

## Transcript: Estefania

**Acevedo-4968604081373184-6743962300497920**

### Full Transcript

Thank you for calling Benefits Panel Card. My name is Stephanie. How can I assist you? Hi, Stephanie. Can you please give me... or, would you be able to provide me with the number for eligibility? Uh, for eligibility? So, I actually would have to send a email to our main office to see if you're eligible or not for the benefits. From there, they would just let me know from my email, and I would contact you to give you the answer. Um, what staffing agency- Oh, okay. ... are you with? Um, so what I'm trying to do... I don't know. Maybe I didn't... 'cause I'm not sure if I said it right. Mm-hmm. So, um, I'm trying to see if the, uh, primary doctor that I scheduled my appointment with is, uh, covered through my insurance. Oh, okay. Oh, so you already have... Oh, okay. Yeah, yeah. Um, you actually just- Yeah. I- ... have to call a number for that, and then I can provide that number to you as well as the website, and they will give you the list- Great. ... of the providers that you can go to with the type of insurance- Okay, sure. ... that you have. Okay. So, okay, um, so I have MultiPlan, the, the VIP Big plan, I believe- Uh-huh. ... or something like that. So, it says to go on multiplan.com, right? So, I went on there. I went on Family Practice, and then I, um, called the, one of the numbers that was given to me there. So, I made it... I scheduled an appointment, and they said, uh, that I just needed to make sure that my insurance was covered, so I, that I needed to call the insurance and make sure that they covered that office or something along those lines. So- I don't know if that makes sense. ... I bel- I believe it's not... Yeah. No 'cause normally when you call that number, they're the ones that actually tell you. Um, I can let you know, however, if your... if you have active coverage, but I wouldn't give you the... wouldn't be able to give you the list of the providers. Who actually gives you that information is them, but I believe it's not MultiPlan anymore, so I'll just give you that new information. Um, but can I- Okay. ... pull up your file? Of course. My name is- What staffing agency- ... Laura Rosa Hernandez. Oh, uh, Partners Personnel. And then I just need the last four of your Social. 4593. Okay. Thank you. All right. Can you please verify your address and date of birth for me for security purposes? Yes. Uh, my address is 15376 Eucalyptus Street, Hesperia, California 92345. And then my date of birth is April 1st, 1993. Okay. Thank you. 909-955-5570, your phone number? Yes. And then I have rahdez93 at gmail.com. Is that up-to-date? Y- yes. Okay. All right. Let's see. Okay. So, it looks like you have dental, vision, and then your NEC enhanced. Okay. So yeah, with that plan that you have, it is important that you stay within the network so that you are covered. Um, who you wanna contact... Did you call the 800-457-1403 number? Yeah. I called that number and then when I called that number, uh, it was, um... I don't think it was the right number 'cause, uh, no, you know what? I don't think I... I think I did c-... I don't know. I, I, um, on Friday, I tried to call all the numbers on the card and I couldn't get through. So, I finally was able to figure it out, like, 'cause it says multiplan.com or call 1-800-457-1403. Mm-hmm. So, I think when I called th- that number, uh, I don't... I'm not too sure what happened, but I did try and call it and I don't

think I got through. And when I went online, I was able to find a list of providers. I'm not sure if once I find that list of providers, I just go to them and then everything's good? Because from what I've been told a few times, I think is once I find a provider, I have to call my insurance and make sure that it is covered. So- For sure. ... that's what I'm sharing with you now. Yeah. So, y- what you would call us for actually is if you wanna know if your coverage is active or if you want- Okay, so- ... like Information. ... the correct number to call is the 800-457-1403? Yes, and then- Okay. ... it's a different website. So I'm actually gonna give you that website. Th- it's not- Okay. ... Multiplan anymore 'cause I believe they changed it already. But it's C as in Charlie. Uh-huh. L as in loud. A as in alpha. Mm-hmm. R as in Romeo, I as in ice cream. Mm-hmm. P as in tango, E as in echo. Mm-hmm. B as in victor.com. Okay. I'm gonna give you that number. Um, it's definitely the 1403 number. I'm not sure why they told you that though 'cause to find the providers, you call, um, 1403. The only thing we would be able to tell you, since we're just the healthcare administrators, we would be the ones to actually enroll you into the benefits, give you information regarding the benefits, transfer you to the carriers, um, and then- Oh. ... take a direct payment of- Hey, would, you know- ... of what they do. Okay. I've been asked a, like, I tried to schedule an appointment for dental and they asked- Mm-hmm. ... me if it was a PPO or a HMO and I'm like, "I don't know." It's a PPO. It's a PPO. Okay. Mm-hmm. All right. So what- I don't know what the other one stands for. Okay. I'm like, it doesn't say anything on the card. It doesn't say HMO, it doesn't say PPO, it doesn't say nothing here. I don't, I don't know. Help. I believe where... I believe where it tells you is on the actual benefit guide. Um, it actually says- On like, APL or something like that? Well, that's the carriers. Um, that would be the carrier for your hospital 'cause the plan- Oh. ... that you have covers preventative, which would s- be considered like, your annuals, the physicals, some vaccines- Yeah. ... your screenings. With that, the carrier is 90 Degrees. So you have two different carriers. Preventative is 90 Degrees, hospital indemnity means doctor visits, if y- you're sick, urgent care, emergency room, that's APL. American Public- Okay, okay. Two different carriers. Okay. Um, I'm gonna give you that number and I'm gonna also give you... Let me see, uh, let me see. California State Health Administration. And then I'm gonna also give you another number. So if- Okay. ... the 1403 doesn't work, I would also call 800- Uh-huh. ... 454- 454? Okay. 5218. 4218. Okay. I would call that number first. I would call the 5218 first and if that doesn't work, I would call, um, the 1403. And then that website should definitely work 'cause we just got informed about that change. Okay. Okay, sounds good. All right. So I've got the... 'Cause the, uh, 1403, that one's on my card, so I... And I wrote down the website. Mm-hmm. So I'm gonna try and call this, uh, 5218 first and, um, get clearance there. Yeah, 'cause I, I need to get to my primary, like- Yeah. And then- ... schedule an appointment, but they said- Mm-hmm. ... I needed to make sure that my insurance, that they did expect what I was, you know, whatever I was telling her over the phone. They said it sounded familiar. Yeah. But that, just to make sure, I wanted to call the insurance to make sure- I wonder- ... everything was- Did you, did you ask them if the place took it or if the service that you, um... Because keep in mind, if you're ever wondering if a certain service is covered, so for example, if you're ever curious if a mammogram is covered, that's exactly- That's exactly what I'm trying to get. Oh my God, that's exactly what I'm trying to get 'cause I've started to have pain on my left breast and it just- Okay. ... kind of gone away. Gotcha. So ca- So that's exactly what I'm trying to go get done. So, so that's considered a preventative service. So if you're wondering if it's covered or not, who you actually call is 90 Degrees, the

carrier 'cause they're the ones- Okay. ... who would give you that answer with saying, "Yes, that is a service that we covered. Um, you can go ahead and go wherever they told you that they can do that." Um. Mm-hmm. But to ask that question, to answer the question of, ab- is the mammogram covered, you'd have to speak to 90 Degrees. And if you want, I can transfer you. And then- 'Cause I, I- ... you can call the provider if you want. Okay. So, um, I, I haven't seen the doctor yet. That's just what I'm trying to get done from- Mm-hmm. ... the doctor, but I know that in order to get that done, I have to see the provider. It has to be a CentraCare associate- Yes, within that network. ... or something like that. So that's why- Okay. ... I'm trying to see... I'm still trying to get clearance for the doctor first and then as long as that's- Okay. That's fine. ... clear, then we can... Yeah, definitely. But I appreciate your help. You've been so helpful. I have been trying to get in since, like, Friday and it's just been so- Oh, no. Yeah, it's been tough and I'm like, "Oh my God," 'cause I've never had to deal with this person in- Yeah. ... my entire life. I don't know what to do. So, like, the, the easiest, the easier way to remember is if you wanna know if, if a service is covered or not, who you ask- My life is \*\*\*\*\* . ... is the carriers 'cause remember, you have two different carriers. Yeah. Preventative services, anything before a problem starts, so that would be like a physical, your annual, your checkup, mammograms, that type of stuff. It's preventative. That's 90 Degrees. Okay. Actual doctor visits because you got sick or got injured or had to go to the emergency room, urgent care surgeries, that's APL. It's for the- Okay. 'Cause the plan you have is for, um, coverage preventative and hospital indemnity, but you- Okay. ... would call the same number to find the providers either way. Okay. And that's either the 5218 or the 1403? Yes, or the w- um, or the website as well. Or the website. Okay, so I'm gonna try the website right now and if I can't get cleared with the website, I'm definitely gonna call the 5218 and then try the 1403 after 'cause I'm pretty sure I tried the 1403 and then something happened where I couldn't get through. Okay. But I do appreciate so much. What was your name? My name is Stephanie. Stephanie, you've been so helpful. Stephanie, I appreciate so much your help. Yeah, no problem. Yep, that's what we're here for. And that was all I needed. Thank you. You do have a great day and once again- Thank you. ... you were so helpful. Thank you. You're welcome. Have a nice day. You too. As well. Bye-bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits Panel Card. My name is Stephanie. How can I assist you?

Speaker speaker\_1: Hi, Stephanie. Can you please give me... or, would you be able to provide me with the number for eligibility?

Speaker speaker\_0: Uh, for eligibility? So, I actually would have to send a email to our main office to see if you're eligible or not for the benefits. From there, they would just let me know from my email, and I would contact you to give you the answer. Um, what staffing agency-

Speaker speaker\_1: Oh, okay.

Speaker speaker\_0: ... are you with?

Speaker speaker\_1: Um, so what I'm trying to do... I don't know. Maybe I didn't... 'cause I'm not sure if I said it right.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: So, um, I'm trying to see if the, uh, primary doctor that I scheduled my appointment with is, uh, covered through my insurance.

Speaker speaker\_0: Oh, okay. Oh, so you already have... Oh, okay. Yeah, yeah. Um, you actually just-

Speaker speaker\_1: Yeah. I-

Speaker speaker\_0: ... have to call a number for that, and then I can provide that number to you as well as the website, and they will give you the list-

Speaker speaker\_1: Great.

Speaker speaker\_0: ... of the providers that you can go to with the type of insurance-

Speaker speaker\_1: Okay, sure.

Speaker speaker\_0: ... that you have.

Speaker speaker\_1: Okay. So, okay, um, so I have MultiPlan, the, the VIP Big plan, I believe-

Speaker speaker\_0: Uh-huh.

Speaker speaker\_1: ... or something like that. So, it says to go on multiplan.com, right? So, I went on there. I went on Family Practice, and then I, um, called the, one of the numbers that was given to me there. So, I made it... I scheduled an appointment, and they said, uh, that I just needed to make sure that my insurance was covered, so I, that I needed to call the insurance and make sure that they covered that office or something along those lines.

Speaker speaker\_0: So-

Speaker speaker\_1: I don't know if that makes sense.

Speaker speaker\_0: ... I believe it's not... Yeah. No 'cause normally when you call that number, they're the ones that actually tell you. Um, I can let you know, however, if your... if you have active coverage, but I wouldn't give you the... wouldn't be able to give you the list of the providers. Who actually gives you that information is them, but I believe it's not MultiPlan anymore, so I'll just give you that new information. Um, but can I-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... pull up your file?

Speaker speaker\_1: Of course. My name is-

Speaker speaker\_0: What staffing agency-

Speaker speaker\_1: ... Laura Rosa Hernandez. Oh, uh, Partners Personnel.

Speaker speaker\_0: And then I just need the last four of your Social.

Speaker speaker\_1: 4593.

Speaker speaker\_0: Okay. Thank you. All right. Can you please verify your address and date of birth for me for security purposes?

Speaker speaker\_1: Yes. Uh, my address is 15376 Eucalyptus Street, Hesperia, California 92345. And then my date of birth is April 1st, 1993.

Speaker speaker\_0: Okay. Thank you. 909-955-5570, your phone number?

Speaker speaker\_1: Yes.

Speaker speaker\_0: And then I have rahdez93 at gmail.com. Is that up-to-date?

Speaker speaker\_1: Y- yes.

Speaker speaker\_0: Okay. All right. Let's see. Okay. So, it looks like you have dental, vision, and then your NEC enhanced. Okay. So yeah, with that plan that you have, it is important that you stay within the network so that you are covered. Um, who you wanna contact... Did you call the 800-457-1403 number?

Speaker speaker\_2: Yeah. I called that number and then when I called that number, uh, it was, um... I don't think it was the right number 'cause, uh, no, you know what? I don't think I... I think I did c-... I don't know. I, I, um, on Friday, I tried to call all the numbers on the card and I couldn't get through. So, I finally was able to figure it out, like, 'cause it says multiplan.com or call 1-800-457-1403.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: So, I think when I called th- that number, uh, I don't... I'm not too sure what happened, but I did try and call it and I don't think I got through. And when I went online, I was able to find a list of providers. I'm not sure if once I find that list of providers, I just go to them and then everything's good? Because from what I've been told a few times, I think is once I find a provider, I have to call my insurance and make sure that it is covered. So-

Speaker speaker\_0: For sure.

Speaker speaker\_2: ... that's what I'm sharing with you now.

Speaker speaker\_0: Yeah. So, y- what you would call us for actually is if you wanna know if your coverage is active or if you want-

Speaker speaker\_2: Okay, so-

Speaker speaker\_0: ... like Information.

Speaker speaker\_2: ... the correct number to call is the 800-457-1403?

Speaker speaker\_0: Yes, and then-

Speaker speaker\_2: Okay.

Speaker speaker\_0: ... it's a different website. So I'm actually gonna give you that website.  
Th- it's not-

Speaker speaker\_2: Okay.

Speaker speaker\_0: ... Multiplan anymore 'cause I believe they changed it already. But it's C  
as in Charlie.

Speaker speaker\_2: Uh-huh.

Speaker speaker\_0: L as in loud. A as in alpha.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_0: R as in Romeo, I as in ice cream.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_0: P as in tango, E as in echo.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_0: B as in victor.com.

Speaker speaker\_2: Okay.

Speaker speaker\_0: I'm gonna give you that number. Um, it's definitely the 1403 number. I'm  
not sure why they told you that though 'cause to find the providers, you call, um, 1403. The  
only thing we would be able to tell you, since we're just the healthcare administrators, we  
would be the ones to actually enroll you into the benefits, give you information regarding the  
benefits, transfer you to the carriers, um, and then-

Speaker speaker\_2: Oh.

Speaker speaker\_0: ... take a direct payment of-

Speaker speaker\_2: Hey, would, you know-

Speaker speaker\_0: ... of what they do.

Speaker speaker\_2: Okay. I've been asked a, like, I tried to schedule an appointment for  
dental and they asked-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: ... me if it was a PPO or a HMO and I'm like, "I don't know."

Speaker speaker\_0: It's a PPO.

Speaker speaker\_2: It's a PPO. Okay.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: All right. So what-

Speaker speaker\_0: I don't know what the other one stands for.

Speaker speaker\_2: Okay. I'm like, it doesn't say anything on the card. It doesn't say HMO, it doesn't say PPO, it doesn't say nothing here. I don't, I don't know. Help.

Speaker speaker\_0: I believe where... I believe where it tells you is on the actual benefit guide. Um, it actually says-

Speaker speaker\_2: On like, APL or something like that?

Speaker speaker\_0: Well, that's the carriers. Um, that would be the carrier for your hospital 'cause the plan-

Speaker speaker\_2: Oh.

Speaker speaker\_0: ... that you have covers preventative, which would s- be considered like, your annuals, the physicals, some vaccines-

Speaker speaker\_2: Yeah.

Speaker speaker\_0: ... your screenings. With that, the carrier is 90 Degrees. So you have two different carriers. Preventative is 90 Degrees, hospital indemnity means doctor visits, if y- you're sick, urgent care, emergency room, that's APL. American Public-

Speaker speaker\_2: Okay, okay.

Speaker speaker\_0: Two different carriers.

Speaker speaker\_2: Okay.

Speaker speaker\_0: Um, I'm gonna give you that number and I'm gonna also give you... Let me see, uh, let me see.

Speaker speaker\_3: California State Health Administration.

Speaker speaker\_0: And then I'm gonna also give you another number. So if-

Speaker speaker\_2: Okay.

Speaker speaker\_0: ... the 1403 doesn't work, I would also call 800-

Speaker speaker\_2: Uh-huh.

Speaker speaker\_0: ... 454-

Speaker speaker\_2: 454? Okay.

Speaker speaker\_0: 5218.

Speaker speaker\_2: 4218. Okay.

Speaker speaker\_0: I would call that number first. I would call the 5218 first and if that doesn't work, I would call, um, the 1403. And then that website should definitely work 'cause we just got informed about that change.

Speaker speaker\_2: Okay. Okay, sounds good. All right. So I've got the... 'Cause the, uh, 1403, that one's on my card, so I... And I wrote down the website.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: So I'm gonna try and call this, uh, 5218 first and, um, get clearance there. Yeah, 'cause I, I need to get to my primary, like-

Speaker speaker\_0: Yeah. And then-

Speaker speaker\_2: ... schedule an appointment, but they said-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: ... I needed to make sure that my insurance, that they did expect what I was, you know, whatever I was telling her over the phone. They said it sounded familiar.

Speaker speaker\_0: Yeah.

Speaker speaker\_2: But that, just to make sure, I wanted to call the insurance to make sure-

Speaker speaker\_0: I wonder-

Speaker speaker\_2: ... everything was-

Speaker speaker\_0: Did you, did you ask them if the place took it or if the service that you, um... Because keep in mind, if you're ever wondering if a certain service is covered, so for example, if you're ever curious if a mammogram is covered, that's exactly-

Speaker speaker\_2: That's exactly what I'm trying to get. Oh my God, that's exactly what I'm trying to get 'cause I've started to have pain on my left breast and it just-

Speaker speaker\_0: Okay.

Speaker speaker\_2: ... kind of gone away.

Speaker speaker\_0: Gotcha. So ca-

Speaker speaker\_2: So that's exactly what I'm trying to go get done.

Speaker speaker\_0: So, so that's considered a preventative service. So if you're wondering if it's covered or not, who you actually call is 90 Degrees, the carrier 'cause they're the ones-

Speaker speaker\_2: Okay.

Speaker speaker\_0: ... who would give you that answer with saying, "Yes, that is a service that we covered. Um, you can go ahead and go wherever they told you that they can do that." Um.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_0: But to ask that question, to answer the question of, ab- is the mammogram covered, you'd have to speak to 90 Degrees. And if you want, I can transfer you. And then-



Speaker speaker\_2: 'Cause I, I-

Speaker speaker\_0: ... you can call the provider if you want.

Speaker speaker\_2: Okay. So, um, I, I haven't seen the doctor yet. That's just what I'm trying to get done from-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: ... the doctor, but I know that in order to get that done, I have to see the provider. It has to be a CentraCare associate-

Speaker speaker\_0: Yes, within that network.

Speaker speaker\_2: ... or something like that. So that's why-

Speaker speaker\_0: Okay.

Speaker speaker\_2: ... I'm trying to see... I'm still trying to get clearance for the doctor first and then as long as that's-

Speaker speaker\_0: Okay. That's fine.

Speaker speaker\_2: ... clear, then we can... Yeah, definitely. But I appreciate your help. You've been so helpful. I have been trying to get in since, like, Friday and it's just been so-

Speaker speaker\_0: Oh, no.

Speaker speaker\_2: Yeah, it's been tough and I'm like, "Oh my God," 'cause I've never had to deal with this person in-

Speaker speaker\_0: Yeah.

Speaker speaker\_2: ... my entire life. I don't know what to do.

Speaker speaker\_0: So, like, the, the easiest, the easier way to remember is if you wanna know if, if a service is covered or not, who you ask-

Speaker speaker\_2: My life is \*\*\*\*\*.

Speaker speaker\_0: ... is the carriers 'cause remember, you have two different carriers.

Speaker speaker\_2: Yeah.

Speaker speaker\_0: Preventative services, anything before a problem starts, so that would be like a physical, your annual, your checkup, mammograms, that type of stuff. It's preventative. That's 90 Degrees.

Speaker speaker\_2: Okay.

Speaker speaker\_0: Actual doctor visits because you got sick or got injured or had to go to the emergency room, urgent care surgeries, that's APL. It's for the-

Speaker speaker\_2: Okay.

Speaker speaker\_0: 'Cause the plan you have is for, um, coverage preventative and hospital indemnity, but you-

Speaker speaker\_2: Okay.

Speaker speaker\_0: ... would call the same number to find the providers either way.

Speaker speaker\_2: Okay. And that's either the 5218 or the 1403?

Speaker speaker\_0: Yes, or the w- um, or the website as well.

Speaker speaker\_2: Or the website. Okay, so I'm gonna try the website right now and if I can't get cleared with the website, I'm definitely gonna call the 5218 and then try the 1403 after 'cause I'm pretty sure I tried the 1403 and then something happened where I couldn't get through.

Speaker speaker\_0: Okay.

Speaker speaker\_2: But I do appreciate so much. What was your name?

Speaker speaker\_0: My name is Stephanie.

Speaker speaker\_2: Stephanie, you've been so helpful. Stephanie, I appreciate so much your help.

Speaker speaker\_0: Yeah, no problem. Yep, that's what we're here for.

Speaker speaker\_2: And that was all I needed. Thank you. You do have a great day and once again-

Speaker speaker\_0: Thank you.

Speaker speaker\_2: ... you were so helpful. Thank you.

Speaker speaker\_0: You're welcome. Have a nice day.

Speaker speaker\_2: You too. As well. Bye-bye.