

Transcript: Justin

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Full Transcript

Thank you for calling Benefits in a Card. This is Justin. How can I help you today? Hey, Justin. Um, my name is Michael Barbano, and I just enrolled, um, in this program through my work. And I've been getting a lot of emails and stuff. And I- I didn't really... Um, my other insurance just ended, um, like today. But I've been paying for this, uh, I think since the- like middle of February. So that's one thing I was wondering if I could like maybe... I don't know if I've already paid for it and it's like already kind of done, 'cause I know it- it takes money once a week out of my paycheck. But, um, I nee- I can't access the like, the email that says, "Activate your," um, "Activate your account today." I did that. But the, like the medicine one, um, I don't really know... It's not letting me... FreeRx registration. So, I got a thing and it said like, "Proceed to the website." And then, like m- make a new thing, first register. And it's just not letting me do it. It says like, uh my name or email has already been used, but I've never signed up for this before. So, I'm not really sure what to do there. And I also need to figure out like how to... Like I don't know if my old doctor... Like typically, I don't really go to the doctor. I go to get a physical and then my primary physician, she prescribes me like my medications for the month, and then I go to the dermatologist like twice a year. And then, um, I'm like almost 50, so I think I need a colonoscopy. So, I just wanted to see if I can still go to my old doctors and then call the, like colonoscopy place and see if, you know, they take this new insurance. So, I know that's a lot of questions, but I don't know which one you can help me with first. I've tried to like do it by myself, but I need some help. Yeah. What's the staffing agency you work for? Creative Circle. And the last four of your Social? 7101. And for security purposes, can you verify your home address, including city, state and ZIP code, Michael? It should be 505 East 40th Street, Savannah, Georgia 31401. And your date of birth? 07-22-77. And a good telephone number have is 404-775-9759. That's up, yeah. And the email has mdbarbano at gmail? You got it, yeah. Okay. Um, so let's see. So, you were still having issues logging into your FreeRx account. You were trying to find a dermatologist or someone for a colonoscopy. Is that correct? Yes. So, like my, um, my dermatologist is in Savannah, which is like right down the street from my house, and I really like her. And then my primary physician is just over the bridge in, uh, South Carolina at the like Beaufort Medical Center, I think it's called. Um, and so I just wanted to make sure that I can still go to them and get my physicals. And, you know, she just, the dermatologist, she just ki- gives me a once over and kind of helps me with this like weird thing I have on my face. But, um, yeah, those are like the only two doctors I go to. And then there's a colonoscopy place, um, that I was supposed to go to with my old insurance. I just like never got around to it. So, I was hoping to call them today and see if they, um... See if I, see if I could get in there. Okay. Um, now I actually wouldn't have a list of those providers in-network on hand. Mm-hmm. However, I do have a number to provide you with if you provide them with your ZIP code. Okay. They can provide you that list of who's in-network

and who will accept the insurance. Okay. Um, so do you want to do the... Do you want to do that first? You want to just give me that number first? Yes, sir. Okay, go ahead. Um, so the company is called MultiPlan. MultiPlan. And is that under like 90 day or whatever, 90 degree? Yes, sir. Under 90 Degree Benefits. Yes, sir. So, I have... So, when somebody asks me like, "What insurance do you have?" I have 90 Degree Benefits? Correct. Okay. And then MultiPlan is like the what? The department that has all the lists of the providers? It's the provider network. Yes, sir. Provider network. Okay. Okay, go ahead. And their telephone number is 800- Uh-huh. ... 457- 437? 457. 457. Okay. 1403. 1403. Okay. And I'll be able to talk to somebody? Correct. Yes, sir. Nice. Okay. All right. So, I'll call them and say, "I need these three things. Can you check to see who's in my network?" Or like, "Who-" Yep. "... I can go to," right? Okay. Yes. Yes, sir. And just provide them with your ZIP code. Awesome. Um, and then let's see here. I'm on the email again with the FreeRx registration. And, uh, it says first register. So, I'm gonna click this link. And I have put this on email, social, . Start registration. Well, checking note history, I do see there was an OBC or an outbound on the 19th, um, where our IT department confirmed that the account was already registered, and you should be able to already log in. Okay, so I'm gonna go back to this email, 'cause yeah, it's not doing anything when I click Start Registration, so I'm gonna go to the login in the member portal. Yeah. I've just never swept a... Okay. So, member login. All right, username, I'm just gonna put... Is it my email or do you think it's just my... Um, it's the email. It's the mdbarbeno@gmail.com. Oh, great. Okay. Let me see here. Oh, nice. Okay, cool. That worked. Great. Um, and this is FreeRx. So, can you tell me a little bit about this? I mean, I guess I can read it, but this means I get- Yeah. ... my p- So, FreeRx. Mm-hmm. Yeah, y- yes, sir. So, FreeRx gives out free or discounted prescription coverage. Um, so there is- Got it. ... a list of medications that is covered, either they're acute or chronic medicines. Depending on what type it is, uh, it can either be shipped to your house directly or you can pick them up at, at your local pharmacy. And then I would just tell my, I would just tell my doctor, whoever's gonna prescribe me, like, "Hey, I have this FreeRx thing?" Yes. Like, normally, when I, when I go to the doctor, they're just like, "Okay, what pharmacy do you want me to call in?" And I say, you know, "The one down the street." What do I do here? Um, yes, sir. So, what you would do, you would just go to that provider, um, have them write the, have them send that, uh, prescription to FreeRx, and if FreeRx, uh, if the medication is on the FreeRx website, then the medication will be fulfilled and either shipped to you or picked up at your local pharmacy depending on the type of medicine, either if it's chronic or, uh, acute. Okay. So, when they say, "What's your, what's your pharmacy?", should I give my pharmacy, should I give this information to my pharmacy or the provider? Uh, to the provider, 'cause the one, those are the ones that's prescribing the medicine to you that have to- Mm-hmm. ... fill it out. Got it. Okay. So, when she asks what pharmacy you're licensed to, I'm like, "Go through FreeX." FreeRx. And then here's... FreeRx and then give them my member ID and the group ID? Like- Yes, sir. ... is there any way that I can... Okay. So, is there some way I can have this on my phone or whatever, like all this information? Um, now I do know there should be an ID card on the portal, on the main homes- homepage, when, once you log in. That I can, I can try to print that? Yes, sir. Okay. All right. Maybe I can take a picture of it and then I'll just have it... Yeah. Okay. Screenshot it or something. Screenshot it. Okay, so, perfect. That's all I need to do? Doctor's office... And then they can kind of see if it's in there, and if it's not, I guess they'll call me and say, "Hey, this doesn't cover it." You know, I only take a few medications, and, you

know, they're generics, so I guess they, they, they're responsible for like looking up and seeing if it's in there or... Yes, sir. It'll just kind of kick them out if they don't, you know? Yeah. They'll try to prescribe it and if they don't, if it, if they don't have it, then they can't prescribe it? Yes, sir. Okay, cool. I think that was... I think that was my only question that I have. Um- Okay. I'll call this other number for the, the providers. Awesome. Well, is there anything else I can assist you with today, Michael? Nope, that'll do it. Thank you so much. You're welcome. You have a great weekend, okay? Okay. You too. Thank you. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. This is Justin. How can I help you today?

Speaker speaker_1: Hey, Justin. Um, my name is Michael Barbano, and I just enrolled, um, in this program through my work. And I've been getting a lot of emails and stuff. And I- I didn't really... Um, my other insurance just ended, um, like today. But I've been paying for this, uh, I think since the- like middle of February. So that's one thing I was wondering if I could like maybe... I don't know if I've already paid for it and it's like already kind of done, 'cause I know it- it takes money once a week out of my paycheck. But, um, I nee- I can't access the like, the email that says, "Activate your," um, "Activate your account today." I did that. But the, like the medicine one, um, I don't really know... It's not letting me... FreeRx registration. So, I got a thing and it said like, "Proceed to the website." And then, like m- make a new thing, first register. And it's just not letting me do it. It says like, uh my name or email has already been used, but I've never signed up for this before. So, I'm not really sure what to do there. And I also need to figure out like how to... Like I don't know if my old doctor... Like typically, I don't really go to the doctor. I go to get a physical and then my primary physician, she prescribes me like my medications for the month, and then I go to the dermatologist like twice a year. And then, um, I'm like almost 50, so I think I need a colonoscopy. So, I just wanted to see if I can still go to my old doctors and then call the, like colonoscopy place and see if, you know, they take this new insurance. So, I know that's a lot of questions, but I don't know which one you can help me with first. I've tried to like do it by myself, but I need some help.

Speaker speaker_0: Yeah. What's the staffing agency you work for?

Speaker speaker_1: Creative Circle.

Speaker speaker_0: And the last four of your Social?

Speaker speaker_1: 7101.

Speaker speaker_0: And for security purposes, can you verify your home address, including city, state and ZIP code, Michael?

Speaker speaker_1: It should be 505 East 40th Street, Savannah, Georgia 31401.

Speaker speaker_0: And your date of birth?

Speaker speaker_1: 07-22-77.

Speaker speaker_0: And a good telephone number have is 404-775-9759.

Speaker speaker_1: That's up, yeah.

Speaker speaker_0: And the email has mdbarbano at gmail?

Speaker speaker_1: You got it, yeah.

Speaker speaker_0: Okay. Um, so let's see. So, you were still having issues logging into your FreeRx account. You were trying to find a dermatologist or someone for a colonoscopy. Is that correct?

Speaker speaker_1: Yes. So, like my, um, my dermatologist is in Savannah, which is like right down the street from my house, and I really like her. And then my primary physician is just over the bridge in, uh, South Carolina at the like Beaufort Medical Center, I think it's called. Um, and so I just wanted to make sure that I can still go to them and get my physicals. And, you know, she just, the dermatologist, she just ki- gives me a once over and kind of helps me with this like weird thing I have on my face. But, um, yeah, those are like the only two doctors I go to. And then there's a colonoscopy place, um, that I was supposed to go to with my old insurance. I just like never got around to it. So, I was hoping to call them today and see if they, um... See if I, see if I could get in there.

Speaker speaker_0: Okay. Um, now I actually wouldn't have a list of those providers in-network on hand.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: However, I do have a number to provide you with if you provide them with your ZIP code.

Speaker speaker_1: Okay.

Speaker speaker_0: They can provide you that list of who's in-network and who will accept the insurance.

Speaker speaker_1: Okay. Um, so do you want to do the... Do you want to do that first? You want to just give me that number first?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Okay, go ahead.

Speaker speaker_0: Um, so the company is called MultiPlan.

Speaker speaker_1: MultiPlan. And is that under like 90 day or whatever, 90 degree?

Speaker speaker_0: Yes, sir. Under 90 Degree Benefits. Yes, sir.

Speaker speaker_1: So, I have... So, when somebody asks me like, "What insurance do you have?" I have 90 Degree Benefits?

Speaker speaker_0: Correct.

Speaker speaker_1: Okay. And then MultiPlan is like the what? The department that has all the lists of the providers?

Speaker speaker_0: It's the provider network. Yes, sir.

Speaker speaker_1: Provider network. Okay. Okay, go ahead.

Speaker speaker_0: And their telephone number is 800-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... 457-

Speaker speaker_1: 437?

Speaker speaker_0: 457.

Speaker speaker_1: 457. Okay.

Speaker speaker_0: 1403.

Speaker speaker_1: 1403. Okay. And I'll be able to talk to somebody?

Speaker speaker_0: Correct. Yes, sir.

Speaker speaker_1: Nice. Okay. All right. So, I'll call them and say, "I need these three things. Can you check to see who's in my network?" Or like, "Who-"

Speaker speaker_0: Yep.

Speaker speaker_1: "... I can go to," right? Okay.

Speaker speaker_0: Yes. Yes, sir. And just provide them with your ZIP code.

Speaker speaker_1: Awesome. Um, and then let's see here. I'm on the email again with the FreeRx registration. And, uh, it says first register. So, I'm gonna click this link. And I have put this on email, social, . Start registration.

Speaker speaker_0: Well, checking note history, I do see there was an OBC or an outbound on the 19th, um, where our IT department confirmed that the account was already registered, and you should be able to already log in.

Speaker speaker_1: Okay, so I'm gonna go back to this email, 'cause yeah, it's not doing anything when I click Start Registration, so I'm gonna go to the login in the member portal.

Speaker speaker_0: Yeah.

Speaker speaker_1: I've just never swept a... Okay. So, member login. All right, username, I'm just gonna put... Is it my email or do you think it's just my...

Speaker speaker_0: Um, it's the email. It's the mdbarbeno@gmail.com.

Speaker speaker_1: Oh, great. Okay. Let me see here. Oh, nice. Okay, cool. That worked. Great. Um, and this is FreeRx. So, can you tell me a little bit about this? I mean, I guess I can

read it, but this means I get-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... my p-

Speaker speaker_0: So, FreeRx.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Yeah, y- yes, sir. So, FreeRx gives out free or discounted prescription coverage. Um, so there is-

Speaker speaker_1: Got it.

Speaker speaker_0: ... a list of medications that is covered, either they're acute or chronic medicines. Depending on what type it is, uh, it can either be shipped to your house directly or you can pick them up at, at your local pharmacy.

Speaker speaker_1: And then I would just tell my, I would just tell my doctor, whoever's gonna prescribe me, like, "Hey, I have this FreeRx thing?"

Speaker speaker_0: Yes.

Speaker speaker_1: Like, normally, when I, when I go to the doctor, they're just like, "Okay, what pharmacy do you want me to call in?" And I say, you know, "The one down the street." What do I do here?

Speaker speaker_0: Um, yes, sir. So, what you would do, you would just go to that provider, um, have them write the, have them send that, uh, prescription to FreeRx, and if FreeRx, uh, if the medication is on the FreeRx website, then the medication will be fulfilled and either shipped to you or picked up at your local pharmacy depending on the type of medicine, either if it's chronic or, uh, acute.

Speaker speaker_1: Okay. So, when they say, "What's your, what's your pharmacy?", should I give my pharmacy, should I give this information to my pharmacy or the provider?

Speaker speaker_0: Uh, to the provider, 'cause the one, those are the ones that's prescribing the medicine to you that have to-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... fill it out.

Speaker speaker_1: Got it. Okay. So, when she asks what pharmacy you're licensed to, I'm like, "Go through FreeX."

Speaker speaker_0: FreeRx.

Speaker speaker_1: And then here's... FreeRx and then give them my member ID and the group ID? Like-

Speaker speaker_0: Yes, sir.

Speaker speaker_1: ... is there any way that I can... Okay. So, is there some way I can have this on my phone or whatever, like all this information?

Speaker speaker_0: Um, now I do know there should be an ID card on the portal, on the main homes- homepage, when, once you log in.

Speaker speaker_1: That I can, I can try to print that?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Okay. All right. Maybe I can take a picture of it and then I'll just have it...

Speaker speaker_0: Yeah.

Speaker speaker_1: Okay.

Speaker speaker_0: Screenshot it or something.

Speaker speaker_1: Screenshot it. Okay, so, perfect. That's all I need to do? Doctor's office... And then they can kind of see if it's in there, and if it's not, I guess they'll call me and say, "Hey, this doesn't cover it." You know, I only take a few medications, and, you know, they're generics, so I guess they, they, they're responsible for like looking up and seeing if it's in there or...

Speaker speaker_0: Yes, sir.

Speaker speaker_1: It'll just kind of kick them out if they don't, you know?

Speaker speaker_0: Yeah.

Speaker speaker_1: They'll try to prescribe it and if they don't, if it, if they don't have it, then they can't prescribe it?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Okay, cool. I think that was... I think that was my only question that I have. Um-

Speaker speaker_0: Okay.

Speaker speaker_1: I'll call this other number for the, the providers.

Speaker speaker_0: Awesome. Well, is there anything else I can assist you with today, Michael?

Speaker speaker_1: Nope, that'll do it. Thank you so much.

Speaker speaker_0: You're welcome. You have a great weekend, okay?

Speaker speaker_1: Okay. You too.

Speaker speaker_0: Thank you. Bye-bye.