we're at this Hospital here, so they're doing tests.

I had to bring her to the hospital last night or early morning and her blood pressure is real low.

Ivy bags of saline fluid to to increase her blood pressure and because her kid, you know she's on a lot of medicine and she's 51 years old.

So over time, but I don't know they did a year analysis.

I'm I'm going to get more information tomorrow, but I've known about this alternative medicine in stem cell therapy and all that.

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Other things for for many years and so now I just found out that two aim does do the the kidney stem cell transplant surgery.

Kids SIM cell therapy.

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Now, if someone has the PPO playing like Humana and their Mississippi with with this is Tulane in the network and and I still wanted John to become the agent so I don't know can y'all switch over as the agent for human with my wife.

Not with Humana 'cause they make it very difficult.

It it's not possible, but.

So two lane should be in the network.

Uh, hold on just a second. I gotta look at something real quick, you know 448.

When my world gets better, and even if it doesn't mean I I still have to work.

So I'd like to start.

Helping you and your father with what's more of interest to you know, selling final expense to your Medicare clients or or or new prospects as part of and possibly getting.

So if we have a list of what you've already paid for, we can access that for me to come to follow up and and if you know the date like you know we, we could say Mr.

We sent you information about our agency regarding Medicare, but you know we also.

Help seniors and.

With their final expense and long term care insurance needs, so we'd love to gain your confidence.

It it isn't a network too late as it's not work.

Praise the Lord so dumb.

If a physician deems it necessary that you, that they're in the network that and then they do do stem cell therapy.

So if someone has a PPO gold Medicare Advantage plan, how there is the Medicare plans they try to fight you on new procedures?

Or is just send cell therapy?

It's a possibility that they might, but if a doctor strongly recommends it, it's usually a pretty easy thing to get covered.

Both of me and John.

I don't have any information, I'm just saying worst case scenario.

Uhm, if if she did have beginnings of liver, minestrone of kidney issues, they they.

You know when you get to a certain place they do the where you have to go once a week with that column where they do the.

A kidney.



The dialysis, yeah.

So long term.

Uh, and it doesn't hurt your body and outcomes are good, so so it's in the you know, the.

Well, anyway, I appreciate your time and I'm looking forward to to working with y'all and please keep us in your prayers.

Do is to get up enough.

I'll just, I'll just retail it to you.

You may just e-mail it to you.

It does have finance.

It's got legal assistance and stuff on there too so.

Uhm, what is e-mail address?

But the way I was going to do it.

Thank you, I didn't even 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 I always going to go pick them up both at the same time in the morning but?

Sure, you can.

Come back come by tomorrow we can do it tomorrow.

We just do it.

Here in.

Person, yes, ma'am.

OK.

Open stores.

And I just say nice to speak to you today.

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.

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Probably happy for you, yes, ma'am.

And it's on its way there to you.

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

Right guiding God.

It's my last name.

All right?

Well, great and then tomorrow can I call you and we can run the report for me.

Yes indeed, or even just so we can do it in person.

Without you then.

Yep, we can do it.

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

OK, well I really appreciate that and tomorrow.

OK, sounds good.

See you tomorrow.

I'll call you tomorrow then any time that.

That's good, thanks.

No, we're here from 9 to 5 just just around lunch. We take lunch break around 12:12 to 1:00.

You're open.

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

Thank you so very much for your help.

You've been great.

Really good.

You're welcome.

Thank you bye.

Take care.

A look hold on it would have been through United Healthcare.

That's the only that's the only vision plan that we offer.

Well, just uh, any glasses you know?

Me, I haven't had.

An eye exam in a while.

You know and then plus I.

See them a little floating.

Things you know that you people say they start seeing, you know when.

They get old. Yeah yeah.

I don't know what that is OK.

Right, we did not sign you up, but I can do that right now.

What is a policy like that run?

Now, do you do glasses and contacts or just one?

If anything just of the glasses I.

Deal with no contact.

Know got the cheaters.

It's getting to the point where they.

Don't even work that good anymore.

Right?

See here.

\$11.40 a month.

If you pay a \$10 copay for an eye exam.

They give you \$150.00 allowance for frames.

And you pay a \$10 copay for lenses.

OK.

When would that do you have?

To wait any kind of time.

They can start tomorrow.

Nope, you can come tomorrow.

OK, OK, well let's go ahead and do it 'cause I need to get 10 hours after Harry.

What's your e-mail address?

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I don't have my wallet with me.

Let me see if I can try to remember.

You want to call me back when?

You have a chance to get it.

So that's up to you.

'cause I'm I'm trying to walk right now, you.

Know I had major.

Back surgery I stepped out to go walk.

I didn't take my wallet or nothing with me.

Yeah I can call you back that's no problem.

OK, yeah, and and we're not running short on time or.

Anything, so just let me know.

Alright, that's it. That's it.

OK, alright.

Let's say when I get back home and find that.

Your the line I called yes OK alright, thank you very.

Much John, thank you appreciate it.

Did, uh?

We did they ever authorize or?

Come up with anything.

Let me take a look.

Did you receive anything in the mail from Medicaid?

Next, yeah, what I got from y'all.

All that extra papers is this.

Uh, is it have been directly from the state of Louisiana Medicaid?

Hey guys.

I see.

OK, this I didn't get this Medicaid but just was.

Back on 12/17.

Wait, let's say 1227.

Could say something like you're eligible or.

Yes baby.

Let's see, this letter says Louisiana Department of Health.

Register info form.

Information this is what we need from you.

Well, apparently you did this once before.

I think you did all that.

Remember I got this paper right here and they wanted to know about the.

Uh, last paper for 30 days or whatever and I sent you everything.

And then.

Let me see what help I got.

You remember that.

I sent you all the paperwork. Do you want my taxes and all that?

Yeah, figure income documents a long time ago.

Yeah, that's fine.

I don't think we're not worried about that anymore.

Uhm, but.

No, I mean, I just think that the new ones what they were looking for, life.

Oh, I don't think I got that.

But you must.

Have could y'all send it back to me?

I packed everything y'all did y'all send me all this.

I guess the copies.

Back to me.

Let me see.

Faith is the one that checks the the faxes.

Fax folder.

, I got you right here.

That's your 1095 a form.

And the 1040 tax return.

12,400.

Uh, let me see what I can do with this.

Yeah, remember I packed everything to y'all and then you I got I got a yellow form back and it says and they had no grieving at this.

I it.

Saying that we got it.

It says copy for year.

Records of fax, e-mail mailed Medicaid on

Yep, I got it.

I'm looking at it.

Uhm, now I gotta see did.

Send you a form.

Saying that they needed more documents.

Well, I haven't seen that yet, I mean.

The only form that I've got.

Right?

From them saying I need information.

Was before this is.

We did the application.

Yeah, they've been requested.

'cause we did that back on December 15th, that was whenever we did the application for Medicaid.

Uhm, yeah.

Yeah, and when they sent me this letter, that's when I called you and I sent you all the papers and then.

But I haven't heard nothing back from them since we talked.

The other day.

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Alright, well I'm sending this to them.

I don't even know if this is what they need 'cause I don't see anything on here saying that they still require information, but I can send this to him this.

This tax return that you sent me that should work and it should be good enough.

And we'll call them.

Let's call them either tomorrow or let's say Wednesday.

Let's give them a day 'cause they might not.

I don't even think they're open today.

'cause of you know?

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Uhm, what do you call it?

A observation of holiday and everybody?

I've tried calling today is closed, so probably let's get him tomorrow to process it and then we'll talk to him on Wednesday.

But I'll call you.

On Wednesday, to to call Medicaid and see if there's anything else.

We need to do.

Well, because I said I told the doctor, my doctor chap on it gives me my easy my shot for my knees.

I'm not eligible for no shots until February 14th.

Plus that steroid shot.

But he said he could probably give me a jail shot for my left knee.

Right?

What they gotta do?

They gotta, you know, filing for it and he needs to know if I if I'm on Medicare or Medicaid.

So to see if there's an option.

You're on Medicare and we're trying to get you.

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On Medicaid too.

We're trying to do both.

Right now, that's what I I told him.

He said well, when you get that stuff call me and we can try to get this in.

But you know, I do a.

Man at this mean time I'm sort of hurting, so she gave me some medicine.

To try to decide the pain until I'm eventually have to get a a knee replacement.

It's I've just been trying to put it off and put it.

Off and put it off and.

Right?

I guess I'm going to have.

To eventually get it done and.

I was hoping I could wait.

I can take these shots for another year or so until I get ready to slow down, right?

So I don't get them fixed and then wear them out right?

Yeah, so I mean I still got more of the cards I could.

You know if it if it did get that bad that I could not do it, I'll just use them and but I was just trying to get you know, every time you go they want you to fill all these papers out.

Right?

And then if I get it changed again.

Then I have.

To refill all these papers out again.

Help us.

Shouldn't have to come whenever.

But if we do get your own Medicaid too, it's just going to be like a secondary.

It's just going to.

It's going to help a little more.

You know it's going to pay off the copays and everything that you would have normally had to pay, so it shouldn't be too.

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It's OK.

It shouldn't be too difficult you once they're in the system, they shouldn't have to keep.

Asking for information but.

But yeah, we'll see I'm I'm gonna find out that.

Well, actually if I go to my doctor and they will, you know, said they asked me, did I change insurance this year and I said, well, I I went to Medicare.

Right, uh, I got uh I told about my supplement so I'll just go and fill that out like I regularly would anyways.

And then if I get the other stuff, it'll just automatically be added to it, right?

Yeah, I mean it, it'll just pay off the actually what?

Will happen is.

If we get you on Medicaid, there's another plan that's available only for people that have Medicare Medicaid.

And it's with Humana and it's you don't pay anything for it, UM, your Medicare and Medicaid work together with Humana and it pays 100% of all of your bills.

There are no copays at all for anything.

You just pay nothing.

So we just have to switch you to a different plan once you're on.

Medicaid, but the main thing is.

That it pays off.

At that Part B premium every month, which is like \$170. That's the main the main thing. Uhm and then after that, we'll we'll go from there, but.

It should go through. I mean, your tax return shows that you make 12,000 a year, so they'll they'll approve it. I'm I'm sure of it, uh, we just gotta just gotta deal with them a little bit longer.

OK.

Uhm, so that's the only thing that I can think of where they might deny it.

If they think you have a bunch of money in the bank.

Uhm, I don't know what the limits are to be honest, but that is something that they do.

But they might approve it anyway.

Well, I don't see.

I mean, he's not my favorite or checking, checking just revolve.

Right, so like savings that they.

He's saving the.

Care about?

Yeah I.

I don't keep watching that.

Margin, sure.

You might not even worry about it.

But we'll see.

We'll call them together on Wednesday.

OK.

Hi, how was your New Year's you have?

Good New Year's.

Oh yeah, it was great.

Oh great, yeah.

Didn't really do much, but you know.

Yeah, I'm glad.

I know my memory was talking about earlier when I was younger gal.

He lived back call we made the biggest plans and now he is more or less this family and this little and get it done.

Exactly, that's gotten exactly the same.

Way I like to relax.

OK, well you have a great day and wait.

Yeah till about Thursday or Wednesday.

Yes Sir.

About Wednesday we'll talk on Wednesday.

OK.

Alright, thank you

Thank you, thank you.

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Bye bye.

00:00:09 Speaker 1

Very well hey.

00:00:12

Ah, you ready for that?

00:00:15 Speaker 2

E-mail address.

00:00:17 Speaker 2

Yeah, almost hold on.

00:00:19 Speaker 1

OK.

00:00:32 Speaker 2

Alright, I'm ready.

00:00:34

Alright, I think I was right, it's bro.

00:00:43 Speaker 2

Or a UD under score family.

00:00:46 Speaker 2

At yahoo.com?

00:00:52 Speaker 2

Hang tight while I.

00:00:54

OK.

00:00:55 Speaker 2

I'll do this.

00:01:20 Speaker 1

My friend.

00:02:15 Speaker 2

204 Ivan have Vida Springs.

00:02:43 Speaker 2

Alright, do you want to pay with a credit card or checking account?

00:02:46 Speaker 1

Oh yeah, you would need.

00:02:47

The routing number and all that.

00:02:49

Huh think?

00:02:49 Speaker 2

If I did the check on you.

00:02:51 Speaker 2

Yeah, if you still had that, I don't know if you would have that.

00:02:54 Speaker 1

From the other.

00:02:56

I need a new Umm.

00:02:56 Speaker 2

Hi yeah, hold on.

00:03:05 Speaker 2

Yep, I do Capital One broker.

00:03:09

Hasn't changed, so I'll say.

00:03:39 Speaker 2

Alright, do you have access to your e-mail?

00:03:41 Speaker 2

Right now.

00:03:43

Do I have access to it?

00:03:44

No, it goes to my wife phone, why?

00:03:46 Speaker 1

What do you need?

00:03:47 Speaker 2

So whenever you get the e-mail.

00:03:51 Speaker 2

You have to.

00:03:54 Speaker 2

Hold on, let me try to figure this out, uhm?

00:03:59 Speaker 2

They're going to ask for an electronic signature, so as soon as you get the e-mail, you need to go through it and then sign your name where they ask you to and.

00:04:06

OK.

00:04:08 Speaker 2

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And if you need some help on it, just let me know, but it should be pretty simple and if you can't get it, what you could do is you can forward the e-mail to me and then I can do it for you.

00:04:11

OK.

00:04:17 Speaker 2

But I mean they want.

00:04:19 Speaker 2

You to sign it so if.

00:04:19 Speaker 2

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You can figure it out good, but if not just let me know.

00:04:23 Speaker 2

OK, well when the wife gets.

00:04:24 Speaker 1

Home I'll see what she can do.

00:04:25

You most probably going by then 'cause she don't get home till.

00:04:27 Speaker 1

About 10 minutes to five you know so.

00:04:29 Speaker 2

Well, just give me a call anyway, I might.

00:04:33 Speaker 1

Alright, well I'll soon as it gets over there.

00:04:36 Speaker 1

I'll get her to look at it when she gets home and we'll do what we can do, OK?

00:04:38 Speaker 2

Sounds good, that's great.

00:04:39

Right?

00:04:40 Speaker 2

Thank you John.

00:00:09 Speaker 2

Do you know if she received everything?

00:00:11 Speaker 1

Yes she did.

00:00:13 Speaker 2

And were you able to cancel the supplement for her?

00:00:16 Speaker 1

No, I thought y'all had.

00:00:18 Speaker 2

No we can't.

00:00:19 Speaker 2

We we have to call the Member has to.

00:00:21 Speaker 2

Call in to to Edna to make the cancel.

00:00:26 Speaker 2

So we need to cancel it 'cause it went into effect on January.

00:00:32 Speaker 2

Yes, ma'am.

00:00:33 Speaker 1

OK, thank.

00:00:34 Speaker 2

If you want if you can get her if you want her to call me, I can call in with her and.

00:00:40 Speaker 2

Do it over.

00:00:40 Speaker 2

The phone but just give me a ring.

00:00:45 Speaker 1

I'll have to write this number down and take it down.

00:00:47 Speaker 1

There and do that.

00:00:48 Speaker 2

OK, let me give the phone number.

00:00:57 Speaker 1

I can't see it now, but it'll come back up, yeah?

00:01:07 Speaker 2

It's still in the back of.

00:01:12 Speaker 1

Yeah, I did not realize that, OK?

00:01:17 Speaker 1

OK, I'll try to go down there, right?

00:01:19 Speaker 1

Now it's not so late, fine.

00:01:22 Speaker 2

No, absolutely not.

00:01:24 Speaker 1

OK you can you try her.

00:01:27 Speaker 2

I can, uh, is the best phone number for her.

00:01:31 Speaker 2

Let me see.

00:01:34 Speaker 2

903 got it OK. I'm gonna call her right now and give it a shot. You want me to?

00:01:38 Speaker 1

OK.

00:01:38 Speaker 2

00:01:34 Speaker 2

I don't think she did, I just.

00:01:35 Speaker 2

Got off the phone.

00:01:36 Speaker 2

With her UM?

00:01:37 Speaker 2

So we need to call them together.



00:01:40 Speaker 2

So do you have your adding a card in?

00:01:42 Speaker 2

Front of you.

00:01:45 Speaker 1

Yes, somewhere I'll have to get it just a.

00:01:47 Speaker 1

Minute, can you wait a minute?

00:01:50 Speaker 2

Yes, ma'am.

00:04:03 Speaker 1

I might give that to her already, I don't know.

00:04:07 Speaker 2

OK, that's fine.

00:04:09 Speaker 2

Uh, they might be able to pull you up otherwise.

00:04:15 Speaker 2

That's OK, I'm going to call them right now and get them on the phone.

00:04:18 Speaker 2

They should be able to verify you with other information, so just be ready.

00:04:23 Speaker 2

Can you hear me?

00:04:28 Speaker 2

Uh, do you have me on speaker or my after ear?

00:04:33 Speaker 1

I'll find it.

00:04:34 Speaker 1

You want me to call you when I find it?

00:04:39 Speaker 2

Don't worry about it, uh, but can you?

00:04:40 Speaker 2

Can you hear me or is the.

00:04:42 Speaker 2

Phone messing.

00:04:42 Speaker 1

Up OK if I have a problem, I'll call you.

00:04:47 Speaker 2

Well, no, I'm trying to.

00:04:49 Speaker 2

We need to call right now together.

00:04:52 Speaker 1

I can't hear you.

00:04:56 Speaker 2

Can you hear me now?

00:04:58 Speaker 1

Yeah, I hear you now.

00:04:59 Speaker 2

OK, we need to call Aetna together because.

00:05:03 Speaker 2

They only want.

00:05:03 Speaker 2

To talk to you so that we.

00:05:05 Speaker 2

Can make sure it gets cancelled.

00:05:09 Speaker 2

Yes, ma'am, let me call you right back, OK?

00:00:17 Speaker 1

She was trying to get her at in the card.

00:00:20 Speaker 2

She can't hear me.

00:00:22 Speaker 2

But is she with you now?

00:00:24 Speaker 1

Yeah, I'm at her house.

00:00:25 Speaker 2

OK, OK so I'm going to get that now on the phone and they might ask.

00:00:29 Speaker 2

They're definitely gonna ask for her to hear her voice, but uhm, hold on just a second.

00:00:34 Speaker 2

I'm gonna get them on the line, OK?

00:00:35 Speaker 1

Yeah, I hope just phone the last is not.

00:00:38 Speaker 1

The charge is not holding for some reason.

00:00:40 Speaker 2

That's OK, it it shouldn't take too long, uh, maybe 5 minutes at the.

00:00:45 Speaker 2

They're even open up.

00:00:46 Speaker 2

So let's see.

00:01:16 Speaker 4

Therefore, member pressure say one.

00:01:20 Speaker 4

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Please take a moment to tell us how we did by taking a brief survey at the end of this call for help with a Medicare supplement policy press, or say one for help for help with a premium payment account balance or policy information, press or say one for Medicare supplement claims.

00:01:38 Speaker 4

Prep for safety.

00:01:50 Speaker 5

Hi, thank you for calling customer service.

00:01:53 Speaker 5

How can I help you?

00:01:54 Speaker 2

Today hi my name is John Allen agent.

00:02:00 Speaker 2

We're trying to cancel her supplement for this for this month.

00:02:03 Speaker 2

Because she was.

00:02:04 Speaker 2

Put onto a Medicare Advantage plan for 2022 and we just want to make sure that she doesn't pay for January or any months in the future.

00:02:15 Speaker 5

Yeah, what's that policy number?

00:02:27 Speaker 5

Alrighty and.

00:02:29 Speaker 5

Your name one more.

00:02:30 Speaker 5

Time, John.

00:02:31 Speaker 2

John last name Allen LLN.

00:02:36 Speaker 5

Can I have your agent number real quick?

00:02:46 Speaker 5

Perfect and can you verify her address?

00:03:02 Speaker 5

Alright, perfect and let's see her date.

00:03:05 Speaker 5

Of birth real quick.

00:03:12 Speaker 5

Alright, let me check this for you real quick, OK?

00:03:17 Speaker 1

So far so good you.

00:03:35 Speaker 5

OK, and when was this supposed to be cancelled as of?

00:03:38 Speaker 2

This month

00:03:42 Speaker 5

OK, let me get that cancellation.

00:03:44 Speaker 5

In there it looks like it was never entered into the system because we've never received a call to cancel the policy.

00:03:52 Speaker 2

Yes, ma'am.

00:03:55 Speaker 5

Alrighty, I got that in there.

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00:03:57 Speaker 5

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Let me go ahead and suspend that billing.

00:03:59 Speaker 5

UM, the payment that had just come out.

00:04:02 Speaker 5

On the 1st that will get refunded to her.

00:04:06 Speaker 2

OK, good to know.

00:04:11 Speaker 5

Alrighty, is there anything else I can do?

00:04:13 Speaker 2

For you today, no ma'am.

00:04:14 Speaker 2

That's it.

00:04:15 Speaker 1

John, how long will that reversing touch taste?

00:04:18 Speaker 2

Wait, what is that?

00:04:20 Speaker 1

How long will that reimbursement take?

00:04:26 Speaker 5

It can take up to 10 to 14 business days.

00:04:29 Speaker 1

I'll be aware I just that's all.

00:04:30 Speaker 5

And it'll come.

00:04:31 Speaker 5

In the mail.

00:04:31 Speaker 1

I needed to know, sweetie.

00:04:34 Speaker 5

You are very welcome.

Let you know how it goes.

Allen Insurance agency.

Can I help you?

Hi, I was calling to speak to someone about.

Uhm, my insurance policy.

I think I'll let it lapse, so I wanted to like to re-enroll in it.

I think I've got.

I think I've talked to you spend months ago about an insurance policy.

I think I've let it lapse, so I was trying to see.

If I could re-enroll in it?

Yeah, what's your name?

Hey, I got pulled up right.

Here looks.

OK.

For 3:30 a.

Month is what it is for this year.

Uh, let me see it looks like it's still active on the marketplace, but let me double check Blue Cross, 'cause sometimes there's clearly.

Just pay the premium.

OK.

So is your active UM, So what I would do is do you have your member ID number?

OK.

For your card.

Yeah, it's in my car.

It's I can give it to you if you need it, but what I would do is I would go to bcbsla.com.

Uh, create an account as a member and then you must link your account with that member ID number.

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Once you get that settled, you can pay the premium for January, but you should.

You're in your Grace period.

You have like a three-month grace period because you had the policy on December 2, so you're okay right now.

OK.

Oh OK, I don't.

I was.

I don't know why I was thinking it had lapsed.

OK, you're fine.

OK, never mind.

OK, I'll I'll call and pay it.

Thank you. OK, yes ma'am.

Bye bye.

Thank you very much.

Alright bye bye.

00:00:11 Speaker 2

Did you receive anything from a.

00:00:14 Speaker 1

Yes, I have got my card.

00:00:17 Speaker 2

OK, good deal.

00:00:18 Speaker 1

And I tell you what I've got about it.

00:00:21 Speaker 1

She, the nurse, called me somebody worked for them.

00:00:24 Speaker 1

I'm gonna have a nurse ever so often.

00:00:26 Speaker 1

Come by and check me which is all right.



00:00:28 Speaker 1

But what I want to tell you though.

00:00:31 Speaker 1

What does 5 star Dr mean?

00:00:36 Speaker 2

That should mean he's good.

00:00:37 Speaker 2

Five out of five.

00:00:38 Speaker 1

They they said he's got five stars.

00:00:41 Speaker 2

There you go.

00:00:42 Speaker 2

That's a good thing.

00:00:43 Speaker 1

That the girl on our plan looked him up and told me who?

00:00:47 Speaker 1

He was and.

00:00:48 Speaker 1

She said he's five stars.

00:00:51 Speaker 1

Right?

00:00:53 Speaker 1

He's in Bogalusa.

00:00:56 Speaker 1

He won't be there long.

00:00:58 Speaker 1

He's five stars and.

00:00:59 Speaker 1

He'd be good.

00:01:02 Speaker 1

Yeah, well, everything is fine, I guess.

00:01:05 Speaker 1

I don't know if I like him or not.

00:01:08 Speaker 1

If I don't like the doctor, I'll just tell him what he is going to do, what he ain't gonna do.

00:01:13 Speaker 2

There you go.

00:01:16 Speaker 2

Were you able?

00:01:17 Speaker 2

To did you do anything with that yet on your supplement?

00:01:21 Speaker 1

No, I haven't done anything with it like what?

00:01:24 Speaker 2

Like we need to cancel it and make sure that it doesn't take out any money for this month.

00:01:29 Speaker 1

Oh well, I don't know Pam.

00:01:31 Speaker 1

Pam might have, but I doubt it.

00:01:33 Speaker 1

She and I love it.

00:01:34 Speaker 2

I don't think she did, I just.

00:01:35 Speaker 2

Got off the phone.

00:01:36 Speaker 2

With her UM?

00:01:37 Speaker 2

So we need to call them together.

00:01:40 Speaker 2

So do you have your adding a card in?

00:01:42 Speaker 2

Front of you.

00:01:45 Speaker 1

Yes, somewhere I'll have to get it just a.

00:01:47 Speaker 1

Minute, can you wait a minute?

00:01:50 Speaker 2

Yes, ma'am.

00:04:03 Speaker 1

I might give that to her already, I don't know.

00:04:07 Speaker 2

OK, that's fine.

00:04:09 Speaker 2

Uh, they might be able to pull you up otherwise.

00:04:15 Speaker 2

That's OK, I'm going to call them right now and get them on the phone.

00:04:18 Speaker 2

They should be able to verify you with other information, so just be ready.

00:04:23 Speaker 2

Can you hear me?

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Uh, do you have me on speaker or my after ear?

00:04:33 Speaker 1

I'll find it.

00:04:34 Speaker 1

You want me to call you when I find it?

00:04:39 Speaker 2

Don't worry about it, uh, but can you?

00:04:40 Speaker 2

Can you hear me or is the.

00:04:42 Speaker 2

Phone messing.

00:04:42 Speaker 1

Up OK if I have a problem, I'll call you.

00:04:47 Speaker 2

Well, no, I'm trying to.

00:04:49 Speaker 2

We need to call right now together.

00:04:52 Speaker 1

I can't hear you.

00:04:56 Speaker 2

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Can you hear me now?

00:04:58 Speaker 1

Yeah, I hear you now.

00:04:59 Speaker 2

OK, we need to call Aetna together because.

00:05:03 Speaker 2

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They only want.

00:05:03 Speaker 2

To talk to you so that we.

00:05:05 Speaker 2

Can make sure it gets cancelled.

00:05:09 Speaker 2

Yes, ma'am, let me call you right back, OK?

00:00:00 Speaker 1

Thank you for calling Aetna Medicare supplement Life and health insurance.

00:00:04 Speaker 1

This call will be monitored and recorded for quality purposes.

00:00:09 Speaker 1

Please have your policy or certificate number ready for the next available representative.

00:00:14 Speaker 1

Please listen carefully as our menu options have recently changed.

00:00:21 Speaker 1

If you're a policyholder or Member press or say one, please take a moment to tell us how we did by taking a brief survey at the end of this call for help with the Medicare supplement policy, press or say one.

00:00:36 Speaker 1

For help with the premium payment account balance or policy information, press or, say one for Medicare supplement claims, press or say 2.

00:00:56 Speaker 2

Hi, thank you for calling customer service.

00:01:01 Speaker 3

Hi, my name is John Allen agent.

00:03:52 Speaker 3

You're welcome.

00:03:47 Speaker 2

Thank you bye bye.

00:00:03 Speaker 1

Hello, this is John.

00:00:10 Speaker 2

Good how you doing?

00:00:14 Speaker 2

You just called me cord by.

00:00:15 Speaker 2

The way let's write about or something.

00:00:16 Speaker 1

OK, great.

00:00:17 Speaker 2

I want to know.

00:00:18 Speaker 1

Yes, ma'am will do.

00:00:21 Speaker 2

Alright, so I'm I'm just I'm curious about my insurance because, uhm.

00:00:29 Speaker 2

I want I wanted I'm gonna see if I can get a lower rate like how much I have to pay lower if I subtract some of the things I was saying I needed to get because I don't think they're going to apply anymore soon.

00:00:43 Speaker 1

What apply what?

00:00:46 Speaker 2

Well, like I said I I go to that place safe Harbor.

00:00:49 Speaker 2

Or something I'm not going to go back there.

00:00:52 Speaker 1

OK, so we do like the clinic.

00:00:57 Speaker 1

So I mean your your plan right now is only \$5.84, so there's a lot of other places you can go.

00:01:06 Speaker 2

Yeah, but I don't think I'm gonna use.

00:01:08 Speaker 2

Stuff like that.

00:01:09 Speaker 2

I'm just going to get my refills from the doctor and.

00:01:11 Speaker 2

Call it a day.

00:01:13 Speaker 1

You don't want insurance anymore, is what you're saying.

00:01:16 Speaker 2

Oh, I want insurance.

00:01:18 Speaker 2

I I definitely want insurance.

00:01:19 Speaker 2

I'm just seeing if there's something that I could maneuver that would be lower paying, but also more fitting to my.

00:01:28 Speaker 2

Newer idea of what I'm doing.

00:01:31 Speaker 1

And what is that?

00:01:32 Speaker 1

I'm trying to understand what we're trying.

00:01:34 Speaker 1

To get you.

00:01:37 Speaker 2

This the UM insurance you gave me was for all these things and I'm taking some of them out like the Safe Harbor one.

00:01:47 Speaker 2

So I'm hoping I can make the insurance.

00:01:50 Speaker 2

Less pain, am I making it fun?

00:01:55 Speaker 1

Your premium is really low and you can't take anything out of the plan like you can't say that it's not going to cover one thing or another.

00:02:02 Speaker 1

They all cover just about the same thing.

00:02:08 Speaker 1

You have a good plan have.

00:02:14 Speaker 1

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Yeah, I mean I, I don't think you're going to have too big of a problem.

00:02:18 Speaker 1

UM, they have plans that are more expensive that you can pay for.

00:02:22 Speaker 1

That might pay a little bit better at the doctor's office and the pharmacy, UM, but I don't know if it's worth it or not.

00:02:32 Speaker 2

Still keep this plan, I haven't used it yet so I don't know what's what's going to do.

00:02:36 Speaker 1

Yeah, just give it a shot and it should be fine.

00:02:39 Speaker 1

You got your cards.

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00:02:41 Speaker 1

Yeah OK good deal uhm.

00:02:45 Speaker 1

Let me see if there's anything else.

00:02:50 Speaker 1

Now you should be fine, uh?

00:02:52 Speaker 1

A lot of doctors take that plan too, so I don't think you're going to have any trouble.

Doctor McKinley office.

This is Chelsea can I help you?

Hi Chelsea, my name is John Allen.

I'm calling to see if Mackinley takes Humana gold Medicare Advantage.

Yes, Sir.

Y'all do yes, Sir.

OK, is McKinley underneath another doctor by chance?

No, Sir.

OK, she goes by wheel though LOL.

No, Sir.

She's under Christina McKinley.

OK, I got it.

Thank you, I appreciate.

It you're welcome. Bye bye.

00:00:09 Speaker 2

We're trying to find Doctor McKinley and to put her as your primary care doctor.

00:00:15 Speaker 2

Yeah, but she's not showing up.

00:00:21 Speaker 2

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Whenever I look her up.

00:00:19 Speaker 2

Uh, in the networks.

00:00:23 Speaker 1

Let me go on in the other room.

00:00:26 Speaker 1

I got my notepad, got her her new number on it, where she's in her new office.

00:00:34 Speaker 2

I tried calling their office but uhm, I did talk to somebody and they said she's in the network whenever I look her up with Humana.

00:00:42 Speaker 2

They're not there, so I left a message a second time and they're supposed to call me back so I can get the her her NPI number and then I can.

00:00:50 Speaker 2

I can call Humana and see if they can pick it up.

00:00:53 Speaker 1

OK.

00:00:54 Speaker 2

But I don't want to send it in yet because I we we don't have the the primary care number that she would use with Humana, but would she?

00:01:02 Speaker 2

Your primary care doctor before with Humana, yeah?

00:01:07 Speaker 1

Yeah, I've had it for quite a while.

00:01:12 Speaker 2

Hey, just calling Nana.

00:01:12 Speaker 1

Do you need her number?

00:01:14 Speaker 2

Uh, yeah, what do you have?

00:01:17 Speaker 1

Alright, let me get over here and put my glasses on.

00:01:20 Speaker 1

Or outside and as good as it used to be.

00:01:22 Speaker 2

Yeah me too.

00:01:40 Speaker 2

Alright, I'm going to call him and see if I can get him today.

00:01:43 Speaker 2

Be tomorrow, but how?

00:01:45 Speaker 2

Did you want to pay the premium for Humana?

00:01:47 Speaker 2

'cause it's \$34.

00:01:56 Speaker 2

You want to.

00:01:57 Speaker 2

They can take it out of your Social Security check every month.

00:02:00 Speaker 1

Yeah, that's where they've been doing it.

00:02:02 Speaker 2

OK, then we'll do it the same way, so that's what we'll do.

00:02:05 Speaker 1

Oh, OK.

00:02:07 Speaker 2

Yes, Sir.

00:02:08 Speaker 2

Alright, I'll let you know how it goes.

00:02:10 Speaker 2

As soon as I can get ahold of him and get all the information I need, and we'll, we'll go ahead and complete the application.

00:02:16 Speaker 1

OK, all right sounds good.

00:02:21 Speaker 1

Alright, thank you.

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00:02:05 Speaker 1

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00:02:07 Speaker 2

Yes, Sir.

00:02:08 Speaker 2

Alright, I'll let you know how it goes.

00:02:10 Speaker 2

As soon as I can get ahold of him and get all the information I need, and we'll, we'll go ahead and complete the application.

00:02:16 Speaker 1

OK, all right sounds good.

00:02:21 Speaker 1

Alright, thank you.

I think I've talked to you spend months ago about an insurance policy.

I think I've let it lapse, so I was trying to see.

If I could re enroll in it?

Yeah, what's your name?

OK, I got you pull up.

Here and take a look.

OK.

Month is what it is for this.

Yes, uh, let me see it looks like it's still active on the marketplace, but let me double check Blue Cross 'cause sometimes OK.

That's amazing, just pay the premium.

OK.

It says you're active.

So, what I would do is.

OK.

Do you have your member ID number?

Yeah, it's in my car.

OK, it I can give it to you if you need it, but what I would do is I.

Would go to bcbsla.com.

Create an account as a member and then you must link your account with that member ID number.

OK.

Once you get that settled, you can pay the premium for January, but you should.

You're in your Grace period.

You have like a three month grace period because you had the policy in December 2, so you're good right now.

OK.

Oh OK, I don't.

I was.

I don't know why I was.

Thinking it had.

Lapsed OK, you're fine.

OK, never mind.

OK, I'll I'll call and pay.

It thank you.

OK yes ma'am. Bye bye.

Thank you very much.

Alright bye bye.

Hello, this is John.

Hi John, hey this is a client name.

Can you talk to the pharmacy they want to charge me \$98.00 for 3 prescriptions and I got a prescription donor card?

Yeah, uhm, hold on.

It's with WellCare value script.

And we take a look.

I've never paid that much for three prescriptions.

Come and see what's going on.

How much was it 90?

\$98.00 for Lexapro uh.

Lexapro Trazodone and then I have never paid that of most I've ever paid. \$12.00 yeah.

Hold on.



I still have it down.

You should hold on.

We have the last name still there.

Because when I got my thing from Medicare.

It said prescription to my prescription card it went up to.

It should be \$12.90 it shouldn't have gone up.

OK.

Can you see me?

No wait 18 uh well it was 18 it was dollars last year now.

It's going to be 12.

Oh, OK hold on I'm looking you up right now, so bear with me OK.

It says I have part A&B on Medicare, but that's not prescription.

That's no D is prescriptions, but it wouldn't show up on your your Medicare card you have.

Your rock her card with you.

No, that's why I'm calling you.

OK.

So you maybe can.

Uh, can't, uh?

Shoot me a text so I can.

Give it to.

The drug store.

I'm here now.

I'm trying to find it hold on.

Never done one.

Thanks for looking at it. You're my favorite insurance agent.

I don't know, and I use CVS all the time.

I got your prescription card right here.

Hold on I text it to.

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You I want to make sure you get it.

OK.

Hold on, just give me a second.

They could call you.

Right?

I text it to this phone number we're talking to on right now.

Yes, Sir.

That should be.

It uhm what?

Medicines are you getting filled right now?

The trash sit down.

Uhm Lexapro and Xanax.

Trans down looks promising.

Trazadone is 0.

The alprazolam should be 4.

The Lexapro should be so yeah no. All that stuff should be cheap. Yeah that should work given that information it says you're active and you have WellCare and that everything is good to go.

Well, I still haven't got it to my text.

I just sent it.

To you and it says it went through.

Attacks yes.

No, I haven't got it.

Alright, give it a second.

Thank you.

Lord hammers

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Nothing yet.

No, nothing yet.

It says it went through come hold on if.

If you can talk, if I can talk to him, I can give him the information that's on the card.

OK, hold on.

He said can he talk to you?

He can give you the information.

'cause he said I should only pay \$8.00.

She said give her a second.

OK.

But the case hasn't come through yet.

I don't know.

Yeah, I fell had a heart attack.

No, that's not right.

I know I was like lost.

I don't know why they don't have my prescription card in the.

Since then they used K 'cause I come here.

That's where I get my prescription filled.

It has nothing to do with your deductible either.

'cause those are really cheap medicines.

They shouldn't cost that much.

I know.

And don't you have extra help to where you have extra help?

Oh no, I don't think so.

I thought you did.

Do you still take Shingrix?

Do you still take that medicine called Shingrix?

No OK.

That is that referral.

This one.

One second.

And on.

I'm still waiting now.

It's OK.

It's just a concept.

But I did put him on here.

Thank you.

It can be.

The pharmacist is gonna come talk to you.

It didn't come through.

That's why he wanted to talk to give you all the information.

That'll take.

Thank you.

Where is it?

I have her her.

All the information that would be on her card.

OK, let me find her prescription, OK?

It shouldn't be.

Is this a new?

Is this a new card info?

It should be the same old that same old information.

Called the WellCare value.

Script and I have the ID number.

Who is on work Station 2?

Because I can't get into one of her.

Scripts because somebody did it.

OK, what's the?

OK, what is this?

Is this a ID number or bin number?

Yes Sir, that's her member ID number.

OK, well I don't have any.

And I that other.

All right, thank you ma'am.

Bye bye.

Still not.

Right, she said, just don't put.

It in there.

OK.

And just \$8.00, right?

It should be, yeah, about \$8.00 one M free, so it should be OK.

Not bad.

Thank you John.

Yes ma'am, alright and it's done.

Let me know.

If it doesn't go through.

OK, can you send me the the card please?

I did.

I texted it to you.

I can e-mail it to you if that'll if that'll be better.

Alright, I'll do that.

Alright thank you bye bye.

Yes ma'am bye bye.

Hello, this is John.

Hey Mr. John, this is a client name. I had called last week and set-up some insurance.

Yes, Sir.

I was just calling to see.

Happen to have the numbers or whatnot.

I got a little docs appointment this morning so I didn't help him.

Let me take a look.

Bear with me just a minute.

Welcome.

Right?

Make sure your premiums paid up.

For this month, the \$14.00.

Huh? Let me double check?

Right?

Yeah, did you ever pay it?

I paid one over the phone with you, I don't know.

OK.

Uhm yeah, you're paid through the first month, so you should get a bill every month.

Now between the 15th and the 20th.

Uhm, your member ID number is you ready?

Oh wait, you're gonna get card soon.

Uhm, just check, check your mail.

It'll be there like probably within the week, UM, in a.

Welcome packet too.

OK so I just do the Member ID.

Do I have like an ID for the actual policy like the Blue Cross Blue shield policy or?

That's the policy number like that's the member ID number and the contract number with Blue Cross, so that should work 'cause the the doctor which planet is with Blue Cross.

There's some other information on the card, but you would use that mainly to go to the pharmacy.

So they should be able to.

Use that number and know what to do with it.

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OK.

That'll work, I appreciate it.

Yep, if not let me.

Know or even call Blue Cross.

And get it over the phone.

You just use that number in the automated process and then just ask them for the exact numbers on the card, because the the rest of the numbers I can't get I had.

I would have to call them with you.

OK, that'll work, I appreciate it.

Have a good one.

0:00:01 Speaker 1

Thank you for calling Mutual of Omaha RX plan.

00:00:04 Speaker 2

To continue providing the highest quality service your call may be monitored or recorded.

00:00:13 Speaker 1

Members or member representatives press one for all other callers.

00:00:18 Speaker 1

Press 2.

00:00:21 Speaker 1

Would you be willing to complete a survey regarding your experience with our representatives today?

00:01:27 Speaker 2

Huh? Let me double check?

00:01:29

Right?

00:01:32 Speaker 2

Yeah, did you ever pay it?

00:01:36 Speaker 1

I paid one over the phone with you, I don't know.

Thank you for calling mutual Omaha RX plan.

To continue providing the highest quality service, your call may be monitored or recorded.

For Members or member representatives, Press 1.

Would you be willing to complete a survey regarding your experience with our representative today?

Hello, thank you for calling Mutual of Omaha.

This is champagne.

How can I help you today?

Hello, we got a voicemail from from Mutual of Omaha and there's a reference number attached.

Would you be able to look it up for me?

Yes, Sir, what is your reference number?

Thank you.

Thank you so much.

Your first and last name please.

John Allen

You one moment.

At least that's what.

I heard in the voicemail I can listen to it again if that's not coming up with anything.

It's not coming up any count.

OK, hold on just.

A second let me listen to it.

Thank you so much.

Or if if you would like I can just.

Try to search your account here using your member ID number.

You have your fish.

Well, I'm the agent.

Yeah, this is regarding one of our customers, I'm assuming.

Tremendous with triad and I'm calling in behalf ugly Troll of Omaha.

Which should the medical approved parties answer.

Yeah, no, that's right.

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Yeah, let me check the 1st 3 numbers 'cause it's hard to understand or.

Each one Omaha.

Customer service That sounds exactly like what she said.

Send something in here.

There's still no documentation or an account pulled up.

Sure, there's there's only one customer that we send an application in for.

In the past week, and it's probably due to them has something to do with their application.

Can can you look into the person?

Let's try that one, hang on.

That's fine.

OK.

The moment.

After the first.

Oh, OK.

I see.

It was for a Premier RX.

OK.

He said it was sent last week.

Yes, ma'am.

Let me just refresh my system here.

Please bear with me.

And I have if you can't find it.

The person I talked to a few days ago said that they would call me back regarding it, 'cause they couldn't.

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Find it either.

But I have a fax confirmation of the the fax going through that we sent for the application.

And I can I can e-mail it to you with the fax confirmation showing that we we did it before the 1st.

Unfortunately we don't have option to, you know, send and receive e-mail messages and like that.

Let me just try it to you once.

Again, one moment.

Let me try again with the reference number.

Still invalid, let me try with the first and last name.

Yeah, still no account.

Allen could be a bum.

See what we can do one moment.

I mean, if you could look at my agent number and see if there's anything connect like attached to it regarding recently, maybe there's that reference number that we're looking for.

There is no way for me to search an account using that information as well.

Let me see what else I can do for you.

OK, please bear with me.

OK, thank you yeah.

OK, right, I already tried to refresh my system again but still can't find it.

My last option here for you is to create a request to further check if our support team.

Which is going to be specifically our enrollment team department can.

Pull up the.

Enrollment request I need to get the Members full name.

Number I'll be asking you a few questions for this and we're going to give you a call back within five days for the update.

OK, I mean that's what the person last time said too.

And then I got a voicemail from mutual of Omaha.

Literally on it says two days ago so it would have been January 1st.

That they called me back.

So that was in regards to this and maybe I don't want to have to restart the process all over again.

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Right, I understand I'm not really sure if you know, maybe there's.

Something wrong with the reference number that she gave you?

'cause I really can't pull up a documentation with that reference number, but it's lacking or something.

I'm not really sure.

Hold on.

Please contact.

Commercial version regards to reference number

Be it. we maybe reach.

I don't understand.

I mean, that's the reference number she gave me, so it's kind of frustrating that y'all can't.

Look it up.

Uhm, or like just see if there's any reference number that's regarding this person, UM?

And then we have to wait.

Another five days to do this.

Do you have the Medicare number of the patient?

Yeah it is.

Hold on.

No friends do that.

Correct, yes, correct.

Let me try this one, hang on.

And still no results there.

OK.

But I sent it and I have a fax confirmation that I sent it.

Yeah yeah yeah.

My last option is to create a route or a request to further check this and we'll give a call back within 5 days.

Alright, and then you'll give me a reference number.

Yes, I'll make sure it's the right.

You know one.

OK.

I have it here Medicare number I have here.

Date of birth.

Her date of birth is

OK, thank you one moment.

Home address

Thank you so much.

Then the plan name is that it's premier right?

The premier correct?

OK.

Method of enrollment.

Confirmation number.

What's the confirmation number?

Oh sorry, confirmation number for the enrollment that you sent.

Have you received one?

No, that's why you can't find it.

No OK.

At the moment here.

It's created documentation and I'll give you the reference number one moment.

OK.

Almost done, just waiting for the reference number.

Right?

What's your best callback number?

OK, thank you.

Alright, so the reference number that would be.

Let me read it back to you

Yes, that's correct.

OK.

Thank you.

Alright, we're going to give you a call back within five days, OK?

OK, sounds good.

Thanks, thank you so much for calling.

Bye for now.

Bye now.

## Audio file

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## Transcript

I was just so they won't let me order you ID cards like if they got lost in mail or something like that until after the 15th.

But I can give you your number in case you need to go to a doctor or.

In case something happens to you, so you'll have your you know your policy number.

Is it different from the where says ID?

Number version.

The thing you

Wait, I I gotta get something to write down?

Hold on one second.

OK.

Yeah, that's it.

And then your.

Power measured this can be your policy number.

That's the number they're going to file a claim against.

OK.

That's the number that they're going to need to file a claim.

OK and then.

What is it?

My insurance name is in my next tattoo?

Hold on just second.

Is it Blue Cross Blue shield?

It Blue Cross.

That said, just called Blue Cross.

No, no, no.

Hold on hold on hold on, let's stop.

No OK, so I'm sorry.

OK, you've got the Blue Cross Blue Shield and it's called the Blue Connect 2000.

Blue connect.

Blue Connect 2000

Yes ma'am.

OK cool yes ma'am.

Alright, and then you could on the 15th.

Uh, order me a card.

You should have.

You should have it.

They are slow in getting them out and it doesn't come out of town roads.

OK.

They send them out of Missouri, so they outsource it to a company in Missouri.

And so, a lot of people are saying they don't have their cards so.

OK.

You're you know.

It's OK, so yeah, I just got papers.

And that was it.

And it just named the Doctor, but no card in there.

No, no hard in there.

You know that I was looking for so, and I just remembered, you know that I needed to call you and let you know it ain't got no card.

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So alright alright well thank you appreciate your help.

Yeah bye you too bye bye.

Thank you.

Hey, uh, just calling I got your e-mail and I completely forgot. I'm so sorry whenever I emailed you back because I was talking to 1000 people.

A day about.

Bed I know y'all been busy.

UM, there were no.

Yes, ma'am, UM, you do have.

We do need to do something and it's up to you.

OK.

But I just wanted to let you know, and I don't think we've.

Talked since last year, like early last.

Since time.

But they're giving out the Biden administration's giving out like a ton of money for tax credits. And now for more for people that like where you used to not be eligible for tax credits through the marketplace.

And that's why we put you on the group in the 1st place.

Now you would be eligible based on your income.

Even if it's like I used an income of 100,000 and they give you \$378 a month and the plan is better than what you have now and it's about.

OK.

The same price.

But if you think you're going to make like 200,000, then it'll probably not make more sense.

OK.

Right, OK, well when can I come in then?

You can come in anytime. I would do it before the end of the month obviously, or before the 25th.

Right?

I think is when your policy starts.

Create date or knows 21. So, any time before the end.

Of the month.

OK and and I can just come in the office.

I don't, I guess I'll let.

I'll double check with you before I come, but I'm hoping it'll probably be one day this week.

Yeah, just give me a heads up.

That'll work OK.

Thank you.

Bye bye

Yes, trionaid daily.

Daily hey.

I was just calling let you know I got my card and everything in for Medicare.

I tried calling you a few days ago.

I have been leaving messages for you, yeah?

So did.

Oh, I didn't kill him.

Yes, ma'am, I don't know.

Update that's OK, UM.

I'm sorry.

You got your card.

And let me see something.

What is the?

Effective date for A&B on there does it say January 1st? Yeah for both A&B.

Well the a.

Is 2019 and the other one is 2022. That sounds funny, isn't.

It yeah one one on both of them.

112022.

Right?

Take a look.



We've got 4 medicines, the cyclobenzaprine lisinopril with HCTZ, the simvastatin and the Trazodone.

Yeah, OK.

Of course.

Here's the plan.

As far as network goes is probably pretty big.

Uh, Humana gold is pretty popular everywhere that they are with doctors.

UM, there's no premium.

If you end up in the hospital, the worst case scenario is \$100 per day for days, one through 5 and then after that you pay nothing.

It's a worst case scenario. You pay \$500.00 for any time after five days.

Outpatient if you go to get surgery it be \$100. You don't pay anything for a primary care visit.

You pay \$20.00 for a specialist, so.

As far as copays go.

That's a really good plan and then they have dental vision hearing and they got all kinds of ancillary.

Benefits that go with it.

That's probably a good one.

And is best in your medicines.

It's the first one that came up, uhm?

Masses are pretty cheap anyway, though 'cause they're, they're low tier, they're not.

You know, some crazy expensive.

Medicine at all?

The only other one.

Yeah, and I got the cards for the medicine already.

Yeah, they sent you.

This will replace that though, 'cause it's not it.

They come with drug cards and they automatically replace whichever one that you get, so they sent you automatically from Medicare.

By the way.

But that's that's just the automatic one, so you you do have drug coverage, but it'll change once you.

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Sign up for something.

Oh, OK.

Well, I did, I talked.

To a friend of mine just happened to meet her in.

The grocery store.

And she said she had offered two different plans and one of them.

The plan was that if you go to a different state or.

County or whatever.

UM, that they didn't cover anything.

So there's two types of plans, really, three, you have Medicare supplements, which are criminal acrim and you know if you want to spend, you know about, it's over \$100 a month for the premium.

But it allows you.

To go to any doctor you want in the country, any doctor that takes medic.

That's a superior plan, and the benefits are better.

You do have a deductible.

That comes with it.

You're actually eligible for the plan.

F which pays a?

100% of everything. So just think, probably around \$150.

Month, then you pay \$20.00 a month for your drug card, so you're at 170 and that pays 100% of all of your out of pocket bills at the doctor or the hospital. So so it's a really good plan.

Half the business that we sell is a Medicare supplement. The other has our advantage plans and advantage plans are good because they're \$0.00.

You don't pay a premium every month like you do with the supplement, and they throw any kind of extra benefits at you they eat.

Get with the supplement like it has, you know the dental vision.

It's pretty good.

You know extra benefit.

Two, but within the advantage plans you have two types of advantage plans. You have HMO's and then you have PPO's depose allow you to go to more doctors.

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That doesn't always mean it's going to be cheaper just for going to maybe go out of network, it's. Going to cost.

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More, but it does allow you to do that.

Hmos do not.

You do have.

To stay in network but like Manegold has most doctors in the state, more than likely is if doctors going to sign up for an advantage plan.

Right?

They usually sign up for Humana gold to be a you know provider.

But uhm, if you have an emergency, it doesn't matter what plan you're on, you can have an HMO or PPO.

It doesn't matter an emergency, you are.

Uhm, you're treated as if you're in that work.

It's only if you like go out of state or if you go.

You know, like if you go on a trip somewhere and then you come down with a cold or something, or you want to go to the, you know not an urgent care, but like a real doctor, then yeah, you would not probably be able to do that.

But if you go out of town.

And you know you break your leg or you have a heart attack.

Then you are going to be treated in network and you would be able to go.

Obviously go to the hospital.

Uhm, so Hmos are.

I like them better simply because there's less chance for error.

UM, when you go to a hospital on an HMO, there are no surprise bills like everything is treated as in network and you pay, you pay your flat copay and that's it with the PPO.

And it's happened more than once quite a lot more than once, where somebody is on the PPO.

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They go to the hospital and if you don't micromanage every person that's coming into your office and running a test or writing their name on your clipboard, then next thing you know you might have a bill for a lot.

Money and the reason for that is 'cause the PPO.

Whenever you go, the hospital itself might be in the network.

But if an anesthesiologist or you know a certain type of doctor in the hospital doesn't take any insurance at all, especially not your.

You know your PPO, then they're able to.

Right?

I don't know balance bill or charge you an extra amount because they're not part of the hospital system and they it's kind of like contract work and you don't even realize it when it's going on you.

Know but it is there.

Oh, I know.

I've seen that happen to people before.

OK.

So and also like if you decide to move or something, we can always change you with that, I'm sorry.

Free stuff.

I said, especially with the anesthesiologists.

Yeah, they do that all the.

Time, yeah, that's what they're known for.

But but yeah, uhm, So what do you think?

Do you want to or you you think you'd be interested in a supplement?

Do you think his?

Supplements are usually for people that actually need them.

You know 'cause they have more medical conditions.

They have.

They're going to the doctor more than once every couple of months.

You know what I mean?

And that.

Would be the PPO.

No, that's the the supplement is its own thing.

It's not an HMO or PPO, it's secondary to Medicare, and you pay.

I'll give you a quote on it.

Hold on.

It it gives.

You the most freedom to do what you want to do, like there is no.

Ummh prior authorization for surgeries like if you need a surgery done a doctor orders it, then you just go and get it done.

Medicare will approve it as long as it's a covered expense under Medicare.

There's no dilly dallying with an insurance company on if it's going to be approved or not.

It's going to be approved and you can get it pretty much whenever you need to.

So that's that's the best.

Way to get your insurance, but you pay a premium for it, whereas with something like Humana, gold or whoever United Healthcare AARP.

You don't pay a premium at all.

Every month you pay 0 and you just pay a copay when you go to the doctor, you know a really small copay, so it's it's two different ways of getting your insurance.

But hold on, let me give you a quote on the the supplement.

Yes, it would be.

Right \$127.00 a month with Humana UM.

Net that covers you at 100% at every doctor or hospital in the country. There's nowhere you can't go as long as they take Medicare and 99% of doctors do.

You just go to the doctor, go to the hospital, whatever it is you're not going to pay a penny.

You have a heart.

Attack and it.

Costs \$1,000,000 to keep you alive or cancer.

Uhm, then you just pay your \$127.00 a month and then they pay the rest of whatever your bills are. So yeah, nothing beats that. So so if you wanted.

If you want and here's the other thing too.

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If you get an advantage plan now as your first thing, like a Humana gold, or you know the HMO or PPO, then if you want to get on a supplement later.

Uhm, you would have to answer health questions.

So let's say.

Begin an advanced plan and then you get cancer next month.

God forbid, and then you're starting to have to go to a lot more doctors.

Different types of doctors getting a lot.

Of tests done.

The copays will start to eat at you and you might want to go with the supplement, but if it's been too long since you first got your Part B, you might not be eligible for a supplement anymore.

If you can't pass the health questions later on with advantage plans that HMM or PPO's, you can always go to those later at the end of every year.

During open enrollment.

Because those are government subsidized. They don't ask health questions on those, but with the supplements they do and the only way you can get a supplement without any health questions is if you did it right. Now for your first turning 65 or getting your Part B.

But I mean, that's the best you can get as far as health insurance.

And the supplement is the Humana or yeah.

Well, there's you gotta.

You gotta separate them, there's Humana for the supplement, and then they also have an advantage.

Plan and PPO's and HMO's and they do it all, but Humana just happens to have the cheapest supplement too.

So you would get the Humana plan that covers 100%. That's 127 a month and then you would get a supplement.

That is the supplement now, Humana is a supplement for 127.

Or is in a whole page aspect?

OK for that.

So keep that.

Keep in mind though, that you're paying for Part B every month.

As we speak.

\$172.00 a month.

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Uhm, they're charging you that too, so no matter what you have to pay your Part B premium out of your Social Security check, but the supplement is an additional \$127.00, whereas with the advantage plan you would save money because you would be paying zero you would.

Right?

Still pay for your Part B, but you pay 0 for your extra health insurance.

And does the Humana plan does it for 120 a 100% male? But does that cover anything like dental it? Does glasses? No, it does not.

Nope, that's the bad thing.

It does not.

It is strictly whatever A&B don't cover, 'cause it's a secondary insurance. There's no no extra benefits at all, it just covers whatever is leftover from the A and the B, which is a lot, which is all the deductibles and out of pockets that come with A&B, the big one being 20% with Part B, that's the.

The big one.

But but that's in cover.

Nothing that you can get covers the dental and the.

Well, the advantage plans do the the Humana gold like the HMO does, and a lot of other ones too.

Those are zero.

Those are the 0 ones.

So can you get the Humana and the HMO?

No, it is illegal to have.

Well, let's say illegal like it's some criminal act, but it's you're not allowed to have both advantage plans, and so it just wouldn't work the the advantage plan is it the advantage plan or the HMO?

Becomes your primary insurance and if you had a supplement too, you would just be throwing money down.

The drain because.

You wouldn't have original Medicare anymore for the supplement to pay secondary to, so it's one or the other.

But if you go out of the state with it, you can't go to a doctor over there unless it's an emergency, right?

If you're on an advantage plan, correct, yes.

The friend of mine said her husband had an emergency out of the state and they wouldn't pay for anything.

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With what company?

She said it was one the advantage plan and they said they had.

OK.

On it, if it's an emergency.

'cause she just said it's free.

Yeah, if it's an emergency.

Every plan has the same rule and it says except in emergency or urgent situations we do not cover services by out of network providers.

Doctors who are not listed in the provider directory, but exceptions are always the emergency or urgent situations they're supposed to pay it.

If he was covered by insurance.

I mean, by law, they're they're really supposed to pay it.

You can probably fight that.

But that is the other thing too.

Is that with an advantage plan now if you don't go to the doctor at all.

Like like me, I would choose the advantage plan hands down.

Uhm, 'cause it wouldn't.

It wouldn't bother me I.

Don't ever go.

To the doctor.

But if you do go to the doctor even more than once, every few.

The convenience of the supplement far surpasses the advantage plan.

Uhm, there are no waiting for the insurance company to approve anything.

Everything is snappy, and you just get it done.

Uhm, with the advanced plan there is a lot more micromanaging with your insurance company that you don't have to deal with if.

You just went.

With the supplement, but.

Especially if you start going to the doctor more.



Like if you got cancer, you would not want to be on.

I wouldn't want to be on the HMO or the PPO.

I would not want to have to be tallying up copays every time I go and just getting it, you know, just small copays everywhere.

It would still start to add up up so.

So probably best to do the Humana then the supplement.

Yeah, it's not a bad decision and and you just don't get the.

Extra benefits but.

I mean, you can get dental insurance by itself.

Well, dental insurance, but I mean they they don't do anything but the cleaning anyway, correct?

I don't have.

Rotten teeth or anything?

What you could do is.

You get a supplement now.

But yeah, I I can get you one of those too.

The vision plans are cheap.

But the thing about it is what you could do is you could get a supplement now and then.

At the end of next year, or like if you needed some work done like dental work done, then you could plan it out like you can have a supplement for because there's this rule.

OK, if you're on a Medicare supplement and you've never been on an advantage, plan before and it's, let's say you've been on.

That supplement for a few years.

When it comes time to open enrollment, you can join an advantage plan if you want.

Like you know one that covers the dental in the vision and all that, and you can try it out for a whole year.

And if you don't like it, they'll allow you to go back to your supplement with no health questions asked.

Uhm, early what you could do is you get a supplement now and then if you want to get a lot of benefits out of an advantage, plan for a year.

You can do that and not have to worry about losing access to your supplement in the long run.

You would for a year, but not for the rest of your life.

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You can go back to it if you want, but that's just you know.

Head bit of information.

So so you go on the advantage plan first, or Humana.

To supplement, first, that's the only way it works.

You have to be on supplement first and you've never tried an advantage plan before and they allow you to try it for a year.

And if you don't like it, you can go back to your supplement.

Oh OK, yeah do that then and then I could just do the supplement next year if I'm really.

For now you.

Do the supplement now and then you.

Could just it doesn't.

Yeah it doesn't work the other way.

If you get an advantage plan now and you want to get onto a supplement at the end.

Of this year.

OK, I'll have to ask.

You'll have to answer health questions and you know one one small thing like you had a stent put in 10 years and you're still taking medications for it.

That's a mark against you and you wouldn't get the policy so very.

You know, small things can keep you from getting the supplement later, whereas you can always join an advantage.

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Plan later.

OK, I'll do that, then I'll do that.

She got disconnected.

Yes, or something like that.

OK, so how do you want to pay the premium?

Send a check in every.

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Month Oh no.

I just draw it out.

OK.

I got that.

The rounding that's the first number

That's all through.

Alright, it's going to I got to leave like right now 'cause somebody just showed up.

But uh, there's going to be an electronic signature, UM?

And then I'll know.

Just check your e-mail.

It'll be there in just a minute, UM, and then just just approve it.

Put your information in there.

Uh, and I will talk to you after, uh, so whenever I get back from where I gotta go?

OK, no problem.

OK, no problem.

I'll talk to you soon.

Bye bye bye bye.

You already have the drug card, so.

You don't even need to do anything about that.

I mean, that's already in place, so the supplement you still want to have both the supplement and the the drug card to go with it.

Alright, let me get started on it.

Give me just a minute.

OK.

Hey, how's it going?

I was wondering, yeah I got something in the mail yesterday.

When I checked the mail from Social Security and said they're going to take out money like a lot.

But the 150?

Yeah, it's a hundred. \$170 is the premium, right?

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But I'm told from those other people that I would qualify for to to not have them take it out or something.

Yeah, and the only way that you can do that and this is what I've been told and I tried this for somebody else a few months ago. They were turning 65 in December and we signed them up for Medicaid and no.

Member and Medicaid is the is the organization that's going to pay your Part B premium every Medicaid of every state.

Every state has one that is that is supposed.

To pay your Part B premium if your income is low enough so we signed her up.

Looks like think it is.

And they.

They said that she would be approved.

But the type of Medicaid that you get that pays the premium doesn't get approved until after the first month, so you'll probably have to pay for the first month premium and then sign up for Medicaid.

Right?

So probably after February so February 1st is when we need to sign you up for Medicaid.

Right?

Still need to get a plan to start next month, but the Medicaid part that pays the premium will be.

Yeah, I think I have that other insurance for this month, right, Molina?

Yeah, you're fine right now.

For me and.

Right?

You can get a plan like I can get you a plan that will help out on the first month.

Let me double.

Check that though and see if there's a plan.

That takes money out of your Part B premium, so you.

Don't have to pay as much hold on.

Do you have?

A list.

Of medicines that you take.

We yeah kind of know.

There's not that many.

Just the testosterone, so most of the.

One that it does pay for pretty much even paid.

For my bag or.

Or last week and gave me something from the pharmacist from.

Like when my?

Doctor will be in the prescription I.

Was like surprised that.

It covered it, but it.

Did for the first time.

You get testosterone cypionate.

Been taking it through since I'm since I had the problem of the torsion.

The testicle problems.

So yeah, medically, you know.

I see a urologist for it for many years, it's the.

Cold files per month.

It's PCC's 400 milligrams, so I take a shot every two weeks of 1 CC.

And then it also takes it takes so.

Well stored, yeah I sent it biology loratadine that the doctor writes me and and for it's a statin which is for.

Cholesterol or something?

Is it 'cause and what?

If I want to do my leg operation like this.

Medicare pay for that the way.

This would.

It does, yeah, you might have a copay like 100 or 200.

Dollar Copay, but you.

Will it be covered?

I would think so.

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Yeah, 'cause these are.

Matter is these things are medically necessary.

Yeah, it's not.

That's why I found the disability, so yeah.

I was going to look at WellCare uh, they have a plan called the give back that gives you like \$80.00 back on your Part B premium but it doesn't have a lot of doctors and that's always the problem.

Yeah, now you won't have to.

There's so many plans that we'll be able.

To find one, but I asked the orthopedic.

Surgeon in new health, which he is you health and I said.

You take Medicare, yeah?

Yeah, you gotta think every doctor takes Medicare and some doctors, but they they don't take every Medicare plan so you can get regular Medicare and not get a plan.

But, and you'll be able to see every doctor, but you'll have a high out of pocket. It's 20% that they charge you. That's that's the downfall of just having Medicare.

Right?

So you got a good point that that's network.

It's not.

It's not as good as my ambetter then 'cause my ambetter seems pretty decent.

Uh, I mean that 20% is dangerous 'cause you have one heart attack that costs 100,000 and they charge.

You 20,000 with Medicare.

Uhm, but you get a plan like it being better and better.

It's going to be a lot like ambetter the type of plan that we're going to get you.

It seems like it would be.

We just pay a copay when you go to the doctor, right?

Thank you.

I got one here.

Oh, you said I gotta pay a copay.

Yeah you do.

Have copays for everything, but that's only probably for your first month because after February 1st and you sign up.

Not only they've taken out your Part B premium, you're going to pay almost nothing on your medicines 'cause Medicaid will or the federal government will pay for it, and you'll be eligible for a better plan that allows you to.

Buy it.

Gonna be her on the policy and it should be around the same premium, so it's not going to fix her.

We are.

Right 'cause I still be doing the taxes for her and stuff I think.

Yeah, take your time.

I'm going to go I got to go I'm going to eat something right now.

Relax I'm at home but you must keep on speak or whatever.

Anyway, but yeah, I did get their card memorial.

In Boca, OK.

Huh at FAU campus so, but that is the urology department. That department, yeah?

Family medicine doctor.

Got a lot going on dental.

These three crowns put in that I already paid.

For it does cover dental.

And they give you.

\$100 back on this plan with Humana, but.

Well, I mean she's not in Miami, but yeah, you helped us, Miami.

Right?

orthopedic happens to be, and then my urologist, which is the main doctor, gives me the testosterone.

His real quote with me he's on.

Also you health and he's at an FA you well, he's got his own practice I guess with you helping plantation in Miami with the other doctors endocrinologist, but he has his.

Practice on Fridays once a month at Boca, where.

How did you know?

That I think I've wrote it down before.

Yeah, he's real cool.

Good doctor.

Yeah, he wrote me the prescription for the.

But I was surprised for the first time.

Well, usually I had this.

Other thing where they you.

Know this RX.

Card and stuff.

And so they wrote it to CVS.

But they wanted a little bit more money, so I said just can you transfer?

It to Costco, so I went to Costco with like.

\$22.00 for like 15 every month like 400 milligram one something like one would kill you so one one last me long time.

But The thing is then, for some reason I.

I asked him to write another script.

And he did.

And yeah, it paid for five of them or something like that per.

Month, so he covered it.

In the insurance, which is cool.

That's good.

I don't know if.

Well, whenever they went down anyway significantly.

Due to the.

Uhm, I guess.

That remember, like originally my address were.

A lot of money.

Right?

And then somehow, I guess after they got what they call that, not the, not the the designer but the other one.

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Designer meds generic brand name.

Right, so now they came out with.

Generic and stuff like this.

Here's I'm gonna do I I need to.

Call.

Now, uh, I need to ask them.

To her NPI number so that I can figure out what what's going on there.

Yeah yeah man, I used to have them remember.

Yeah, let me know I'm around all day.

I'm gonna call.

I'm gonna call you right back.

I just gotta call them and then I'm gonna call Humana and ask them if they.

Can pick it up 'cause it's not showing up OK.

OK.

I talked.

MPI number is that on my.

Card, no, it's it's a.

It's a doctor's like specific number in the system.

Got it.

Yep, OK.

Sorry, I'll talk.

To you soon.

Alright, bye.

Well done.

How you doing this?

Uh, call WellCare yeah yeah yesterday so.

It all boils down to. In other words, I have to pay just with. In other words, the \$480.

Oh, that's initial.

And then it's.

They're doing it different this year.

Last year I had to pay it up front.

This year it's a.

They gonna I'll put that into the when I pick up my first description and then my second prescriptions first description is \$266 and the second one is \$266.00 so that that'll cover the 400 and \$8080 and then.

Not better.

It's 42.

Yeah, and then it's \$42 after that until Stage 2. Whatever that means, it goes into the donut hole and and then prices could change, uh?

Yep he does.

For the drugs.

For our quest, or.

What's the what's the medicine that we would be looking at?

Yeah, it's eliquis.

Yeah, yeah.

It's kind of.

It's it's not difficult.

Uhm, hold on let me look it up right now.

I don't know how to do it.

It's the most popular one that people get from Canada.

Alright, \$0.79 a tablet for 168 tablets of the 5 milligram it's \$132 for 100.

And 68.

Yeah, yeah well that's

It's a weird number, but.

100 bucks.

It's almost three months' worth.

You take one a day or two a day.

Say two other.

Yeah, so then it would be 132 for 168.

OK.

60 that's two months' worth for 132.

113

They have a more generic.

In Canada.

Well it did.

Yeah, I don't know if it's any good or not, but it's \$109 for 180 tablets for.

That one, but if you get the brand name, it's not that.

Much more expensive.

Yeah, I wouldn't.

I wouldn't want to get the.

The generic.

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Yeah, a little more money.

Yeah, uh?

And how does that work?

In other words, do you do you have to audit or order or what?

Yeah, you have to order it.

It's you know, just dealing with the pharmacy up there, but what you do is you call them too.

To set it up and they'll ask for your doctor to fax them a paper prescription.

And once they have that then they will.

Be able to.

Fill it, but they do have to get the only thing they have to get is the.

Prescription it takes a few weeks to come in.

You know, two weeks, probably, but it's the most because it's.

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Coming from Canada.

But I mean it does get to you.

I'm pretty sure they have tracking numbers and everything that comes with it too.

But what I can, the only thing I can do, only thing we can do is give you the phone number to call them to set it up over the phone.

It's the easiest way.

Yeah no.

How much is my saving, uh?

Oh yeah, with that number right there, how much about my saving the year?

Let me take.

A look at your at your report.

OK.

Right, so you pay.

\$400.00 and then it's \$42.00 \* 11.

So 480 + 480 dollars.

Right?

Satisfy that first 480.

Right, but you gotta count some of the other.

Some of your other medicine.

Like the ellipta.

Is also helping you reach the deductible if you pay for that in the first.

Then it won't. You won't pay that full amount just for the Eliquis, so just assume that you're going to pay about \$100 or \$400.00 for ELIQUIS in the first couple of months, and then you have \$42 that you pay for ELIQUIS every month after so 42 \* 11 Plus.

400 say, let's just say about \$862.00 that you would pay for ELIQUIS.

In a year.

Uhm if you.

They are welded.

Yep, that's for WellCare. And if you get 168 tablets, uh so 60 \* 12 is 720 / 168. It's 4.28 \* 132.

You would pay about \$565 a year if you went through Canada. Come to fill your medicines.

But the that hinges on you not getting ELIQUIS in the first couple of months?

That's hedging on you.

Actually getting the prescription from Canada from start to finish.

Because if you go ahead and pay the full deductible.

Then you might as well just go ahead and pay the \$42 a month instead of getting it from Canada.

But if you're not going to get paid the deductible, then you're better off getting it from Canada right now.

You know, call them today, get it in and then just fill it through Canada for the rest of the year.

Oh yeah, well.

300 bucks.

300 bucks a year.

No no.

Yeah, I thought it would be.

A lot of expensive than that, and to go to Canada.

Even in Canada, it's not a cheap medicine.

Hey, it's an expensive medicine.

Yeah, because, uh.

That that's nothing special for my wife, my wife.

Takes me to.

She she really needed.

I mean, you know when she?

Rice maps

She don't have it right so.

You know, most like you're getting here that you're going to got to get it.

Anything could happen, right?

You go to Canada.

Oh, now.

This this lady that I was talking to last night with WellCare.

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She gave me.

I don't know if this is a generic or what but.

Uh, another name of a blood thinner. I suppose I have to ask my doubts about this, and it's it's very very cheap. WellCare, the name of is JANTOVEN. Have you ever heard that?

JANTOVEN

Let me see.

Yeah, it's inexpensive.

It's only like 15 bucks.

It's like warfarin.

OK.

Both like Wolford.

It is warfarin the generic Coumadin.

It is Walton, yeah?

That's what that's what.

That's what everybody took before Eliquis.

Yeah, because she.

Well, maybe she didn't know.

No, she said she gave me this.

And then she gave me wolfrom.

And I said no woman 'cause that's what the doctors started.

My wife on was waffling right and.

It it doesn't it.

It just didn't work.

You have to go every two weeks and get your blood.

Checked and.

Everything, yeah so.

It is not a good good medicine.

Right, uh?

So that's that's the same thing.

This is Wall Street.

Yeah, I feel good about that.

Uh, I guess I'm happy.

To eat the medicine and you know, take the page the punishment and go you know.

Be well cared with it warm.

Yes, Sir.

That's the only thing.

But well, I.

I appreciate your help.

I don't know.

Well, if I need anything, I'll I'll call you.

Alright, sounds good to see that.

OK, no thank you.

Thank you bye bye.

No no please.

What it's really using by?

Hi, I am the daughter and you had helped her with her plan. How are you good?

Oh good.

Good, I have a question she come.

Thursday she had a stroke and she is yeah she's in the hospital and once she got in there they saw she had covered.

They tested her so they have not done.

Any rehab on her?

But they're going to retest her today to make sure the COVID gone, but I was talking to the doctor and the doctor said that sometimes Humana will book to get them into rehab.

Uhm, that you may have to wet out probably before rehab.

Then they.

Sometimes they don't want to.

They don't want to approve it, they want to bucket and not let her.

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But since she does have a diagnosis of having a stroke.

We didn't know.

We didn't know if there was something on your end that you could help us with or.

Let me see.

We haven't.

We haven't gotten to that point yet.

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They're going to do the COVID test today, and if it's negative they're going to try and put push her into there.

If not, we'll have to look into a nursing home with rehab.

There's servers down, so I can't even log in.

OK.

Bear with me.

OK.

Physical therapy the only thing that I have is that it's going to cost \$20.00 a month. Uhm, the fact that she has a diagnosis shouldn't.

It should be pretty simple, you just want to make sure that the place she's going for physical therapy is in the network.

I really don't think that they're going to turn it down.

Uhm for coming through.

OK, because it is right there.

OK, 'cause it is in the hospital where she's at right now.

It's the rehab there.

OK, what's the name of the hospital?

OK.

You got me.

Gotcha, and I'm almost positive they are, but hold on.

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Not that one.

Yes, OK.

Yep, that's it.

It's in the network, UM?

OK.

This is a physical therapy too.

OK, so they should accept her since she has the diagnosis right.

I would say so.

It's it really goes off of what's medically necessary.

They need to go ahead and.

Start the process with Humana, though it usually takes a couple days for them to get it through.

That's what the doctor said and.

But if it doesn't.

Call me and we'll try to figure something else out.

OK.

I have another question too.

Does it show any of the nursing homes in Lake Charles that is covered in networks with Humana?

Nursing homes, uh yeah, let me double check.

Because she's at a point where I really don't think we're going to be able.

To bring her home.

OK.

Well, no.

I was just looking it up on Google and.

Now I'm looking.

It up to see if it's in there.

Oh, OK.

See, nursing homes are usually a really pain in the neck when it comes to Medicare.

It's like a skilled nursing facility.

Those are usually OK, but when it comes to just a straight nursing home that people are there permanently, the Medicare is really bad.

Tell him.

For for covering anything like that.

Uhm, she would have to be in for a medically necessary reason.

You know, like a doctor says that she needs to be in a home.

Uhm, then they'll cover a certain amount of days, but it's not endless.

I think it's, uh.

Hold on how long does Medicare cover?

Up to 100 days of care in a skilled nursing facility. Each benefit period. Let me see what it says for Humana.

Skilled nursing \$0.00 per day for days. One through 20.

Hold on you check one thing.

The exact plan that she has.

Sorry, just bear with me.

That's OK, 'cause I I don't know anything about this.

Yeah, that's it.

Yeah, 'cause she doesn't have Medicaid or anything. I was going to say if she had Medicaid they would pay 100%. What's her, uh, her income every month? Do you happen to know that?

1400 yeah.

As too much so it Medicaid is not an option.  $1400 * 12$  Uh is close, but not.

That's probably without the part be taken out, correct?

So then they've taken out next for 170 out of that.

Every month so.

Yes, we should make too much for Medicaid.

I was going to say that.

Would help pay.

For it but.

Yeah, if it comes down to it, the only other thing you can do?

I mean there's that Westwood or the West, the Westwood nursing home is showing up.

As in network.

But it gets expensive even with the plan and the copays like.

100 and.

Hold on.

\$178 after the 1st 20 days so you pay 0 for the 1st 20 days and then after the 20th day you pay 178.

Dollars a day.

For days, one through or 21 through 100.

Uhm wow, yeah.

And then after that you're on your.

Own you have to go back to.

Yep, and you have to go back to the hospital.

And this happens all the time. You get sent to a nursing home. You go for 100 days. Then they send you back to the hospital so that you and you have to stay there for three days before they send you back to the nursing home.

It's like a revolving door, 'cause that's the only way to get by the Medicare rules.

The Medicare rules are like that.

You have to.

Go back to the hospital to get admitted.

Again, so yeah, uhm, it's not a good it's.

It's not the best for nursing home or whenever you get to this point at all.

And I'm sorry to say that.

Well, that's crazy.

What about, uh, have y'all talked about home health?

It felt.

Well, she's good.

She has whole health right now, but the thing that she is.

Since she went into the hospital, she has.

Not moved out of the bed.

And there is no possible way that I can do it by myself.

Right?

I just I I and we've all talked.

There's no way any of us can do it.

You you know the.

I mean when someone like that you just can't soum.

Well, so it's \$178 a day after the 20 days at 200 days.

Up to 100 days.

And then you have to worry about going back again if.

Hold on.

Part A

See, this is and it gets tricky too.

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I was going to say if we put her on regular Medicare.

It might be different.

Without Humana it, it might be better, but it says Medicare doesn't cover custodial care.

If it's the only care you need.

So most it says most nursing home care is just custodial care.

Custodial care helps you with.

The activities of.

Daily living like bathing, dressing or using the bathroom and eating or personal needs.

That could be done safely and reasonably without professional skills or training.

But if.

If that's all you need, if it's not like a medically necessary.

What they call medically necessary, which there's a whole thing on that, uh, if it's just custodial care that she needs, then there's a chance that it's not even going to be covered by regular Medicare.

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UM, like it really does have to be a medically necessary expense for Medicare to step in at all.

So it depends on how the doctor how the doctor does this.

Well, so how do all these people get in?

Nursing homes are complete with Medicaid, which makes too much.

Medicaid pays for it.

She makes a dollar to me like a just a few pennies too much to be honest.

You're kidding me.

Not like literally, but you can probably you know.

I yeah.

Wow, they always.

She was always saying she.

Had Humana and Medicaid.

Then I thought, no, mom you have met it.

I think she.

Works, no Medicaid.

I could have sworn that she had.

She had it.

She did have Humana and Medicaid at one point, but it got taken away from her or something that Medicaid.

I don't know how she was able to to get Medicaid.

She might not have.

I might be remembering this wrong, but I I I remember.

She was on the line and I was trying to get it for her and then they turned her down.

And said, no, you don't.

You don't get Medicaid.

Uhm, but my grand my great grandma, uh? I mean she saved up a lot of money. I mean not a lot, but to her it was like \$100,000 by the time she was, you know, 90 years old and she got put into a home they expend. You know they spent down her entire amount of her savings.

Well, everybody else there was on Medicaid and just you know they didn't make enough money so they just got it paid for.

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So whenever she went, she had to spend all of her life, life earned savings and then at the end of her life when she died, that's whenever Medicaid was going.

To pick up.

So she didn't even get the Medicaid help.

She just spent all of her money at the nursing home before he wasn't getting any help.

So this is a common a very common thing.

Well, well.

We've decided that if something happens that we have to, I'm going to go withdraw her many of.

The checking.

Account and my sister is going to go withdraw her money out of her savings account.

If it's not, I don't think it's \$100,000, but.

That might.

They they do look back.

They do look.

Back and I.

Think it's like 5 years, so if they if they see that they're very tricky.

The government, if they see that you had money in the account for like 5 but like in the last five years, they hold that against you and they look at assets.

And everything, so it's it's hard to get out.

Of it, uhm.

Right, right?

So even if I found him, I need this money to pay her doctor bills in her hospital bills that she already has.

There should be a program that is available for her.

And what I would do?

It might be called like a spindown program or something.

Where they they take?

I mean they would want to take her check every month, you know?

Her her full.

Check and that would pay.

That would pay for her stay there and everything would be covered.

You know you should be OK, but you wouldn't have any leftover money from her check.

But what I would do is call Medicaid.

On her behalf.

And it might be kind of hard if nobody has the power of attorney, UM, to do that.

No, we won't.

But yeah, if you can get in the room with her and call Medicaid, I can give you the number.

It's pretty easy to get them on the phone.

It takes less than a.

Minute for somebody to pick up and talk to you.

And when you get on the automated system, as soon as you call the 800 number, just press 1 until you get to a human being, UM.

OK.

And then that's it.

OK, OK and on this spindown program where they would take her check so they would take her check and she would be able to stay.

In a facility, most of the time.

Hold on I'm.

Going to pull.

Up the how how it.

Works spend.

I mean we can provide.

You know she needs personal stuff.

We can do that.

Right?

Right, if you have an elderly parent who requires long term nursing home or assisted living here, but who lacks the money to pay for it, you may consider helping your parent apply for Medicaid.

The joint federal state program that offers health coverage to eligible low income seniors, but frequently an individual only qualifies for Medicaid if he or she does a Medicaid spend down while a Medicaid.

Stand down can be a savvy strategy.

The rules and restrictions are complex and confusing.

Of course they are, UM, Medicaid spend down hold on.

I'm just breezing through this.

And the rules how an income spenddown works. Let's say your mother brings in \$800.

A month with.

The Social Security check and the Medicaid income limit in our state is 600.

Then you'll have to complete a \$200.00 spend down before Medicaid will pay those nursing costs. That can be tricky or easy to do depending right. Actually it doesn't sound too bad.

So you just spend down to.

You have to spin down to the amount that the limit would be for her to get on Medicaid to begin with.

So if she makes 1400 a month and this the Medicaid limit is like 1200, she would only have to spend \$200.00 a month to get to where Medicaid would help her, so so it doesn't sound too bad.

Me up for that.

It's not like you're.

Taking the whole check.

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But I would.

Call them like I said and just get to talking with them and they might be able to help you without her on the phone.

Uhm, if you want.

To just call and.

And get it like a preliminary, you know, figure out what you can find out by doing that, and then if they do have to get her, then you just have to go and see or get some ID too and.

And complete whatever you need to do with Medicaid, but.

OK.

You got a lot of coordinating coordinating to do with your family and her and the doctors and the nursing home too.

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Yeah OK, OK.

OK, well cited any other information that I don't know anything about.

Give me a call.

That's OK, yes, ma'am.

I'm here.

Thank you.

Thank you bye bye.

Bye bye.

00:01:12 Speaker 2

And, UM, healthcare.gov sent me an e-mail. I think I might be missing some information from my insurance, so I just wanted to make sure that you know, and they gave.

00:01:21 Speaker 2

Me until the 15th.

00:01:23 Speaker 2

So I'm just trying.

00:01:26

OK, yes ma'am.

They just get to specify which.

Thanks for your call to United Healthcare will revalue your business.

We have updated our menu options to further assist you.

Please listen carefully.

This call will be recorded for quality assurance.

Please select from the following menu options.

Brokers Press 1 customers Press 2.

For short term or Tri term plans, press one for hospital and doctor or health protector guard plans.

Press 2 for dental vision or ancillary.

Please enter your national producer number or plan A.

Your call will be recorded for quality purposes.

Thank you for calling United Health, one broker service department.

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Broker services:

Thank you, and I see that you entered your nPn.

Thank you for that.

That how can I help you today

UM who she joined a dental plan with United Healthcare last month and the effective date is 12/1.

Uhm, but she also joined a vision plan.

The plan A and she wants to make it to where the vision is a writer to the dental instead of her paying a separate premium for it.

I'm sorry, I don't have access to those policies, but don't worry, let me just transfer you to the correct department.

Please stay on the line.

OK, thank you.

Thank you.

Your call will be recorded for quality purposes.

Direct feedback from our customers is extremely important to us.

We utilize a random survey method to collect your thoughts about our service.

Would you please help us by answering one survey question immediately following your call.

Press 1 to participate or two.

To decline, we will connect your call.

Thank you.

Choose from a selection of music while you wait for contemporary press, one for Rock Press 2.

For Jazz Press, 3 for seasonal press, 4 for Silence Press 5.

When calling the broker service center, please make sure to have your national producer number handy.

We appreciate your patience to view current status and summary reports for your clients, please visit East or East or allows you to download brochures and applications and quote plans. Visit [www.com/broker](http://www.com/broker) to register or log in.

You may also fax applications to

Thank you for calling United Health one.

This is the broker service center.

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Thank you for calling broker services.

How are you?

Thank you and what can I help you with today?

I have a customer who has joined a dental and vision plan with United Healthcare last month.

I don't know how.

That she should have.

I don't know what happened, but she she wants to be on where the vision is.

A writer on her policy, and instead of paying a separate premium for it.

OK.

Alright, well let's take a look at that.

So we need to cancel.

It sounds like we need to cancel the vision standalone.

Yeah, if we can add it and just swap it out with the dental or just have the rider to the dental.

OK, what is the?

What is the dental ID number?

Do you have that?

Alright, thank you.

Alright, so I'm just looking at it right now so this is the dental primary plan.

This actually is the dental primary plan with vision, so it this does have vision on it already.

Oh wait, that says vision Plan B?

Uh, no, that's right.

Uh, so we.

Just need to cancel.

The vision plan then, uh, because I know, yeah, I think she might have probably got sent 2 links and then she accidentally filled out the one for the vision.

OK.

Is it possible that you?

Can cancel it.

The you mean the vision standard, not the writer.

Yeah, OK, yes I can cancel the vision standalone or withdraw it so we can.

Just a single.

We can do that.

OK.

Now I'm just going to get out of this dental plan here.

And what is the?

What is the vision standalone ID number please?

OK thank you.

All right, so I'm getting ready to do what I need to do on this one.

And see if we can cancel it, at least here.

Yeah, this has been.

In effect for a year now.

And we would.

The vision plan has.

The vision plane, right?

It started last year around this time and we can cancel this one as as of whatever the.

The pay in this case they paid through date of 131 so we can cancel it as of that date.

OK, we can't cancel it in the.

Middle of the month right now.

Uhm, I can actually cancel it earlier if you want, so we can cancel it with today being the last day of coverage, but I can't go back any further than that.

Yeah, if we can do that.

OK, alright, let's do that here.

Alright, so I just put the cancellation in for January 5th of 2022 as of 11:59 PM.

And I'm just kind of wrapping this cancellation up right now.

And then we'll send a letter out to our client, John here, within 7 to 10 business days.

And I'll go over the address here.

So the address that we have forward the letter

Perfect alright, and were there any other plans that the client had besides the dental?

Whether it's medical critical illness, disability, safeguard, health issue, anything else that we need to be cancelled?

No, Sir, that's it.

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OK alright, and was there anything else I can help with today?

Nope, that's it.

All right, well, we appreciate your business with us here at UH-1 and I hope you have a good afternoon.

You too alright thanks

OK bye.

I was just returning your call.

you called.

US earlier today.

OK.

You said you needed a new Humana card.

Well, yes, ma'am.

I don't know if I ever received it or not because I can't find it and I know I don't have one.

OK, well I'm going to go ahead and order you another one and it should be coming in the mail in in the next couple weeks.

OK, I appreciate it very much.

You're welcome.

I'm sorry my hearing is bad.

It's not bad, I hear you, but sometimes I can't distinguish with being sad.

Yes, Sir, yes Sir, but everything is taken care of.

It'll be in your mailbox soon.

OK, you need my address.

No Sir, I already have it.

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OK, thank you very much.

I really appreciate that.

No problem, you're welcome.

Alrighty, thank you so much.

OK, bye.

You always closed.

Every day on the Thursday and Friday of last week.

Huh, Yep, took a few days off.

Uh, and I tried calling last week.

See if we get some hope that we can get into another plan, yeah?

Absolutely I.

I mean, if they, you know it's underwritten, so they got to look at your health records and whatnot.

But other than that, I mean, you're healthy.

You don't smoke anymore, so it should be pretty simple to get it going for February 1st.

You don't think there's any way we can get on with anybody where both me and Judy.

Could get on up.

No, I don't think.

I think it's almost impossible to get, something I I tried.

I tried around everybody like I I tried to outsource it and see if anybody could do anything and it is not possible with 'cause she's taking a medicine for.

Uh, I don't know. There's a fib. Is is some kind of pacemaker A-fib or something that they consider it treatment.

Up until this day, even if it was done 10 years ago, they don't like it.

It's just just like I know now.

It's scared.

But I can probably get you something cheaper than what you were paying right now, and you will save money.

Hold on.

And I would go with the plan G if I were you.

Uhm well, 'cause you save more on premium.

Uhm, and you you know that you only have one out of pocket a year, which is 233 a year and after you pay that first 233, you're covered at a.

100% UM.

It's \$125.00 a month with AARP.

The F If you went with the F.

It would be.

Hold on.

159 with a RP.

And I call that 160, so that's \$2526 a month.

159 minus.

One 2534 \* 12408 dollars. So you pay.

233 for your deductible, and then you're covered at 100% with the G, So 408 is your.

Savings by going to G.

So you have to subtract 233 from that, and you're at 175. So even with the deductible paid, you still save \$175 a year.

If you pay your deductible every year.

Alright, let me think on it a little bit.

I mean do.

We have to do it right now or.

We need to do something before I would say the 15th so we can get everything going so you know when to cancel your Humana and whatnot.

If they approve you.

OK.

Let me think about it a little bit.

I'm just, you know I'm so \*\*\*\*\* \*\*\* with what happened.

OK.

I am too and it's frustrating.

So I'm thinking about calling in my payment every day and month.

I mean, it's.

Bank draft is better.

Yeah, Oh yeah, I I agree, I agree.

Uh, I'm old school.

I guess, but yeah, that's.

That's probably way better, yeah?

Probably if we change over somebody, I'll.

Probably do that.

Right?

Alright my buddy.

I holla at you again.

It's getting scary.

Thank you

Bye thank you.

Bye bye bye bye.

How are you?

Hey, I'm well.

I had sent.

You an e-mail at the beginning the week Tim has a doctors appointment first thing in the morning and he still hasn't received his new insurance cards and I know they're going to want his insurance card 'cause it's his first visit with this doctor.

OK.

How do I go about getting that?

Let me try to find it.

Uhm, hold on just a second.

Sorry, I didn't call you sooner, I just.

It's been hectic and every time I.

I sent the e-mail and then I kept thinking.

Oh, I got.



A call I got a call and then.

I'm sorry it must have got buried.

I know you're busy too.

Oh, I understand how that happened, so that's why I've been meaning to call and I just.

Have you ever logged into your account online?

Probably not.

OK, so do you have your old card from before?

So you got.

That, but you didn't get UM, how do you pay your premium normally?

It's automatically drafted out of my checking account.

OK.

Uh, hold on.

Let me see if I can if I can get your member ID number then we'll be able to get you a temporary card but hold on just a second, let me try to find it.

'cause I have I have well.

I have a group number, so I have his schedule of benefits but they didn't send me.

I don't know if they would have the member ID number on there. It'd be like an XUQ number that's on the front of it.

Uhm no.

I have a subscriber contact number and a group number.

I miss it.

I wonder if.

'cause is it a different network than the one you were previously on?

I'm bout to find it I'm.

Just speaking out loud here.

That there was the same.

See, that's that.

Network, then the the cards you had before would work the same and they wouldn't have sent you new cards.

If it's a different network.

It went.

I think it's the same.

Well, OK, so we went from a basic plan to a gold plan, but I think it was still the same.

It is still, yeah, uh, glue connect.

Blue Cross Blue shield bag.

Yeah alright hold on.

Blue POF scope, but then I think we put him on one and.

And me and let me don't wanna have.

You on the other?

Yep, that's right, OK.

Alright, bear with me.

Oh, see I.

Do have a shortcut to?

Pay bills under new hires enrollment.

You think Blue Cross would make this easy, but they don't.

Here we go live.

Uh, it's your husband name, right?

Right.

Member ID number.

Hold on my dog's making a bunch of noise.

I got this member ID number right here.

OK.

And that's the doctor should use that.

Before it though.

That appears on the Blue Connect savings plus.

With the \$1900 deductible.

Let's connect here we go.

That group ID number should be important that you said earlier, UM.

He said there is like a uh, group number and then a group ID number.

Admin member.

That's right, Yep, that's right.

Then a subscriber contract number.

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And then.

Right?

That's on his schedule of benefits.

OK, that's his member ID number that he needs to give to the doctor.

I'm trying to order him a new ID card right now.

Uh, with that number I don't know if it's going to let me.

Or not, he should have.

Got something but.

I think he's.

Probably on the same 'cause the cards that he's used before.

Says it was ordered on and it's still not shipped yet. Please allow 10 days from date ordered before you reorder for that Member, so I can't even order him one because it was ordered on the 3rd.

So, but that it's here's the here's this member ID number.

That's what you're going to use at the Doctor says.

If it's the same number, then you don't need to change anything like.

That's just use that card at the doctor's office.

If it's not the same number.

Then you should have cards in like the next couple weeks.

OK next week like I give it a week.

But it's.

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That's all I can do for right now.

OK, and I have.

I'm just going to have.

Him take.

His schedule of benefits with him so that way if they have any questions.

They can see everything right there in his paperwork.

Yeah, and they should have Blue Cross number.

The provider line has like on you know speed dial.

Uh, which they can verify his benefits that way too.

And found doctors.

Let's do this.

Offices are usually.

And they might not even do that so.

Right?

So sounds good.

Yes, this is the orthopedic for his shoulder so.

We'll see how it goes.

OK, so you were able to get a doctor that was in network.

The bone and joint.

Yes, yes.

OK good good deal.

Good to know 'cause I know that the other one didn't take it.

And he was one that was.

Right this one was he was.

By our chiropractor referred kinda him.

Right?

Well, I was like.

OK, well then that sounds good so.

That works.

We'll see how it goes here.

So hopefully that'll work well.

I appreciate it.

Thank you so much and I'll just let him know we should be receiving the card.

Just let me know it should be within a week it says please allow 10 days from the 3rd so should be there pretty soon.

But you know what can you do?

I really appreciate it you.

Have a good evening.

You too good evening.

Bye bye.

For calling the ambetter broker sales department, please listen carefully as our menu options have changed.

If you know your parties extension.

Please dial it now.

For member payments press one application study web support Commission inquiries and status of producer Broker Agreement Press, 2 if you are an insurance agent or broker and need to speak with a sales representative press 3.

If you are a resident agent in Arizona, Kansas Nevada, New Mexico, or Washington, Press 1 all others press 2.

This call may be monitored or recorded for training purposes.

Thank you for your patience all representatives are on the phone at this time, please continue to hold and a representative will be with you shortly.

Thank you for.

Your patience all representatives are on the phone at.

This time, please.

Continue to hold and a representative will be with you shortly.

Thank you for your patience.

All representatives are on the phone at this time.

Please continue to hold and a representative will be with you shortly.

Hey Bri.

Thank you for your patience.

All representatives are on the phone at this time.

Please continue to hold and a representative will.

Plastic covers.

Be with you shortly.

Thank you for your patience.

All representatives are on the phone at this time.

Please continue to hold and a representative will be with you shortly.

They bought me.

Thank you for your patience.

All representatives are on the phone at this time.

Please continue to hold and a representative will be with you shortly.

You're like a database.

In your index Fern.

Thank you for your patience.

All representatives are on the phone at this time.

Continue to hold and a representative will be with you shortly.

Thank you for your patience.

All representatives are on the phone at this time.

Please continue to hold and a representative will be with you shortly.

Thank you for your patience.

All representatives are on the phone, if it's.

Hello, my name is.

Please continue to.

Hold and a representative will be with you shortly.

Thank you for.

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Your patience all representatives are on the phone at.

This time, please.

Continue to hold and a representative will be with you shortly.

Thank you for your patience.

All representatives are on the phone at this time.

Please continue to hold and a representative will be with you shortly.

Second, I'm good.

If I hang up on you.

I'm on the other line.

I got an e-mail just a second ago.

Hey guys, only billing has one that's telling.

That existed on.

The group docs for has been used for access to access through by several contacts.

Thank you for your patience.

All representatives are on the phone at.

This time please continue.

He had.

A different question.

To hold and a representative will be with you shortly.

Main e-mail

Having twice

You have like a different e-mail.

Even if it's first right now.

Yeah, I I know I've I've never heard of that problem before.

Thank you for your patience.

All representatives are on the phone at this time.

Please continue to hold and a representative will be with you shortly.

I thought I.

Did it?

Feeling free.

OK, hold on I'm looking at.

The application right now and.

If it's that one, maybe?

We can just.

Use thank you for your patience.

All representatives are on the phone at this time.

Please continue to hold and a representative will be with you shortly.

And changing countries.

At the same time, saying that separation.

Do you have another e-mail that goes to set sets focus?

Do you like rainbow?

Thank you for your patience.

All representatives are on the phone at this time.

Please continue to hold and a representative will be with.

You shortly yeah.

I'm sorry.

You should be able.

To change it after everything said and done, yeah.

Finally, someone else.

Thank you for.

Your patience all representatives are on the phone.

At this time, please.

Continue to hold and a representative will be with you shortly.

OK.

We'll use that, and then we'll we'll.

Correct it after.



Everything is said and done.

I'm sorry.

I know it's every course that I write up that big they have.

All these crazy.

Issues that I've never dealt with.

2nd Thank you for your patience.

All representatives are on the phone at this time.

Please continue to hold and a representative will be with you shortly.

We will.

Yes, ma'am.

Thank you.

Bye bye.

I can't get it.

Thank you for your patience.

All representatives are on the phone at.

This time please continue.

To hold and a representative will.

Be with you shortly.

2nd Thank you for your patience.

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Please continue to hold and a representative will be with you shortly.

I I emailed you.

A copy of your application.

Oh, I'm sorry a.

Copy of your card here too.

I'm sorry I'm on I'm on.

The other line right now.

It's getting better.

I'm on hold so I'm trying to.

Find out about.

The that that question you had about the Teladoc or whatever so.

So as soon as I.

Get an answer to them, I'll.

2nd Thank you for your patience.

I'll call you back.

I just want to let you know.

All representatives are on the phone at this time.

Please continue to hold and a representative will be with you shortly.

Yes, ma'am.

I'll find out for you.

Yes, ma'am.

Thank you for your patience.

All representatives are on the phone at this time.

Please continue to hold and a representative will be with you shortly.

Thank you for your patience.

All representatives are on the phone at.

This time, please.

Continue to hold and a representative will be with you shortly.

Thank you for your patience.

All representatives are on the phone at.

This time continue.

To hold and a representative will be with you shortly.

Thank you for your patience.

All representatives are on the phone at this time.

Continue to hold and a representative will be with you shortly.

I can't get in.

Thank you for.

Your patience all representatives are on the phone at this time.

Continue to hold and a representative will be with you shortly.

Well done.

Second, hey, it's me know.

Hey, I'm I'm on this is junior.

I'm on the other line, I'm the.

Only one that can answer.

So I'm saying.

Can I call you back in like 5 minutes whenever I get it?

Whenever I get off tomorrow.

OK.

Yes Sir, bye bye.

This could affect the wildlife here.

Thank you for your patience.

All representatives are on the phone at this time.

Please continue to hold and a representative will be with you shortly.

Thank you for your patience.

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Thank you for your patience.

All representatives are on the phone at this time.

Please continue to hold and a representative will be with you shortly.

Thank you for.

Your patience all representatives are on the phone at this.

Time, please continue.

To hold and a representative will be with you shortly.

Thank you for your patience.

All representatives are on the phone at this time.

Continue to hold and a representative will be with you shortly.

Thank you for your patience.

All representatives are on.

The phone at.

This time, continue to hold and a representative will be with you shortly.

2nd Thank you for your patience.

All representatives are on the phone at this time.

Please continue to hold and a representative will be with you shortly.

Thank you for your patience.

All representatives are on the phone at this time.

Please continue to hold and a representative will be.

With you shortly.

Thank you for your patience.

All representatives are on the phone at this time.

Please continue to hold and a representative will be with you shortly.

Thank you for your patience.

All representatives are on the phone at.

This time please continue.

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To hold and a representative will be with you shortly.

Thank you for your patience.

All representatives are on the phone at this time.

Please continue to hold and a representative will be with you shortly.

2nd Thank you for your patience.

I got it.

All representatives are on the phone at.

This time, please.

Continue to hold and a representative will be with you shortly.

Here we go, my picking up.

If you are calling to find out the status of your contracts and appointments, please log into your broker portal to view the status, please follow the instructions in the e-mail that was sent to you.

If your contract is already signed, submitted, or countersigned, you may disregard the e-mail.

This call may be monitored or recorded for training purposes.

Thank you for your patience.

All representatives are on the phone at this time.

Please continue to hold and a representative will be with you shortly.

Make pie.

Thank you for your patience.

All representatives are on.

The phone at.

This time, please continue to hold and a.

Representative will be with you shortly.

Thank you for your patience.

All representatives are on the phone at.

This time please continue.

To hold and a representative will.

Be with you shortly.

Thank you for your patience.

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All representatives are on the phone at this time.

Please continue to hold and a representative will be with you shortly.

If I wanted to.

They could be.

Thank you for calling Ambetter speaking.

Can I help you?

Hi, my name is

I'm calling regarding a customer she she said she got a phone call this morning about Teladoc on her health insurance and that she must do it in order to go see a doctor.

Is that true?

Uh, I wouldn't.

Must fear.

Your clients page first can I have your number, Sir?

Just a moment can.

I have, have you checked the Members portal to see what planter enrolled in?

In your broker portal.

Yeah, the name of the person is.

I have her member ID number or policy number.

I don't know.

The moment I pulled up, you had members date of birth.

OK.

Uh, yes.

So the plans you have her enrolled in is for the virtual access only.

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So yes, she has to.

Do a teledoc before she goes to a doctor.

Before any doctor, like every time she goes.

Essentially, yes, so that's why she says such a low premium is that the virtual doctor eliminates.

I don't want to use the word wasteful, but unnecessary visits to the doctor.

Essentially, they get to.

Virtually we use it for the position, so that if it's just.

You know a cold or nothing.

That's too symptom.

Nothing too chaotic.

They would advise them not to.

Go to the to the.

To ER's and urgent care or whatnot.

So, if you have an emergency, you must call teledoc.

Like if with different utilization.

You have a heart attack, you got to.

Of course, emergencies are different situation.

Emergency, no matter what plan you enrolled in, you can go to the emergency room immediately.

OK, so she wants to go see her primary care physician for like a checkup.

So, who does she call?

To do this, Teladoc.

Just a moment, let me clarify it for you.

And is there like a long waiting period and you know you must wait a couple months before you even get an appointment and then you can't go see a doctor in that amount of time because?

You're waiting on Teladoc

I don't think that I think that.

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Long, uhm, you bring me a moment.

Bipolar for you.

OK.

I'm going to transfer you to.

You're still signed up.

She'll be able to give you more information about the plan.

And the wait time person, OK?

OK.

Have a wonderful day.

Ambetter broker sales associate in speaking.

Uhm just got a phone call from one of our customers and.

She said that.

She had to do Teladoc in order to.

Go see a.

Doctor and we didn't even know that it must be new.

Thing this year.

'cause all the other.

I mean last year none of that we didn't have.

To do that?

So, I'm trying to figure out.

What to tell our customers.

That that they must.

They have to wait for Teladoc before they can go see any other doctors.

Is that right?

So no, they shouldn't have to. Teladoc is offered at \$0.00 copay per all of our plans.

Aside from HSA plan now, did she sign up for the virtual plan? I know we offer that in Texas.

Yeah, like all of them like in in Mississippi it's the only like affordable plan compared to what they were paying last year.

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And that's the only affordable plan that they could get.

So they're all all of our customers are pretty much on the virtual plan now.

They're all low income.

OK.

So let me take it, yeah, 'cause we have our virtual plans for both Mississippi and Texas.

So if they signed up for that plan then yes, they will have to visit with the Teladoc.

OK, and what's the process for that?

So and I can pull this up here, I'm happy to send over additional information over to you if you'd like the e-mail, but basically.

They would have to sign up for an account through Teladoc.

It's a pretty seamless process thereafter, but they would have to create an account and then connect with a a provider.

Now they can go see a brick and mortar PCP, but it would be I believe, a copay that they'd have to pay, but I'm happy to send over.

You know additional emails and that link that they can register, so they basically just create an account and then be.

Able to be connected with the provider.

OK, there's not just a phone number that they can call to get it done.

Let's put that up here for you.

Like all these people don't have any e-mail addresses or you know they're not.

Very technically savvy.

Sure, OK, let me pull this up here.

Alright, so.

See, this is what it.

Says here on the summary of benefits for the for her plan, uhm.

It says that.

It's \$0.00 virtual primary care, \$0.00 virtual urgent care, but does that mean for her to go see her regular primary care doctor, which it does say \$15 copay deductible does not apply.

Does that mean that?

She's not forced to have to use the Teladoc just to go see her regular primary care. She can just pay the \$15.

Copay as she wants.

Correct, OK, that's the main thing.

I'm just making sure that our customers like if they want to go see a specialist 'cause something serious is happening and the doctor can push them in for like tomorrow.

They don't have to.

Call their tell it like Teladoc.

Just to get permission to go see their specialist.

No. 'cause they felt that option to go into the brick and mortar and pay whatever you said it was at \$15.

So so yes, they don't necessarily have to get that from there.

From the virtual in order to go see in person.

I got you.

I was confused.

I thought this is like a new thing that they had to do.

It was like a a necessity.

So if that's the.

Case then it's no big deal and I'm sure they won't.

Mind \$15 copay so.

That works, that that's a good one, but.

If you can change it.

OK.

No problem, I'll both came up, so I'll go ahead and send it over to both, but I'll send you this link.

It has the number and everything else.

But yeah, like you had it correct, so as long as they go to see in person and they pay that copay then they they should be all set.

Got it, thank you so much, I appreciate it.

OK, no problem.

Have a nice day.

You too bye bye.

Bye bye.

Hello sorry I didn't mean to hang up on you.

All right, here we go.

Ambetter from Magnolia health plan.

But I continued in Espanol O prima e ocho.

For any language other than English or Spanish, press 1.

You want me to do it?

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](http://Andbetter.magnoliahealthplan.com). If you are a current or new Member, Press 1 provider press 2 broker press 3.

As a health partner, we're committed to providing the latest COVID-19 vaccination information. The COVID-19 vaccine is being distributed in a phased approach and is no cost to you.

Some of the vaccines are being given in two.

Doses don't worry.

You will receive a COVID-19 vaccination record card to keep track.

This will help remind you of which vaccine you received and when you are scheduled for your second dose. If you need help with scheduling transportation to get your COVID-19 vaccine, or have any additional questions, please call member service.

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 1 for questions about your band. Better Invoice Press 2 your entry was invalid. Please try again to make a payment. Press 14.

Please hold while I transfer you to our payment system.

Please hold while your call is transferred.

To locate your account, I'll need some information.

To enter your Member ID, press 1 to enter the last four digits of your Social Security number, the date of birth and please enter the numeric portion of your Member ID followed by the pound sign.

Enter your 5 digit ZIP code followed by pound.

Please enter your birthdate as a 2 digit month, 2 digit day and four digit year followed by pound.

For example.

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If this information is correct, press 1.

Re enter the information.

You may experience a slight delay while we locate your information. Your current balance is \$107.14 and is due on January 31st, 2022.

To pay your current balance, press 1.

To pay a debt to pay by debit or credit card which includes your my health pays card, press 1 to pay by Check Press 2.

I did not.

I did not understand what you said.

Please try again to pay by debit or credit card which includes your muscles.

Paste cartrette to get started.

Enter your card number followed by pound.

Did you got it?

And preparation.

OK, let me try it again.

To get started, enter your.

Hang in saying sorry about that.

Let me try to get them on the phone again.

I just want to try something different.

I want to.

Get a human being to take our payment so hold on.

Ambetter from Magnolia health plan.

Para continuar en Espanol, o prima e ocho.

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](http://Andbetter.magnoliahealthplan.com). If you are a current or new Member, Press 1 provider press 2 broker.

Press 3.

As their health partners were committed to providing the latest COVID-19 vaccination information, the COVID-19 drug scene is being distributed in a phased approach and is no cost to.

**For more information, visit us at <https://www.JohnTAllen.com>  
We look forward to helping you with ALL your insurance needs!**

You some of the vaccines are being given in two doses. Don't worry, you will receive a COVID-19 vaccination record card to keep track. This will help remind you of which.

Received and when you are scheduled for your second.

Dose if you need help with scheduling transportation to get your COVID-19 vaccine or have any additional questions, please call member services.

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 man better invoice.

Press 2 or for all of let me get someone to help you.

This call may be monitored for quality assurance please.

Hold while your call is transferred.

You gotta be kidding me.

They hung up on us.

Can we go online? Hey.

Yeah, I wish we could, uhm.

Let me see if it'll let me.

View correspondence no.

Policy spans.

Be really smart if.

They did let me do that.

Order ID cards payment invoices.

Alright, just uh.

Quick pay hold on.

I think I might have figured it out.

Policy number.

Got it alright.

Yeah, I can do it.

I think I.

I think I can do it, uh, let.

Me try it in tank.

Yeah please.

OK.

Uh, is it letting me do?

That no, it's not.

Or did you?

Did you take it down?

No OK, hold on.

The policy number that you would give to a doctor or pharmacist would be.

Oh, I'm waiting for it to come up.

It is you.

Correct and I.

I'm going to e-mail you.

The ID card while you're waiting for it in the mail.

ID cards for Ambetter.

Right?

And that should be it.

Yep alright, I just sent it name but it works for the whole family so it doesn't matter.

Yeah, did you set-up for autopay?

I did not, no, it didn't give me the option to, so you might have to do that later on, but you're going to be paid up for January and February, so uhm.

I think it'll be.

I think that's right, right?

'cause you didn't have Ambetter in December.

Did you ever call Delta dental?

OK, if you want to do demo because I did sign you up for it, but it's up to you if you want to pay it or not.

Yeah, I'll talk to daughter and see they have.

That's 80.

Doctor, dentist in Atlanta and all that, and then I'll get back with you.

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OK.

OK sure, just let me know.

And these aren't too.

I mean, I need them too.

I think it's cheaper for me to buy them like that.

The family pack it.

Yes, ma'am.

For my daughter.

Yes, ma'am.

Alright, well that's it you.

Got your cards?

And if you have any trouble, just let me know, but that should work.

You should be good to go right now, so you're all paid up and good to go.

Thank you, thank you very much, John.

Yes, ma'am, but you should get a.

You'll get a bill every month around half around the middle of the month from Ambetter.

Yeah, but I think I want to set-up autopay easier for me.

Yeah, yes, ma'am.

Uh, once you if you have your card.

If you go and log in online to Ambetter, you should be able to set it up autopay if you.

Go to your invoices.

OK, thank you,

Thank you very much.

Yes ma'am.

Yes ma'am, I understand.

Bye bye.

Bye bye.

00:00:07

Uh, I think the United Healthcare on Friday and they did fix it.

00:00:11 Speaker 1

I don't know how it happened to begin with, it should have just been the one application.

00:00:16 Speaker 1

Right, well, I wasn't sure.

00:00:19 Speaker 1

OK, I wasn't sure at first I thought maybe it was some kind of crossover thing, but then when it happened again in January, I was like this can't be right.

00:00:28 Speaker 1

No, so they merged it on.

00:00:30

Friday I I got them to.

00:00:30

Friday I I got them to.

00:00:31

Merge it up so it's just one one policy.

00:00:32 Speaker 1

OK.

00:00:34 Speaker 1

OK, well thank you so much.

00:00:36 Speaker 1

Yes ma'am.

00:00:39

Bye bye.

OK.

Now I'm just going to get out of this dental plan here.

And what is the?

What is the vision standalone ID number please?

OK thank you.

All right, so I'm getting ready to do what I need to do on this one.

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And see if we can cancel it, at least here.

Yeah, this has been.

In effect for a year now.

And we would.

The vision plan has.

The vision plane, right?

It started last year around this time and we can cancel this one as as of whatever the.

The pay in this case they paid through date of 131 so we can cancel it as of that date.

OK, we can't cancel it in the.

Middle of the month right now.

Uhm, I can actually cancel it earlier if you want, so we can cancel it with today being the last day of coverage, but I can't go back any further than that.

Yeah, if we can do that.

OK, alright, let's do that here.

Alright, so I just put the cancellation in for January 5th of 2022 as of 11:59 PM.

And I'm just kind of wrapping this cancellation up right now.

And then we'll send a letter out to our client, John here, within 7 to 10 business days.

And I'll go over the address here.

So the address that we have forward the letter

Perfect alright, and were there any other plans that the client had besides the dental?

Whether it's medical critical illness, disability, safeguard, health issue, anything else that we need to be cancelled?

No, Sir, that's it.

OK alright, and was there anything else I can help with today?

Nope, that's it.

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All right, well, we appreciate your business with us here at UH-1 and I hope you have a good afternoon.

You too alright thanks

OK bye.

I was just returning your call.

you called.

US earlier today.

OK.

You said you needed a new Humana card.

Well, yes, ma'am.

I don't know if I ever received it or not because I can't find it and I know I don't have one.

OK, well I'm going to go ahead and order you another one and it should be coming in the mail in in the next couple weeks.

OK, I appreciate it very much.

You're welcome.

I'm sorry my hearing is bad.

It's not bad, I hear you, but sometimes I can't distinguish with being sad.

Yes, Sir, yes Sir, but everything is taken care of.

It'll be in your mailbox soon.

OK, you need my address.

No Sir, I already have it.

OK, thank you very much.

I really appreciate that.

No problem, you're welcome.

Alrighty, thank you so much.

OK, bye.

You always closed.

Every day on the Thursday and Friday of last week.

Huh, Yep, took a few days off.

Uh, and I tried calling last week.

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See if we get some hope that we can get into another plan, yeah?

Absolutely I.

I mean, if they, you know it's underwritten, so they got to look at your health records and whatnot.

But other than that, I mean, you're healthy.

You don't smoke anymore, so it should be pretty simple to get it going for February 1st.

You don't think there's any way we can get on with anybody where both me and Judy.

Could get on up.

No, I don't think.

I think it's almost impossible to get, something I I tried.

I tried around everybody like I I tried to outsource it and see if anybody could do anything and it is not possible with 'cause she's taking a medicine for.

Uh, I don't know. There's a fib. Is is some kind of pacemaker A-fib or something that they consider it treatment.

Up until this day, even if it was done 10 years ago, they don't like it.

It's just just like I know now.

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.

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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.

Okay thank you.

Thank you

Bye Bye

I'm gonna try to keep it together OK.

Is this junior or?

Senior I'm talking to.

This is junior.

All right?

The patient is about to Go at the hospital.

I'm sorry, miss client.

Please just call me my first name.

OK, so OK.

So when I'm calling hold on just a second.

Alright, so I'm calling about my husband. OK, so my husband turned 66 in June.

And he's eligible for full Social Security at 56 and four months.

OK.

Alright, so.

Right now he's on my insurance.

Of course, he's eligible for Medicare right now, but I don't know that that's the best thing to do.

I mean, I don't know anything about anything.

All right, we have we have Blue Cross Blue shield.

Federal PPO, despite my retirement insurance.

OK, so I don't know if it's best for him to go on Medicare now or should we wait till he retires?

What do you pay it for him every month?

And then get it.

I I have this I have just.

One payment that I make.

That is good for me and him and my son and I have no idea.

That's the question.

Uhm, because it would cost you it normally for most people, if your income is less than 100,000 a year, or 120 if you're married.

It would be \$170 a month for Part B, and you know that that's that's what he would have to pay to go on Medicare and we can get him an advantage plan.

Great, which is why we haven't gone on Medicare.

That's why we haven't gone on Medicare 'cause it's like that's stupid to pay more money, right?

Yes, yes. So well you would pay 170, but that's the question is if you did that.

Would you pay less for your work?

Insurance is the money that you pay that one premium you pay every month.

Would that decrease if you put him on Medicare?

And by how much?

Because if you're paying 300 a month and the most of that premium is because of him and it's like \$250 a month that you're paying.

No, that's not the way it works.

On his behalf.

That's not the way it works because I'm on federal, so it, you know it wouldn't.

It's a lot cheaper.

Yeah yeah, so chances are I mean, as long as you can keep them on the policy with you, then it's probably better to keep him where he's at. As long as the co-pays and the out of.

Pockets aren't too much.

Right, OK, so when when he starts on Social Security?

When he is 66 and four months.

Later this year.

OK, so then he's going to go on full security.

Right?

So do they all do they automatically take out Medicare payments?

They might automatic. I mean he's turning 66.

Engine yeah they would have.

They would have already had done it.

I mean, we don't wait, OK, we already have the.

Our insurance company saying, oh.

We're not payment yet.

Does he have extra insurance?

Was like no, he doesn't have Medicare or no, you know, please pay.

Right?

We because we don't have Medicare.

'cause I'm not paying extra for Medicare.

I don't need to pay extra for.

That exactly and as long as the insurance company is.

OK with that.

With you not getting Medicare, then everything should be fine.

Just leaving it the way it is, but if he hasn't signed up for Medicare when he first turned 65 and he's he already has.

Credible coverage.

They're not going to automatically sign him up for Medicare when he turns 66 or anything, or even whenever he signs up for Social Security.



They would have done that if he did it at 65, but at 66 they wouldn't. They're not going to do that.

You have to actively try to sign up for Medicare at this point for him, so you're fine just leaving it.

The way it is, sign up for Social Security.

Make sure that however you're signing up for Social Security for him, whether it's online or.

Going to the.

Office or talking to them on the phone.

Just make sure they understand that he does not want to sign up for A or B or just for any Medicare at all.

No, no.

So are we going to get a penalty for trying to sign up for Medicare off?

No, because he's already covered. Nope, because he's already covered. He has credible coverage right now through his three-year work.

That that works as a substitute, and whenever he does need to get off, if he ever does need to get off your insurance, he can do it whenever he wants, so he he's fine.

OK, so it's it's not going to.

He has checked.

Be OK, OK so.

This is my question when he.

When he gets on Social Security.

At 66 and four months.

Are they not automatically going to put him on Medicare?

No, they put automatically put you on Medicare at 65 if you're. If you're getting Social Security at 65, but after your 65th birthday they're not going to automatically do anything, but you have to actively try to sign up for it, but you want to tell 'cause he's going to sign up for Social Security in a few months, right? When he turns 65?

When he turns.

66 he's already 65 plus.

1966, huh?

Right, but he he's going to sign up for Social Security for the first time.

When he turns 66 so whenever he does that, just make sure to tell Social Security that he's not signing up for Medicare. They they shouldn't automatically sign him up, but I would just tell them just to be 100% sure just to be on the, you know, say that you don't want.

Adding here.

But would it be better for him to sign up for Medicare so he could do this document?

Now, 'cause he's paying 170 a month compared to whatever he's paying with you right now.

OK.

But I mean we have deductibles, but I mean.

I I don't know, I don't know.

It would be.

\$170 flat it would be \$0.00 for an advantage plan and he wouldn't have any deductibles per southeast, but he would have, you know, pay \$30.00 at a specialist office.

Uhm, pay a couple you.

Know \$100 at the hospital every day you're in the hospital so he does have.

Out of pocket.

It's it's just.

There's no deductible.

OK so but would you guys be able to look at like what we already have and see if it would be cheaper?

You can, yeah, if you can find like a copy of of your current plan so I know what the deductible is for him, then I might be able to give us some better information.

OK.

'cause we?

I mean we have a a good plan, but I mean we.

Still gotta pay.

Out of pocket you know, I mean.

It depends.

But it could be that he's better. I mean, if 'cause if you're paying less than \$100 a month for your current policy. I mean, that's pretty good for a family, you know.

Right?

Well, what what our son is about to be dropped off 'cause he's going to be turning 26 in January and so I don't know how much we're paying.

I'm on, I'm gonna have to look at that, but I have a delay in learning my raise.

What's coming out from the federal government, you know?

So I don't.

I don't really know exactly what I'm saying.

But I'm I'm gonna need your help.

HR states our department that's their job, you know, human resources to tell you.

Uhm, what version?

Are you kidding me?

The father.

Oh, are you kidding me?

I worked for the federal government for 30 years and you want to tell me that?

That's \*\*\*\*\* ha ha ha

There's gotta be.

OK.

Somebody to talk to though.

There's gotta be somebody that can give you an answer on how much you're supposed to pay every month.

UM, for the family.

Well, I'm gonna get that statement, but they have sent me a text message saying oh this annual statements are late coming out.

OK so I might get it by I don't know like may.

Something like that I don't know.

But you're not in a time constraint for your husband.

Like I'm pretty sure.

You can drop him off of your policy at any point at the beginning of every month, so you can.

He can leave whenever he wants to, and I can sign him up for Med or we can sign him up for Medicare to start on the day that he loses coverage or that you plan to drop him from your coverage so you're not in a.

Time constraint.

But at that point, we're going to have to pay for Medicare, and so that's that's my whole point.

True, yeah, that's if you decide, yeah.

So we we do need to find out.

Right, and that's my whole point maybe.

Maybe what I'm paying is already good enough and they don't need to be.

It probably is.

Hey, you know for us?

But you need to find, uh, if you can find a copy of what your benefits are, it might even tell you on your card, UM, your insurance card.

It'll tell you what your deductible is per person.

The individual deductible, and that might give.

Well, I know I know what that is.

Us a better.

But then tell me what I'm paying for a monthly premium.

Right, yeah, that's good to know.

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Well, it's like go go have dinner with your wife face up all y'all need to have a good night.

OK.

Yes, ma'am, thank you.

OK and pray for the patient says she's not good she was.

I will.

Here for a year.

She went back.

She broke her hip.

She got 'cause and she had stroke.

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And it's not good.

I'm sorry, my client somebody called me somebody called me a couple months ago.

I think it was.

One of your could you have a sister?

He is, he is my husband sister yeah.

OK, yeah, I I somebody called me a.

Couple months ago.

About her and was telling me what was going.

On and I tried to help.

As best as I could, but.

Yeah, I'll pray for.

No, it's not good.

Yes, ma'am.

Alright, you take care.

You too bye.

Right, but.

For calling the Ambetter broker sales department, please listen carefully as our menu options have changed.

If you know your parties extension.

Please dial it now.

For member Payments, Press 1 application study Web Support Commission inquiries and status of producer broker agreement.

Press 2 If you are an insurance agent or broker and need to speak with a sales representative Press 3.

If you are a resident agent in Arizona, Kansas Nevada, New Mexico, or Washington, Press 1 all others press 2.

This call may be monitored or recorded for training purposes.

Thank you for your patience.

All representatives are on the phone at this time.

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Thank you for.

Your patience all representatives are on the phone at.

This time, please.

Continue to hold and a representative will be with you shortly.

Thank you for your patience.

All representatives are on the phone at this time.

Please continue to hold and a representative will be with you shortly.

Hey Bri.

Thank you for your patience.

All representatives are on the phone at this time.

Please continue to hold and a representative will.

Plastic covers.

Be with you shortly.

Thank you for your patience.

All representatives are on the phone at this time.

Please continue to hold and a representative will be with you shortly.

They bought me.

Thank you for your patience.

All representatives are on the phone at this time.

Please continue to hold and a representative will be with you shortly.

You're like a database.

In your index Fern.

Thank you for your patience.

All representatives are on the phone at this time.

Continue to hold and a representative will be with you shortly.

Thank you for your patience.

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Thank you for your patience.

All representatives are on the phone, if it's.

Hello, my name is.

Please continue to.

Hold and a representative will be with you shortly.

Thank you for.

Your patience all representatives are on the phone at.

This time, please.

Continue to hold and a representative will be with you shortly.

Thank you for your patience.

All representatives are on the phone at this time.

Please continue to hold and a representative will be with you shortly.

Second, I'm good.

If I hang up on you.

I'm on the other line.

I got an e-mail just a second ago.

Hey guys, only billing has one that's telling.

That existed on.

The group docs for Kevin Irwin has been used for access to access through by several contacts.

Thank you for your patience.

All representatives are on the phone at.

This time please continue.

He had.

A different question.

To hold and a representative will be with you shortly.

Main e-mail

Having twice

You have like a different e-mail.

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Even if it's first right now.

Yeah, I I know I've I've never heard of that problem before.

Thank you for your patience.

All representatives are on the phone at this time.

Please continue to hold and a representative will be with you shortly.

I thought I.

Did it?

Feeling free.

OK, hold on I'm looking at.

The application right now and.

If it's that one, maybe?

We can just.

Use thank you for your patience.

All representatives are on the phone at this time.

Please continue to hold and a representative will be with you shortly.

And changing countries.

At the same time, saying that separation.

Do you have another e-mail that goes to set sets focus?

Do you like rainbow?

Thank you for your patience.

All representatives are on the phone at this time.

Please continue to hold and a representative will be with.

You shortly yeah.

I'm sorry.

You should be able.

To change it after everything said and done, yeah.

Finally, someone else.

Thank you for.



Your patience all representatives are on the phone.

At this time, please.

Continue to hold and a representative will be with you shortly.

OK.

We'll use that, and then we'll we'll.

Correct it after.

Everything is said and done.

I'm sorry.

I know it's every course that I write up that big they have.

All these crazy.

Issues that I've never dealt with.

2nd Thank you for your patience.

All representatives are on the phone at this time.

Please continue to hold and a representative will be with you shortly.

We will.

Yes, ma'am.

Thank you.

Bye bye.

I can't get it.

Thank you for your patience.

All representatives are on the phone at.

This time please continue.

To hold and a representative will.

Be with you shortly.

2nd Thank you for your patience.

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Mr. Solomon.

I I emailed you.

A copy of your application.

Oh, I'm sorry a.

Copy of your card here too.

I'm sorry I'm on I'm on.

The other line right now.

It's getting better.

I'm on hold so I'm trying to.

Find out about.

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The that that question you had about the Teladoc or whatever so.

So as soon as I.

Get an answer to them, I'll.

2nd Thank you for your patience.

I'll call you back.

I just want to let you know.

All representatives are on the phone at this time.

Please continue to hold and a representative will be with you shortly.

Yes, ma'am.

I'll find out for you.

Yes, ma'am.

Thank you for your patience.

All representatives are on the phone at this time.

Please continue to hold and a representative will be with you shortly.

Thank you for your patience.

All representatives are on the phone at.

This time, please.

Continue to hold and a representative will be with you shortly.

Thank you for your patience.

All representatives are on the phone at.

This time continue.

To hold and a representative will be with you shortly.

Thank you for your patience.

All representatives are on the phone at this time.

Continue to hold and a representative will be with you shortly.

I can't get in.

Thank you for.

Your patience all representatives are on the phone at this time.

Continue to hold and a representative will be with you shortly.

Well done.

Second, hey, it's me know.

Hey, I'm I'm on this is junior.

I'm on the other line, I'm the.

Only one that can answer.

So I'm saying.

Can I call you back in like 5 minutes whenever I get it?

Whenever I get off tomorrow.

OK.

Yes Sir, bye bye.

This could affect the wildlife here.

Thank you for your patience.

All representatives are on the phone at this time.

Please continue to hold and a representative will be with you shortly.

Thank you for your patience.

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Thank you for your patience.

All representatives are on the phone at this time.

Please continue to hold and a representative will be with you shortly.

Thank you for.

Your patience all representatives are on the phone at this.

Time, please continue.

To hold and a representative will be with you shortly.

Thank you for your patience.

All representatives are on the phone at this time.

Continue to hold and a representative will be with you shortly.

Thank you for your patience.

All representatives are on.

The phone at.

This time, continue to hold and a representative will be with you shortly.

2nd Thank you for your patience.

All representatives are on the phone at this time.

Please continue to hold and a representative will be with you shortly.

Thank you for your patience.

All representatives are on the phone at this time.

Please continue to hold and a representative will be.

With you shortly.

Thank you for your patience.

All representatives are on the phone at this time.

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Thank you for your patience.

All representatives are on the phone at.

This time please continue.

To hold and a representative will be with you shortly.

Thank you for your patience.

All representatives are on the phone at this time.

Please continue to hold and a representative will be with you shortly.

2nd Thank you for your patience.

I got it.

All representatives are on the phone at.

This time, please.

Continue to hold and a representative will be with you shortly.

Here we go, my picking up.

If you are calling to find out the status of your contracts and appointments, please log into your broker portal to view the status, please follow the instructions in the e-mail that was sent to you.

If your contract is already signed, submitted, or countersigned, you may disregard the e-mail.

This call may be monitored or recorded for training purposes.

Thank you for your patience.

All representatives are on the phone at this time.

Please continue to hold and a representative will be with you shortly.

Make pie.

Thank you for your patience.

All representatives are on.

The phone at.

This time, please continue to hold and a.

Representative will be with you shortly.

Thank you for your patience.

All representatives are on the phone at.

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This time please continue.

To hold and a representative will.

Be with you shortly.

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Thank you for your patience.

All representatives are on the phone at.

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Continue to hold and a representative will be with you shortly.

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Please continue to hold and a representative will be with you shortly.\

Just a moment can.

I have, have you checked the Members portal to see what planter enrolled in?

In your broker portal.

Yeah, the the name of the person is.

OK.

Yes, so the plans.

You have her.

Enrolled in is for the virtual access only.

So yes, she has to.

Do a teledoc before she goes to a doctor.

Before any doctor, like every time she goes.

Essentially, yes, so that's why she says such a low premium is that the virtual doctor eliminates.

I don't want to use the word wasteful, but unnecessary visits to the doctor.

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Essentially, they they get to.

Virtually we use it for the position, so that if it's just.

You know a cold or nothing.

That's too symptom.

Nothing too chaotic.

They they would advise them not to.

Go to the to the.

To ER's and urgent care or whatnot.

So if you have an emergency, you have to call teledoc.

Like if

Will emerge with different utilization.

You have a heart attack, you gotta.

Of course, emergencies are different situation.

Emerging, no matter what plan you enrolled in, you can go to the emergency room immediately.

OK, so she wants to go see her primary care physician for like a checkup.

So who does she call?

To do this, Teladoc.

Just a moment, let me clarify it for you.

And is there like a long waiting period and you know you have to wait a couple months before you even get an appointment and then you can't go see a doctor in that amount of time because?

You're waiting on Teladoc

I don't think that I think that.

Long, uhm, you bring me a moment.

Bipolar for you.

I'm going to transfer you to.

You're still signed up, Shannon.

She'll be able to give you more information about the plan.

And the wait time person OK?

OK.

Have a wonderful day.

Ambetter broker sales associate in speaking.

Uhm just got a phone call from one of our customers and.

She said that.

She had to do teledoc in order to.

Go see a.

Doctor and we didn't even know that it must be a new.

Thing this year.

'cause all the other.

I mean last year none of that we we didn't have.

To do that?

So I'm trying to figure out.

What to tell our customers.

That that they have to.

They have to wait for teledoc before they can go see any other doctors.

Is that right?

So no, they they shouldn't have to. Teladoc is offered at at \$0.00 copay per all of our plans.

Aside from HSA plan now, did she sign up for the virtual plan? I know we offer that in Texas.

Yeah, like all of them like in in Mississippi it's the only like affordable plan compared to what they were paying last year.

And that's the only affordable plan that they could get.

So they're all all of our customers are pretty much on the virtual plan now.

They're all low income.

OK.

So let me take it, yeah, 'cause we have our virtual plans for both Mississippi in taxes.

So if they've signed up for that plan, then yes, they will have to visit with the teledoc.

OK, and what's the process for that?

So and I can pull this up here, I'm happy to send over additional information over to you if you'd like the e-mail, but basically.

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They would have to sign up for an account through teledoc.

It's a pretty seamless process thereafter, but they would have to create an account and then connect with a provider.

Now they can go see a brick and mortar PCP, but it would be I believe, a copay that they'd have to pay, but I'm happy to send over.

You know additional emails and that link that they can register, so they basically just create an account and then be.

Able to be connected with the provider.

OK, there's not just a phone number that they can call to get it done.

Let's put that up here for you.

Like all these people don't have any e-mail addresses or you know they're not.

Very technically savvy.

Sure, OK, let me pull this up here.

Alright, so.

See, this is what it.

Says here on the summary of benefits for the for her plan, uhm.

It says that.

It's \$0.00 virtual primary care, \$0.00 virtual urgent care, but does that mean for her to go see her regular primary care doctor, which it does say \$15 copay deductible does not apply.

Does that mean that?

She's not forced to have to use the teledoc just to go see her regular primary care. She can just pay the \$15.

Copay as she wants.

Correct, OK, that's the main thing.

I'm just making sure that our customers like if they want to go see a specialist 'cause something serious is happening and the doctor can push them in for like tomorrow.

They don't have to.

Call their tell it like teledoc.

Just to get permission to go see their specialist.

No. 'cause they felt that option to go into the brick and mortar and pay whatever you said it was at \$15.

So so yes, they don't necessarily have to get that from there.

From the virtual in order to go see in person.

I got you.

I was confused.

I thought this is like a new thing that they had to do.

It was like a a necessity.

So if that's the.

Case then it's no big deal and I'm sure they won't.

Mind \$15 copay so.

That's that, but can you send me that information to its John? Is the e-mail validation.

No problem, I'll both came up, so I'll go ahead and send it over to both, but I'll send you this link.

It has the number and everything else.

But yeah, like you had it correct, so as long as they go to see in person and they pay that copay then they they should be all set.

Got it, thank you so much, I appreciate it.

OK, no problem.

Have a nice day.

You too bye bye.

Bye bye.

Hello

Hi, I think I'm probably going to be keeping the same with you.

Alright, just keep on going and they keep calling me about the intern.

It's automatically supposed to re enroll you, but if you can hold.

Yeah, oh.

On a second, I can pull it up.

Plus, I haven't the reason why I'm calling.

I don't want to forget about my mom, OK?

Yeah, she's fine, I mean as.

Long as she I.

Mean she she doesn't need to do anything.

We not understanding.

OK so Mama has insurance.

It's called Humana life with y'all.

Correct, yes.

OK, so here's the problem, my mom.

At home right now she's in the hospital.

We they saying they not thinking that she's taking her medicine.

She's gonna be.

78 because.

We don't think she's taking her medicine correctly.

We think he's taking it wrong now.

Yes, so we need to see if she has any kind of insurance from home health nurse.

Anything that somebody can help her with her medicine.

Because if she don't get it done right she will die cause her.

Her heart medicines.

it's never been up that high.

You know the high risk so she's in the hospital right now.

Home health is covered.

And are we worried about her?

Say that again.

Home health is Covered

Oh beautiful oh beautiful beautiful.

Yeah, let me tell you how.

It how much it.

Would cost to know it's not free, but it it you do they do.

Cover a lot of it, hold on.

OK.

OK, it'll be just like a visit to my mom's house. Like you know, yeah, I guess you call it visit.

OK.

I know you're talking about.

Right?

Bear with me.

How's your daddy OK?

Oh, he's doing great.

Tell him I said hello.

My phone.

I will yes, ma'am.

Thank you, thank you.

Home health

I've been having a very good luck with my insurance lately.

I haven't been paying anything, but I called to make sure and she said no.

You don't.

You don't have to pay nothing, it's OK.

Right, that's good.

I don't.

But I've been going to the doctors too lately, but I'm OK, though, you know, to make sure another flu sometimes.

Someone will feel good.

It feels like the flu or.

I'm so scared since I had.

To cope with.

The flu in the moment, you know.

Oh wow, is it did you better now?

I'm better now.

Keep on losing my voice, but they gave me some medicine for that so.

Do you know what?

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But I'm betting on you.

Her income is every month.

You know, I, I just know Social Security and I think it's the top the top one with like 18 I'm guessing.

Oh, I got you.

Yeah, whatever the top mean.

Some extra help.

17 or 18 I'm sure, yeah.

And I call you back in just a minute.

Hi, this is one of your clients.

Hey miss client

Hey I have a son.

48 Who just switched jobs and results is without health insurance. He's going to be without health insurance for at least 90 days.

And I was wondering why?

Talked to him.

And he said he'll give you a call and see if maybe you could help him.

Get get some insurance to cover him in the interim.

Can I OK can I?

Send you his text, you or e-mail you his information and could you give him a call?

Sure, uhm, what I'll do is I'll send you an e-mail right now and you can just respond to that e-mail with his information.

OK, that'd be great.

I'll just forward it on to him.

Yeah, that'd be great.

OK, yes ma'am.

All right I.

Appreciate it, John.

Thank you so very much.

Yes ma'am. Thank miss Alice.

That's it, OK, good deal.

Thank you

Have a great day.

Yes ma'am bye bye.

I just want to verify something.

Oh yeah, please call me back this.

Is very important.

Yes I will.

OK, thank you. Yes ma'am.

Bye bye alright.

I'll be waiting.

Thank you bye bye.

How are you?

Hey I'm well.

Good, have you heard anything from Blue Cross yet?

Blue Cross is done.

We just got to pay the premium, but the problem is with the prescription company.

They're still processing the application and and I got an e-mail from them yesterday saying that it's still in process, so it should be any day now.

On that, it'll definitely be before Friday.

But I'm still waiting on them to give me the go ahead and as soon as they do then we can go ahead and pay the premium for the Blue Cross and you'll be effective as of January 1st.

Uhm, but that's that's all we can do right now.

It's kind of a waiting game with Mutual of Omaha.

Sure, I understand.

I just want to check back with you to make sure now.

So I just need the the reason why I was calling is it's time.

Well it actually it's a little over for my annual mammogram.

Should I wait till this is sunrise?



I mean it's not going to be that treasury with at the most, so I'm good with that.

Oh no, it'll be before that.

I mean, it'll be for effective of January 1st, so it'll go back in time to to give you the blue.

Cross so if.

It's in a.

Couple weeks you.

Have more than enough time to get it to.

Be ready and.

That should be free to when you actually go on an annual mammogram is is covered under preventative with Medicare, so that should be free.

You wouldn't have to pay anything for it.

All right, well, I guess you will just tell me when and where to pay and what to do in the next step.

I will yes.

OK, all right.

Just playing the waiting game with these people.

Well thank you so much.

I understand it's with everybody now.

But thank you so much and you have a good day.

You too buh-bye

How you doing?

I'm good.

Were you able to ascertain the information of the policy?

The type that I had previously and enroll me?

Yeah, yes, and I got it.

I got it going.

You do have to complete a final step though for it to go into effect.

And it's up to you on how you want to do.

This you can.

Either if you check your e-mail and look for, uh, Humana, you know they want to.

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They ask for your first and last name, your date of birth, and I think your Medicare number.

And then it'll it'll take effect.

You have to sign your name.

Can you do it for me like you did last time please?

So the best that that's what I was about to say.

If you if you can.

If you can forward me the e-mail that you're going to get from Humana, then I can do it, but I can't see it myself or I'll get in.

OK all lines.

Trouble right?

OK then also I have someone his name is John Borking.

And you helped me get my.

The full Social Security.

You know why do you have to?

Pay that.

Premium, you know that people have to pay.

Yeah, yeah.

And and so I would like for you to help him and I don't know.

Maybe if you're writing some insurance, I'm not sure what what it is that he have now, but y'all to discuss that.

Yeah, absolutely you want to have him give me a.

Call I still will and I'm gonna look for less when you're mad, but I didn't see anything when did when was I supposed to receive it?

You think?

It would have been a couple days ago, but I'm gonna resend it in just a minute.

OK your spam folder too.

It should be there.

All right?

So I'm going to go back into it and do it again.

Thank you John.

Have a blessed productive day and thank you.

You too

Bye bye

bye bye.

00:00:35 Speaker 2

How do I since I don't have cards or anything?

00:00:38 Speaker 2

How do I go about doing that to give them my information if I need to get something refilled?

00:00:47 Speaker 1

Pop pop singers.

00:00:51 Speaker 1

I can get super loyalty number whenever I get back and OK, but you probably have to call ambetter to get the numbers that.

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00:00:51 Speaker 2

Your back.

00:00:58 Speaker 1

Would be actually I.

00:01:01 Speaker 1

If you can wait about an hour.

00:01:03 Speaker 1

Whenever I get back.

00:01:05 Speaker 1

Then I'll have the numbers for you.

00:01:10 Speaker 2

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I just got thought it was weird I was going to call you today I I got a call from from Ambetter and it said that something about if I needed to.

00:01:18 Speaker 2

To do something about good about teledoc number shallow dot doctor.

00:01:24 Speaker 2

What is that?

00:01:26 Speaker 1

They're just telling you some of the options that they have.

00:01:31 Speaker 1

They're just letting you know that they have that if you need it.

00:01:36 Speaker 2

Me that I can't do anything until I go to my teledoc Dr.

00:01:41 Speaker 1

I don't think that's true, but I'll I'll find out for you as soon as I get back.

00:01:50 Speaker 1

Yeah, so let me let me find out for you, but no, I mean you you have this regular health insurance.

00:01:59 Speaker 1

You about that what they're asking about just.

00:02:01 Speaker 2

Yeah, if I could get some numbers.

00:02:04 Speaker 2

Fine, OK and I want to ask you another question too. I have a 22 year old son.

00:02:06 Speaker 1

Yes, ma'am.

00:02:11 Speaker 2

Can he get entrance for you?

00:02:11 Speaker 1

OK.

00:02:13 Speaker 1

Absolutely, he's not getting it through work or anything.

00:02:18 Speaker 2

No, he he.

00:02:18 Speaker 1

OK, perfect no, it'll be easy.

00:02:19 Speaker 2

He's kind of yeah no.

00:02:20 Speaker 1

For me to sign him up.

00:02:22 Speaker 2

The job.

00:02:22 Speaker 2

He's he he's working for right now.

00:02:24 Speaker 2

They don't.

00:02:25 Speaker 2

They don't provide anything.

00:02:28 Speaker 1

OK, that works.

00:02:29 Speaker 1

I'll be able to get him up.

00:02:30 Speaker 1

I'll talk to you about it.

00:02:31 Speaker 1

Whenever I get.

00:02:32 Speaker 2

Back I'm quite great all right?

00:02:35 Speaker 2

Thank you, OK.

00:02:37 Speaker 1

Yes ma'am bye bye.

00:00:31 Speaker 2

Thinking we spoke on Friday and Friday was busier than expected, Irani will get.

00:00:40 Speaker 2

Back to me.

00:00:41 Speaker 2

It is already midday and I just remembered, Oh my goodness, I need to talk.

00:00:46 Speaker 2

To somebody before 13.

00:00:08 Speaker 2

I was wondering if you were ever able to get a hold of Social Security.

00:00:05 Speaker 2

Hey, yes Sir, I was just calling to check in.

00:00:14 Speaker 1

No, I found out the person name and their extension and I've listened.

00:00:19 Speaker 1

I think 3 different messages on three different days, but I haven't heard.

00:00:23 Speaker 1

Back from them.

00:00:24 Speaker 2

That's the way it goes, but uhm, can you tell me again before you and I had a conversation on Monday or Tuesday.

00:00:33 Speaker 2

What was the?

00:00:34 Speaker 2

Last thing you heard from Social Security before that.

00:00:37 Speaker 1

I don't think I've ever.

00:00:40 Speaker 1

Actually gotten in touch with Social Security.

00:00:43 Speaker 1

I think I talked to Medicare and they told me what I had to do to you know, with documentation that I have to send in.

00:00:53 Speaker 2

And you did that.

00:00:55 Speaker 1

I did that.

00:00:56 Speaker 1

Yeah, I I paid the.

00:00:57 Speaker 1

Yeah yeah, in arrears that check cleared pretty quickly.

00:01:03 Speaker 1

I got a.

00:01:05 Speaker 1

A letter from my.

00:01:08 Speaker 1

My business you know that stated that I had done, you know they had heavy insurance with time and.

00:01:15 Speaker 1

Explained that situation.

00:01:18 Speaker 2

But they had that back in December.

00:01:19 Speaker 1

And the Westport

00:01:22 Speaker 1

Yeah, the last person I talked to.

00:01:25 Speaker 1

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You know the only person I talked to this session period also.

00:01:35 Speaker 1

And then I got a voicemail for the first time.

00:01:38 Speaker 1

So I've left three messages.

00:01:43 Speaker 2

Surprised they haven't.

00:01:43 Speaker 1

For longer.

00:01:45 Speaker 1

Right?

00:01:47 Speaker 1

Yeah, and you know if I don't hear back in a few days I'll go down and beat on the door I guess.

00:01:52 Speaker 2

Yeah, probably the best thing that happened.

00:01:54 Speaker 1

But they they said that you know.

00:01:58 Speaker 1

They're only doing in person.

00:01:59 Speaker 1

You know in you know.

00:02:01 Speaker 1

Extreme circumstances appointment.

00:02:03 Speaker 2

Yes yeah.

00:02:05 Speaker 2

Well, it's big long enough.

00:02:10 Speaker 2



It's been long enough for them to process what you sent them.

00:02:13 Speaker 2

I mean, the fact that they cashed your check.

00:02:13 Speaker 2

I mean, the fact that they cashed your check.

00:02:16 Speaker 2

But you haven't gotten any mail yet from them regarding your Medicare.

00:02:21 Speaker 1

Made it work.

00:02:22 Speaker 2

Yeah, sure.

00:02:24 Speaker 1

And then they haven't shown up on my Medicare side.

00:02:28 Speaker 1

You know, except plan hey and and you know I go down to the payments that I, you know, did make that payment.

00:02:35 Speaker 2

Right?

Hello,

I'm good,

I'm just giving you a call.

Uhm, you just talked to my dad, I just wanna make.

Sure is the.

OK, sure.

Got the new one and there was a reason I was calling you.

Uhm yeah so.

The plan that you're on currently is \$81.00 this year and we can switch you to something cheaper for next month that you can use instead I. I think we originally had you on let me take a look hold on.

OK.

I think I just paid my dues, didn't I?

Maybe I don't know. It doesn't tell me if you did or not. It was zero last year and now it's 81 but am better will probably be a better choice. It's a different company.

Let me tell you what the premium is.

It'll save you a lot more money and it's still a good plan.

A good network.

OK, let me see.

I just paid something.

Let me see here.

No, I thought I did.

Oh my goodness, I'm not sure when I even wrote it down, but.

I thought I paid.

Like \$45.00.

There it is late Molina. No, that's old. Never mind, that's not the right one.

That's OK, you don't need to pay anything this month.

OK.

If you don't have anything that that if you don't use the doctor or the pharmacy this month, then you don't even need to pay the premium for this month.

We can put you with a different company for next month and you just make sure to pay that one so it would be \$13.00 a month.

OK.

The cost for medicine is 0 for generic drugs. There is a \$15 primary care doctor Copay and a \$30 specialist copay, but this would save you 70 something dollars. 60 something like \$70.00 a month instead and it's still a good company to Ambetter's been there longer.

Molina, and have had better.

They have a better network.

Oh OK, 'cause when I know when I was going to see my physician before, I didn't even have a copay.

Right and you will everything went up this year, uhm?

OK.

Yeah, so on cope on copays there.

That's fine.

There's a virtual code like the it's zero for a virtual visit with a doctor like you can use Teladoc which is like this.

You know you call them on the phone and you tell them what's going on, and then they can prescribe you medicine.

But if you want to go see your regular doctor, it'll be 15.

They have \$0.00 plans, but you would.

Have to pay.

The deductible before you get any coverage so.

Yeah, that's yeah.

They do have one here.

It's \$26 a month with Ambetter and it would be 0 for the primary. You wouldn't pay a copay in \$5 for a specialist, so the copays are better, but it's \$26 a month, so if you only go to the doctor.

Once every you know six months or something, then it's.

Not gonna help.

The I I'd I'd much rather pay the \$13.00 a month and just pay 15 whenever.

I go OK.

Well right now I'm on high blood pressure medication called diet and I don't know.

If it's generic or not the.

Are you spell bad?

BIAC as in cat.

Let me double check hold on.

Yeah, I see.

In the milligram.

A milligram is.

5 slash 6.25 milligram tablet.

And who's your primary care doctor?

Yes I do.

Who is it?

So maybe that is?

It's generic, you're taking the generic, so that's good 'cause the brand names usually aren't covered by insurance, but the generics are.

OK.

If there's a generic available.

Uhm, OK, and Ambetter does have that doctor in the network, so you're good there and then it does cover your medicine.

OK.

It's just that it doesn't cover ziac, but it does cover the generic, which I think is what you're taking, that's.

Why it says substitute?

Right?

OK.

Alright, OK, so do you need me to make you a?

Payment right now?

Yeah, that'd be.

Good, because then that'll get the whole thing started.

Alright, let's.

Yeah, let's do that.

Hold on just a second.

OK.

OK.

Alright, this is going to be a visa.

Yes it is.

Nope, it's a different address.

No, I'm not mom and I aren't there anymore.

OK so I need to change the address to this new address.

Right actually hold onto that card.

I'm not going to make the payment, I need to go back in the application and change your address.

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Uhm, OK, with me here.

So bear.

Yes, that the billing address and the mailing address got it.

Right do you?

Want me to set it up for auto draft for \$13.70 a month where it takes it out every.

Yes yes please.

Right, it will come out.

Uh, so it's your choice.

I can have it come out any day between the 15th and the last day of every month, but note not before the 15th.

OK, uhm the last day of the month is fine.

OK.

Confirmation e-mail.

Alright, its done. So, check your e-mail.

You should have a receipt there for the painting and then you'll get a card in the mail within the next couple of weeks.

OK.

I just give it.

I would give it at least two weeks before you actually have a car, but it will.

You will get everything in the mail.

OK, so when I go to the doctor the next time I need to present.

My new insurance company and card and all that stuff.

Yes you will as of February.

First, the Molina is automatically switched out.

Other family part.

You do not have to pay Molina for this month unless you absolutely have to.

'cause it's like 80 something dollars.

So if you don't need if you if you don't like if you're just going to go fill your medicine, what was the name of it again?

I see.

Uh, but let me look and let me look at it.

I just got it hold on.

I might not need it, I know.

Yeah, 'cause it's like \$13.00 at Walmart if you don't have insurance so it's cheaper for you to actually just pay cash for that medicine than it would be to pay. Have your insurance pay for the \$80.00 for your.

Insurance to do it.

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OK yeah, I have 17 pills left.

OK so ah.

And today's the 13th.

Yeah, so even if it doesn't take you all the way through the end of the month, uhm?

At the end of the month.

Just wait for it.

Yeah, just pay for it with cash.

And Walmart seems.

To be the cheapest but.

You you know if you don't need to go to the doctor now if you have to go to the hospital or something.

Then go ahead and pay your premium, but I would just let it ride.

OK.

That's it.

Yeah, that sounds good.

Oh, you're so sweet.

Thank you so much.

Yes, ma'am anytime is fine.

OK, thank you.

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Thank you bye bye.

OK bye bye.

Well, let's give it a few days, then, UM might get something in the mail saying that it's all.

00:02:42 Speaker 2

It all went through, but in the meantime I'll just call you next week, probably around Wednesday.

00:02:48 Speaker 1

Alright, sounds good.

00:02:50 Speaker 2

Yes Sir. Alright bye bye.

00:02:51

Perfect.

00:00:12 Speaker 2

Back another one with with the quote on the plan that you're currently on.

00:00:16 Speaker 2

If you were to add the employee.

00:00:18 Speaker 1

Yeah, my wife would talk.

00:00:18 Speaker 2

The other thing I wanted.

00:00:21 Speaker 2

Got you the other thing I wanted to talk to.

00:00:25 Speaker 2

Open enrollment almost over for the February 1st but.

00:00:30 Speaker 2

Uh, if I was wondering, uhm?

00:00:34 Speaker 2

We used to have y'all on the marketplace like Obama keyboard and as of last year the the government started increasing the tax credit for everybody.

00:00:37 Speaker 1

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Right, right?

00:00:44 Speaker 2

So even people in the middle income are still getting a pretty hefty tax credit to help pay for the premium.

00:00:51 Speaker 2

So I was wondering if.

00:00:55 Speaker 2

If your income 'cause you all have any children, I'm not looking at Chelsea right now.

00:00:55 Speaker 2

If your income 'cause you all have any children, I'm not looking at Chelsea right now.

00:00:59 Speaker 2

How many?

00:00:59 Speaker 1

I have a 10 year old.

00:01:09 Speaker 2

It's probably not going to beat the plan you have right now in benefits.

00:01:04 Speaker 2

Let me give you a figure on how much it would be for the cheapest plan.

00:01:12 Speaker 2

As far as being able to go to the doctor.

00:01:18 Speaker 2

Second, you are 43. How old is Catherine?

00:01:23 Speaker 1

38

00:01:32 Speaker 2

10 year old

00:01:34 Speaker 2

And what was the other one?

00:01:35 Speaker 1



Like 6 year old.

00:01:38 Speaker 2

Male and female respectively.

00:01:40 Speaker 1

Both male.

00:01:41 Speaker 2

With male.

00:01:45

Right?

00:01:45 Speaker 2

If I put.

00:01:46 Speaker 2

That y'all make \$150,000 a year of gross income adjusted gross income, that's.

00:01:53 Speaker 2

After you make.

00:01:53 Speaker 2

Your deductions, the money that you're actually taxed on.

00:01:57 Speaker 2

It would be a.

00:01:59 Speaker 2

They would give you.

00:02:01 Speaker 2

\$463 a month to pay for a plan.

00:02:05 Speaker 2

The the cheapest Blue Cross plan is \$922 and that's a \$6500 deductible. So super high deductible, high out of pocket maximum.

00:02:15 Speaker 2

But the premium would be lower than what you're paying right now, because you would get help from the government at 150,000.

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00:02:23 Speaker 1

Gotcha, what if our our adjusted gross income though is more like 200?

00:02:28 Speaker 2

200 OK then.

00:02:31 Speaker 1

I know that makes a difference, but.

00:02:32 Speaker 2

It will hold.

00:02:35 Speaker 2

Yeah, they only give you \$109 a month, so it's like you're back-to-back to square one.

00:02:39 Speaker 2

It's not much.

00:02:41 Speaker 2

You're still better off with what you have.

00:02:42 Speaker 2

But but yeah.

00:02:43

OK.

00:02:43 Speaker 2

I just wanted to touch base with you.

00:02:45 Speaker 2

And see if there's a positive.

00:02:45 Speaker 1

Yeah, well, thanks for looking no.

00:02:46 Speaker 1

I mean I do.

00:02:46 Speaker 1

Yeah yeah, I'm I'm grateful to you know looking out for stuff like.

00:02:49 Speaker 1

That that that means a lot so.

00:02:50 Speaker 1

Precisely yes, Sir.

00:02:52 Speaker 1

OK, well, I'll be in touch with you about this employee.

00:02:55 Speaker 1

We're just not sure.

00:02:55 Speaker 1

If it's going.

00:02:59 Speaker 1

Tomorrow about it, but I'll

00:03:00 Speaker 2

I'll certainly keep you posted.

00:03:01 Speaker 2

OK, that's good.

00:03:03 Speaker 1

Bye bye.

Getting ready to call you.

Yeah OK, I want to get this taken care of and done tonight.

OK, what do you want?

If we can.

OK I guess.

I want to do the blue KC choice silver.

UM the one the the one that was the cheaper one and I think they're all the same like you were telling me the other night.

You know right?

Uhm, so it's.

Yep, that's it, OK?

Yeah, because, uh, I went through and looked at all of them last night and it's.

It's the same.

Right package for each of them, but the just weird.

The way they're doing.

What's the difference?

It I think.

There was no difference in them at all.

They're all the same.

It looks like OK, I I did it to avoid cancellation.

You must make your premium payment before this is weird.

So it says it it'll go into effect for and I've never seen this before where it says one one.

So it says for January.

So I don't know if.

It is a gift.

I would call them tomorrow 'cause it's not letting me take a payment.

Usually it does.

If it's before the effective date, but if it's after the effective date, there might be.

You might have to actually call them.

And instructions it takes 24 hours for them to get the application from the marketplace. So just give it about a day so about I don't know. 3:00 o'clock tomorrow, 4:00 o'clock. Call them to see if you can pay the premium.

OK.

Uhm, and if you can't let me know because I then I can, I can figure something out if you can.

OK.

If they say that it's not there or it's too late or something like that, just let me know.

And then I'll fix.

It, but you just see if they'll let you take if they'll take your money.

I would think they would because it's I mean it says you know till January 15th.

That's for a February 1st effective date though, and it's not it.

I've never seen it gives somebody effective date retroactively, which is what they're doing here so.

Oh, I see.

I see gotcha.

So we'll see, uh, just.

OK, yeah.

Just see about it tomorrow and if not then I'll I'll make it go forward for February 1st instead of January 1st, but.

Just let me know.

OK, OK, that'll be good.

I'll let you know.

Do we have to do anything else?

No, that's it.

Oh wow, that's good.

I'm glad.

Yes, OK alright well I'll let you know one way or the other I'll call you back tomorrow after late afternoon then.

OK, that sounds good.

OK, thanks so much John.

Hey is there anything I can do for?

You if you.

I don't know, give me a.

Do this outside.

About a \$10.00 gift card to your uh, your bakery in in.

Mandeville 'cause I love this.

Oh, you love this stuff there.

He asked my husband real quick.

We can do that.

Yeah right uhm?

It's OK, don't worry about it.

No, no, no seriously.

I mean, it's his brother, not mine.

So I gotta ask.

He loves the bakery.

Is there any way that you can get?

Can we give him like a gift card for the bakery?

I don't know if they did get cards.

Oh, how about I do this John?

Why don't I?

Why don't I send you a gift card, OK?

OK, don't you don't have to worry about it?

No, no, I want to seriously.

OK.

Yes, honey.

I didn't know that.

No, I don't know where he's been.

But OK, now give me.

Let me send it to you is should I send?

So I will just put your name on it. OK is this going to your work or is it going?

To your house.

It's going to my work, but I'm here everyday so I'll I'll get it before I would get it to my house anyway.

OK, good OK.

I'll get you one and I'll yeah we appreciate it.

That's why I wanna do it for you, OK?

All your help, alright.

Yes, ma'am, have a good night.

Thank you so much.

You too bye bye.

Hey, how's it going?

Alright, how you doing?

Alright, uh, what are we calling for?

Is it for health insurance?

No, it's change.

She said you folks somehow to get my complete.

Through a benefit for my Social Security.

Ah, so how old are you?

and you do have Social Security right now.

As we speak.

Yeah, OK, got it, let me ask you, what is your amount that you get every month?

808 hundred and are you married?

I work man my.

Wife with DC's. OK, sorry.

So no, no, no other income other than that Social Security on paper.

I worked, I got died, you know.

OK, what are you making at work?

I made my 300 every two weeks and plus I got.

A second job.

OK, so do does your two jobs do? They both show up on paper like W2 or do you get paid? You know cash.

Well, the first one I was getting it would show up on paper from Debbie two and I've seen the second with the 2nd.

We also you know, I just started working the second one.

I'm sure that would be showing up till also.

How long ago did you start the second job?

About a week ago last week, and this is my second week.

OK.

Right, so that won't show up.

Uh, in the system, if I sign you up for this, probably so that's a good thing. So if it's just that other job 300 every two weeks.

And the 800 from Social Security hold on. Let me do some math here.

800 + 300.

Would be 300.

1400

Times so you see it, you see it 300.

Every two weeks.

Is that what you said from that one child?

No, no, it's a one one that is it is 600.

82

600 every two weeks, OK?

600 Plus your 800 and Social Security.

So that would be.

1600 every month plus 824 hundred 2400 \* 12. Yeah your income. If if we were working with just your Social Security income then you would be eligible for it. But because your income is, I mean it's showing that your income be.

Like at least 30,000 a year.

It's they're they're not going to help you out.

Hardly at all.

Yeah, yeah.

Making living through what?

Yeah, but if you do stop working or if you get paid cash, you know.

Under the table.

Then that's much better.

That's a much better situation for you.

'cause then it'll count that against you.

It's it again. It's not really that much that they'll be getting anyway. You know it's about 100 + 144 dollars.



Yes, Medicare they do have plans though that you can get that. Pay the Part B premium for you. Not 100% of it, but they'll pay. They'll pay you about.

It is.

What's your zip code?

I want you to speak.

Yeah, there's one.

Hold on.

'cause I got one I got. I got address at the post office

OK, so.

Same city though.

Yes, thanks.

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I can use either one.

Hold on I'm looking.

Then I'm surprised here.

Patriot do you have?

Are you a veteran, Sir, no.

OK.

That wouldn't be a good one.

Blue advantage now I was looking to see even.

I thought Calcasieu would have better options, but they they don't have the plan that gives you your money back on your Part B print premium.

Probably not for probably come about a year from now.

Next year they will, but right now they don't.

Flood threat.

Do you have?

Anything though to go with your Medicare?

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I mean you.

When you go to the doctor, do you just have?

Show them your Medicare card.

Yeah, that's it.

If I were you.

And yeah, I also got blue.

Blue Cross yeah yeah, well that's a good plan so that that's good.

He is mainly a Blue Cross supplier.

So so if you have that then you at least have that.

And if you go to the hospital

You won't pay that much so.

But yeah, right now it's.

There's not much I can get for you.

'cause they're they're not helping out too much right now in in lake.

guess like I see that you know, hey, I mean it's not really that much, maybe 100.

I mean.

Yeah, but I mean my my I mean fun.

Wish I mean leave.

You know it's raining words that you know.

So wherever I'm working like I'm working, yeah.

I understand yes.

And I disappeared.

So well, keep me working strong, you know continue to learn, you know hunting for something you know after I didn't get it.

Yeah go I didn't get.

It Sir, yes.

Sir, but I appreciate you anyway, so.

Absolutely yeah God yeah.

God bless man.

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God bless yes, Sir.

There's anything OK.

You have a nice OK.

You too yeah bye bye.

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