

Transcript: Chris Sofield

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card, this is Chris. How can I help you today? Hi. Yes. Um, I have benefits through American Public Life. I just got off the phone with them because they sent me some, um, EOBs and the reasoning was that, um, the premium for the service date wasn't received. But I was working during the service date and I got paychecks and, um, the benefit was taken from my paycheck. So I'm trying to figure out what kind of got lost in translation there. Okay. Um, what staffing company do you work with? Creta Circle. And last 4 of your... Oops, sorry, you just broke up. Can you say that again? Uh, last four of your social. Oh. Um, um, 6826. And your first and last name? Sarah Steigerwald. All right, Ms. Steigerwald, could you verify your address and date of birth for me? Sure. Um, my date of birth is March 26th, 1992, and I've moved recently, so you might... I think you have my updated address, but it's 2706 North Dayton Street, Apartment 2, Chicago, Illinois, 60614. Uh, that is not the address that we have on file. Okay, so then you probably have my Deming, um, 548, um, West Deming Place address. Yes, that's the one that we have. Okay. Does that need to be updated? It does. Okay, what was the updated address again? So it's 2706 North Dayton, D-A-Y-T-O-N, Street, Apartment 2, Chicago, Illinois. Mm-hmm. 60614. Okay, thank you. And then we have a phone number on file for you at 630-805-4005. Is that correct? Correct. Okay. And you said that this was a previous visit. What, uh, what was the date of the visit? Yeah, it was, um, 5/21/2024. Okay, yeah. I show that you had coverage that day, so I'm not sure where the disconnect would have happened. Um... And you said the documentation you received from, uh, American Public- APL. ... Life stated that you, that your premiums were not w-, uh, your coverage was inactive- Not received. It, it says- Okay. "Our records indicate that premium for this service date was not received. Therefore pen- benefits are not payable." Okay. All right then. So what I'll do then is I'll reach out to my back office team and ha- and request they get in contact with APL to see where the disconnect is and what needs to be done to correct that. Mm-hmm. Mm-hmm. Um, give us about 24 to 48 business hours to review and investigate, and then once I hear back from them, I can get back in contact with you to let you know what needs to be done, okay? Okay, amazing. Would it be helpful to have those EOBs where it has the, that, um, stated? Is there, like, an email I can send those into or something? Um, I... Does the EOB have the claim number on it? It does. Let me, let me just get the claim number. They can- Sure. They should be able to relay that to APL and, and be, and be able to- Yeah, I can pull those up. Sure, sure. I have three of them, so I can give you the first one. That would be- Okay are- Oh, sorry. Uh, just a quick question. Were all three claims the same, like, all three services the same day? Yes. Okay. So the first one is 3501310. Okay. And then we've got 3470217. Okay. And then 3478410. Okay, so that was 3501310. Mm-hmm. 3470217. Mm-hmm. And 3478410? Yes. Okay, all right. I will send an email to our back office team and

ask them to get with APL regarding these three claims. Um, and you said date of service was 5/21/24? Correct. Okay. All right, I'll, I'll ask them to, to see about getting in contact with APL and see where the disconnect was, i- um, and see whatever was going on with that. Once I hear back from them, like I said, give us about 24 to 48 business hours to investigate everything. Um, once we hear back, w-, uh, I'll get in contact with you. I'll give you a call back, um, leave you a voicemail if for some reason I can't reach you. Just letting you know what we find out and if anything needs to be done, okay? Okay, great. Um, I have another possible question related. Mm-hmm. So I'm not... I get a little confused with all the different services, um- Right. ... so I- I have APL and then I also have 90 Degree through you guys, right? Okay. Yeah. Go ahead. So 90 Degree Benefits, that is the, um, that's... That plan, I do see here that you recently dropped that plan, but that plan was- Yes. ... um, a preventative care only plan. Right. So it was only good for things like physicals, vaccines, cancer screenings and things- Right. ... like that. Right. Um, so, um, they sent out a payment to, um, my medical provider, but they haven't received it and they're saying it's being held up for some reason. It... Like, would that have... Like, would, uh... Is it something you guys can investigate at all? I'm just looking to see, 'cause I'm just, uh... Like, there's a lot of payments that seem to be held up, so I just wanted to ask. Right. Um... 'Cause I can give you- What- ... an EOB for that too, if you think that maybe this could all be related in some way. So, so just to confirm, it... The same day there was al- Yes. Was it the same day, um, as those three APL claims, there's also a 90 Degree claim that seems to be havin-... That there seems to be an, an issue with as well? Yes. I'm having a lot of issues, but that's one of them, yes. Okay. Um, let me, uh... Do you have the claim number for that one as well? Yeah, let me pull that up. One moment. I'm... 'Cause I'm not, I'm not sure 100% if that's connected or not, but I- Totally. ... can definitely ask them to look into it. Yeah, might as well while we're here talkin'. Um, okay. Let's see. Okay. All right. Okay, so I have the EOB that, um, breaks down like the... What, um, 90 Degrees Benefit is saying that they sent to Rush. So that claim... Hmm, wait. Ah, there we go. It is 2024-08-08-1114. Okay. Um, all right. So the 90 Degree Benefit claim, 2024-08-08-1114? Correct. Okay. So it's that one 90 Degree claim and then the three APL claims and all four claims were for services on 5-21-24? Correct. Okay. I just wanted to make sure I had all my ducks- No, it's very- ... in a row before I sent help. ... confusing. I mean, no, I appreciate it. Yeah. Okay. All right, so, um, yeah, I'll definitely... I'll ask back office teams to reach out to APL and 90 Degree and see if, uh, there's some form of issue with... Because the 90 Degree be-... The 90 Degree cl-... Ah, if I could speak. Yeah. The 90 Degree claim, if the fact that that has not been paid out is affecting the APL claims being, being sh-... Like, showing that premiums weren't paid. Um, I think- Yeah. Given that it's two entirely different situations with the two claims, I'm tempted to think that they're not that connected, but again- Yeah. ... we, we don't know without investigation. Mm-hmm. Totally. Um, so I... Once I hear back from them, once we, once we know more information, I'll get back in touch with you. Um, if I can't reach you, I'll leave you a voice message and, um, let you know what we find out. And like I said- Mm-hmm. ... if anything needs to be done, if any steps need to be taken, we'll kno-... We should know what those are at that point and be able to, be able to get this moving forward for you, okay? Okay, great. Um, just a quick question, just a process. So if 90 Degrees Benefits, um, uh, sends a check to the medical provider, does it go... Does it go just directly to them? Does it go through you guys? Uh, um- I would assume it's paid directly to the provider, but, uh- Yeah. Yeah. But at that point, it's outside of our scope of knowledge 'cause anything-

Right. ... anything claims related itself is, is... We're not involved in. Um- Right. ... the only reason I'm asking for the claim numbers is to give, uh, APL and 90 Degree some context of what they're looking for to- What- ... see what answers are. Yes, makes sense. Makes sense. Okay. Um, thank you for looking into this. I appreciate it. Um- No problem. Was there anything else I could help you with for right now? I think that's it. Okay. Well, hopefully I'll hear back from them soon and it's some good information, like good, good news and it's some information we can easily act on. Um- Yes. ... assoo-... But like I said, as soon as I hear back from them, Ms. Sigerwald, I'll get back in touch with you and let you know- Okay. ... what, what's happening, okay? Okay, perfect. All right then, was there anything else? I think that's it. All right. Well, if that is everything, thank you again for calling Benefits and Card. You have a wonderful day- Yes. ... ma'am. You too. All right, bye now.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits on a Card, this is Chris. How can I help you today?

Speaker speaker_2: Hi. Yes. Um, I have benefits through American Public Life. I just got off the phone with them because they sent me some, um, EOBs and the reasoning was that, um, the premium for the service date wasn't received. But I was working during the service date and I got paychecks and, um, the benefit was taken from my paycheck. So I'm trying to figure out what kind of got lost in translation there.

Speaker speaker_1: Okay. Um, what staffing company do you work with?

Speaker speaker_2: Creta Circle.

Speaker speaker_1: And last 4 of your...

Speaker speaker_2: Oops, sorry, you just broke up. Can you say that again?

Speaker speaker_1: Uh, last four of your social.

Speaker speaker_2: Oh. Um, um, 6826.

Speaker speaker_1: And your first and last name?

Speaker speaker_2: Sarah Steigerwald.

Speaker speaker_1: All right, Ms. Steigerwald, could you verify your address and date of birth for me?

Speaker speaker_2: Sure. Um, my date of birth is March 26th, 1992, and I've moved recently, so you might... I think you have my updated address, but it's 2706 North Dayton Street, Apartment 2, Chicago, Illinois, 60614.

Speaker speaker_1: Uh, that is not the address that we have on file.

Speaker speaker_2: Okay, so then you probably have my Deming, um, 548, um, West Deming Place address.

Speaker speaker_1: Yes, that's the one that we have.

Speaker speaker_2: Okay.

Speaker speaker_1: Does that need to be updated?

Speaker speaker_2: It does.

Speaker speaker_1: Okay, what was the updated address again?

Speaker speaker_2: So it's 2706 North Dayton, D-A-Y-T-O-N, Street, Apartment 2, Chicago, Illinois.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: 60614.

Speaker speaker_1: Okay, thank you. And then we have a phone number on file for you at 630-805-4005. Is that correct?

Speaker speaker_2: Correct.

Speaker speaker_1: Okay. And you said that this was a previous visit. What, uh, what was the date of the visit?

Speaker speaker_2: Yeah, it was, um, 5/21/2024.

Speaker speaker_1: Okay, yeah. I show that you had coverage that day, so I'm not sure where the disconnect would have happened. Um... And you said the documentation you received from, uh, American Public-

Speaker speaker_2: APL.

Speaker speaker_1: ... Life stated that you, that your premiums were not w-, uh, your coverage was inactive-

Speaker speaker_2: Not received. It, it says-

Speaker speaker_1: Okay.

Speaker speaker_2: "Our records indicate that premium for this service date was not received. Therefore pen- benefits are not payable."

Speaker speaker_1: Okay. All right then. So what I'll do then is I'll reach out to my back office team and ha- and request they get in contact with APL to see where the disconnect is and what needs to be done to correct that.

Speaker speaker_2: Mm-hmm. Mm-hmm.

Speaker speaker_1: Um, give us about 24 to 48 business hours to review and investigate, and then once I hear back from them, I can get back in contact with you to let you know what

needs to be done, okay?

Speaker speaker_2: Okay, amazing. Would it be helpful to have those EOBs where it has the, that, um, stated? Is there, like, an email I can send those into or something?

Speaker speaker_1: Um, I... Does the EOB have the claim number on it?

Speaker speaker_2: It does.

Speaker speaker_1: Let me, let me just get the claim number. They can-

Speaker speaker_2: Sure.

Speaker speaker_1: They should be able to relay that to APL and, and be, and be able to-

Speaker speaker_2: Yeah, I can pull those up. Sure, sure. I have three of them, so I can give you the first one. That would be-

Speaker speaker_1: Okay are-

Speaker speaker_2: Oh, sorry.

Speaker speaker_1: Uh, just a quick question. Were all three claims the same, like, all three services the same day?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay.

Speaker speaker_2: So the first one is 3501310.

Speaker speaker_1: Okay.

Speaker speaker_2: And then we've got 3470217.

Speaker speaker_1: Okay.

Speaker speaker_2: And then 3478410.

Speaker speaker_1: Okay, so that was 3501310.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: 3470217.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And 3478410?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay, all right. I will send an email to our back office team and ask them to get with APL regarding these three claims. Um, and you said date of service was 5/21/24?

Speaker speaker_2: Correct.

Speaker speaker_1: Okay. All right, I'll, I'll ask them to, to see about getting in contact with APL and see where the disconnect was, i- um, and see whatever was going on with that. Once I hear back from them, like I said, give us about 24 to 48 business hours to investigate everything. Um, once we hear back, w-, uh, I'll get in contact with you. I'll give you a call back, um, leave you a voicemail if for some reason I can't reach you. Just letting you know what we find out and if anything needs to be done, okay?

Speaker speaker_2: Okay, great. Um, I have another possible question related.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: So I'm not... I get a little confused with all the different services, um-

Speaker speaker_1: Right.

Speaker speaker_2: ... so I- I have APL and then I also have 90 Degree through you guys, right?

Speaker speaker_1: Okay. Yeah.

Speaker speaker_2: Go ahead.

Speaker speaker_1: So 90 Degree Benefits, that is the, um, that's... That plan, I do see here that you recently dropped that plan, but that plan was-

Speaker speaker_2: Yes.

Speaker speaker_1: ... um, a preventative care only plan.

Speaker speaker_2: Right.

Speaker speaker_1: So it was only good for things like physicals, vaccines, cancer screenings and things-

Speaker speaker_2: Right.

Speaker speaker_1: ... like that.

Speaker speaker_2: Right. Um, so, um, they sent out a payment to, um, my medical provider, but they haven't received it and they're saying it's being held up for some reason. It... Like, would that have... Like, would, uh... Is it something you guys can investigate at all? I'm just looking to see, 'cause I'm just, uh... Like, there's a lot of payments that seem to be held up, so I just wanted to ask.

Speaker speaker_1: Right. Um...

Speaker speaker_2: 'Cause I can give you-

Speaker speaker_1: What-

Speaker speaker_2: ... an EOB for that too, if you think that maybe this could all be related in some way.

Speaker speaker_1: So, so just to confirm, it... The same day there was al-

Speaker speaker_2: Yes.

Speaker speaker_1: Was it the same day, um, as those three APL claims, there's also a 90 Degree claim that seems to be havin-... That there seems to be an, an issue with as well?

Speaker speaker_2: Yes. I'm having a lot of issues, but that's one of them, yes.

Speaker speaker_1: Okay. Um, let me, uh... Do you have the claim number for that one as well?

Speaker speaker_2: Yeah, let me pull that up. One moment.

Speaker speaker_1: I'm... 'Cause I'm not, I'm not sure 100% if that's connected or not, but I-

Speaker speaker_2: Totally.

Speaker speaker_1: ... can definitely ask them to look into it.

Speaker speaker_2: Yeah, might as well while we're here talkin'. Um, okay. Let's see. Okay. All right. Okay, so I have the EOB that, um, breaks down like the... What, um, 90 Degrees Benefit is saying that they sent to Rush. So that claim... Hmm, wait. Ah, there we go. It is 2024-08-08-1114.

Speaker speaker_1: Okay. Um, all right. So the 90 Degree Benefit claim, 2024-08-08-1114?

Speaker speaker_2: Correct.

Speaker speaker_1: Okay. So it's that one 90 Degree claim and then the three APL claims and all four claims were for services on 5-21-24?

Speaker speaker_2: Correct.

Speaker speaker_1: Okay. I just wanted to make sure I had all my ducks-

Speaker speaker_2: No, it's very-

Speaker speaker_1: ... in a row before I sent help.

Speaker speaker_2: ... confusing. I mean, no, I appreciate it. Yeah.

Speaker speaker_1: Okay. All right, so, um, yeah, I'll definitely... I'll ask back office teams to reach out to APL and 90 Degree and see if, uh, there's some form of issue with... Because the 90 Degree be-... The 90 Degree cl-... Ah, if I could speak.

Speaker speaker_2: Yeah.

Speaker speaker_1: The 90 Degree claim, if the fact that that has not been paid out is affecting the APL claims being, being sh-... Like, showing that premiums weren't paid. Um, I think-

Speaker speaker_2: Yeah.

Speaker speaker_1: Given that it's two entirely different situations with the two claims, I'm tempted to think that they're not that connected, but again-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... we, we don't know without investigation.

Speaker speaker_2: Mm-hmm. Totally.

Speaker speaker_1: Um, so I... Once I hear back from them, once we, once we know more information, I'll get back in touch with you. Um, if I can't reach you, I'll leave you a voice message and, um, let you know what we find out. And like I said-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... if anything needs to be done, if any steps need to be taken, we'll know... We should know what those are at that point and be able to, be able to get this moving forward for you, okay?

Speaker speaker_2: Okay, great. Um, just a quick question, just a process. So if 90 Degrees Benefits, um, uh, sends a check to the medical provider, does it go... Does it go just directly to them? Does it go through you guys? Uh, um-

Speaker speaker_1: I would assume it's paid directly to the provider, but, uh-

Speaker speaker_2: Yeah. Yeah.

Speaker speaker_1: But at that point, it's outside of our scope of knowledge 'cause anything-

Speaker speaker_2: Right.

Speaker speaker_1: ... anything claims related itself is, is... We're not involved in. Um-

Speaker speaker_2: Right.

Speaker speaker_1: ... the only reason I'm asking for the claim numbers is to give, uh, APL and 90 Degree some context of what they're looking for to-

Speaker speaker_2: What-

Speaker speaker_1: ... see what answers are.

Speaker speaker_2: Yes, makes sense. Makes sense. Okay. Um, thank you for looking into this. I appreciate it. Um-

Speaker speaker_1: No problem. Was there anything else I could help you with for right now?

Speaker speaker_2: I think that's it.

Speaker speaker_1: Okay. Well, hopefully I'll hear back from them soon and it's some good information, like good, good news and it's some information we can easily act on. Um-

Speaker speaker_2: Yes.

Speaker speaker_1: ... assoo-... But like I said, as soon as I hear back from them, Ms. Sigerwald, I'll get back in touch with you and let you know-

Speaker speaker_2: Okay.

Speaker speaker_1: ... what, what's happening, okay?

Speaker speaker_2: Okay, perfect.

Speaker speaker_1: All right then, was there anything else?

Speaker speaker_2: I think that's it.

Speaker speaker_1: All right. Well, if that is everything, thank you again for calling Benefits and Card. You have a wonderful day-

Speaker speaker_2: Yes.

Speaker speaker_1: ... ma'am.

Speaker speaker_2: You too.

Speaker speaker_1: All right, bye now.