

## Transcript: Justin

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### Full Transcript

Thank you for calling Benefits and a Card. This is Justin. How can I help you today? Hi, Justin. Um, this is... My name's Sabrina Gilmore. I just, um, signed up for our new insurance plan, um, and I have a mammogram scheduled tomorrow, so I wanted to make sure that's gonna be covered. Yeah, let me check on that. What's that staffing agency you work for? It's, um... Hold on, I have... Let me remember. One sec. That was, um... I think that is... cr-... It's either cr- sorry, it's either Creative Circle or, um... What's the other one called? Um. I get them mixed up. Um, Open System Technologies. Okay, so Creative Circle. What's the last four of your Social? Three, one, six, four. Nice. Yeah, it's Creative Circle. I h- I have the old card here. And for security purposes, could you verify your home address, including city, state and zip code, Sabrina? Sure. It's 3940 Beach Street, and I moved from apartment seven to apartment one, so it should be showing apartment one. Cincinnati, Ohio 45227. All right. And confirm your date of birth? 4/8/71. And a good telephone number. Have a 617-835-5204? Yes. And the email have a sabrinagilmore@gmail.com? Yes. Okay, so let's see here. So looking at the calendar, it looks like you became active in the coverage as of today, um, so you should be receiving physical ID cards early next week. However, if you did call back Thursday or Friday of this week, we could email the ID card to you then, because it does take the insurance carrier at least 72 hours to generate policy numbers. However, you stated that you have an appointment tomorrow. Is that correct? Yes. Okay, so what you can do is just- I have to reschedule? No, you can still go to that appointment. Um, since you still have, since you still have active coverage, you can still show up to that appointment. Um, you could just have the providers call us at Benefits and a Card, and we can let them know, "Hey, this member is currently active and provide eligibility." And just let them know we're waiting for the insurance carrier to generate policy numbers for you. Um, and we can just inform them that you are active- Okay. ... and you do have active benefits for that visit. Okay. And when they call, um... It's, so it's... I have an 800 number here on the back, 800-933-4296. Is that the right number? Um, no, it's a different number. Let me provide you with our customer service department number, so they can directly reach us instead of going left and right to other people, if that makes any sense. Awesome. Okay. Um, so our telephone number is 800-497-4856. Okay. Great. Um. Yeah. Cool. Is there a, um, extension for that? Uh, no, ma'am. Okay. All right. Awesome. So are you able to see w- what my policy is now? Um, we can see what you're currently enrolled into. My new policy? Um, but we can't s- we can't see policy numbers. Oh. Because, like I said, you just became active as of today. Okay. That's okay. Um, d- is it showing... So sh- did, did I sign up for... Do I, will I have preventative care coverage with what I signed up for? Um, I'm seeing the Insure Plus Enhanced, which covers hospitals, doctors and medications. Um, so I'm not really seeing the MAC TeleRx, which covers preventative healthcare services. Huh. Okay. This is, I guess, um, I just really don't know what I'm doing

with this stuff, because I, I signed up for like, the most, the, the next step up, which was like, a little bit more expensive, which I thought would be... would cover what I already had plus more. But I don't know what that's gonna do to help me if I'm not getting anything preventative covered. So yeah, that's about, a bit of an issue. Um, so does that... How does... M- uh, can you explain that at all, like how it's more expensive but doesn't cover anything, really? Um, yeah, so the Insure Plus Enhanced, or the Insure Plus plans cover your hospital visits, doctor visits and medication coverage. Um, the only major difference between the Insure Plus Basic, Enhanced and the Premier is how much the insurance carrier just pays to cover things. So the only major difference, so say, for example, you have daily hospital confinement. Under the Insure Plus Basic, the insurance carrier pays \$50 a day. Under the Enhanced, they pay out \$100 a day. Mm-hmm. And under the Premier, they'll pay out \$200 a day. So, like I said, the only major difference is how much the carrier pays to cover things. Which, all of them still cover hospitals, doctors and medications, but it's just depending on what, how much the carrier pays for things. Okay. So that's a, previously preventative was covered, and now it is not, correct? That's what you had just said? Um, no, ma'am. So the Stay h- so the Stay Healthy MAC j- that one, that medical plan just covers preventative healthcare services only, while the Insure Plus plans- Okay. ... they cover your hospital visits, doctor visits and medications. Just no preventative healthcare services. Now, you can combine the- Nothing with that. ... MAC with one of the Insure Plus plans. But you can't combine two Insure Plus plans- Yeah. ... if that makes any sense. Yeah. Um, so the mammogram will not be covered? Correct. 'Cause that's considered preventative. Okay. Um, okay. Um, is there someone I could talk to to like, get this figured out? Like, what I need? Because I don't see how this is gonna work for me, um, because I need... Things like this coverage, this whole point of having insurance. Um, yeah, so I'm just a little lost on this right now. Yeah. I mean, I can help further assist you, but I mean, if you're wanting to speak with a supervisor, I can- Okay. ... make that happen as well. No, no. Uh, i- if y- if you can, uh, help me figure it out, that'd be, that'd be amazing. Um, yeah, I don't know if it's too late to, to, like, adjust things or what, but, yeah, it's just I find the forms that they send out very confusing. And, yeah, what I'm looking for is to have things covered. Totally understand. Um, so quick question. Question. Yeah. When did you re- start back with Creative Circle? Yeah. Um, I've been working t- with them straight through, shh, uh, I don't know, for like, at least a year now. Uh... Have you had any break in any time? Oh, I'm sorry. Wait a second. Yeah, I had... Yeah, yeah, I did. I'm sorry. You know, there's two different companies rotating. I've got the two mixed up. Um, so yeah. Okay, so Creative Circle, right, that did just start back up, um... uh, I think I've been back with them, like, two months now, something like that. Okay. 'Cause the only reason why I asked that is 'cause there's multiple hire dates on your file. So, I would actually need to reach out to my back office- Okay. -have them confirm eligibility, and then I could reach back out to you letting you know how to respond. Okay. Okay, that sounds good. Okay. So I'll go ahead and reach out to my back office, have them do an eligibility review on you. And then once I do receive word back from my back office, I'll give you a call back. Okay, Sabrina? All right. Perfect. Sounds good. And what was your name again? My name is Justin. Justin. All right. Appreciate it. You're welcome. But other than that, is there anything else that I could assist you with today until I receive word back? Oh, nope, that'll cover it. Appreciate it. You're welcome. You have a great day, okay? All right. You too. Bye-bye. All right. Bye-bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits and a Card. This is Justin. How can I help you today?

Speaker speaker\_1: Hi, Justin. Um, this is... My name's Sabrina Gilmore. I just, um, signed up for our new insurance plan, um, and I have a mammogram scheduled tomorrow, so I wanted to make sure that's gonna be covered.

Speaker speaker\_0: Yeah, let me check on that. What's that staffing agency you work for?

Speaker speaker\_1: It's, um... Hold on, I have... Let me remember. One sec. That was, um... I think that is... cr-... It's either cr- sorry, it's either Creative Circle or, um... What's the other one called? Um. I get them mixed up. Um, Open System Technologies.

Speaker speaker\_0: Okay, so Creative Circle. What's the last four of your Social?

Speaker speaker\_1: Three, one, six, four.

Speaker speaker\_0: Nice.

Speaker speaker\_1: Yeah, it's Creative Circle. I h- I have the old card here.

Speaker speaker\_0: And for security purposes, could you verify your home address, including city, state and zip code, Sabrina?

Speaker speaker\_1: Sure. It's 3940 Beach Street, and I moved from apartment seven to apartment one, so it should be showing apartment one. Cincinnati, Ohio 45227.

Speaker speaker\_0: All right. And confirm your date of birth?

Speaker speaker\_1: 4/8/71.

Speaker speaker\_0: And a good telephone number. Have a 617-835-5204?

Speaker speaker\_1: Yes.

Speaker speaker\_0: And the email have a [sabrinagilmore@gmail.com](mailto:sabrinagilmore@gmail.com)?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay, so let's see here. So looking at the calendar, it looks like you became active in the coverage as of today, um, so you should be receiving physical ID cards early next week. However, if you did call back Thursday or Friday of this week, we could email the ID card to you then, because it does take the insurance carrier at least 72 hours to generate policy numbers. However, you stated that you have an appointment tomorrow. Is that correct?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay, so what you can do is just-

Speaker speaker\_1: I have to reschedule?

Speaker speaker\_0: No, you can still go to that appointment. Um, since you still have, since you still have active coverage, you can still show up to that appointment. Um, you could just have the providers call us at Benefits and a Card, and we can let them know, "Hey, this member is currently active and provide eligibility." And just let them know we're waiting for the insurance carrier to generate policy numbers for you. Um, and we can just inform them that you are active-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... and you do have active benefits for that visit.

Speaker speaker\_1: Okay. And when they call, um... It's, so it's... I have an 800 number here on the back, 800-933-4296. Is that the right number?

Speaker speaker\_0: Um, no, it's a different number. Let me provide you with our customer service department number, so they can directly reach us instead of going left and right to other people, if that makes any sense.

Speaker speaker\_1: Awesome.

Speaker speaker\_0: Okay. Um, so our telephone number is 800-497-4856.

Speaker speaker\_1: Okay. Great. Um.

Speaker speaker\_0: Yeah.

Speaker speaker\_1: Cool. Is there a, um, extension for that?

Speaker speaker\_0: Uh, no, ma'am.

Speaker speaker\_1: Okay. All right. Awesome. So are you able to see w- what my policy is now?

Speaker speaker\_0: Um, we can see what you're currently enrolled into.

Speaker speaker\_1: My new policy?

Speaker speaker\_0: Um, but we can't s- we can't see policy numbers.

Speaker speaker\_1: Oh.

Speaker speaker\_0: Because, like I said, you just became active as of today.

Speaker speaker\_1: Okay. That's okay. Um, d- is it showing... So sh- did, did I sign up for... Do I, will I have preventative care coverage with what I signed up for?

Speaker speaker\_0: Um, I'm seeing the Insure Plus Enhanced, which covers hospitals, doctors and medications. Um, so I'm not really seeing the MAC TeleRx, which covers preventative healthcare services.

Speaker speaker\_1: Huh. Okay. This is, I guess, um, I just really don't know what I'm doing with this stuff, because I, I signed up for like, the most, the, the next step up, which was like, a little bit more expensive, which I thought would be... would cover what I already had plus

more. But I don't know what that's gonna do to help me if I'm not getting anything preventative covered. So yeah, that's about, a bit of an issue. Um, so does that... How does... M- uh, can you explain that at all, like how it's more expensive but doesn't cover anything, really?

Speaker speaker\_0: Um, yeah, so the Insure Plus Enhanced, or the Insure Plus plans cover your hospital visits, doctor visits and medication coverage. Um, the only major difference between the Insure Plus Basic, Enhanced and the Premier is how much the insurance carrier just pays to cover things. So the only major difference, so say, for example, you have daily hospital confinement. Under the Insure Plus Basic, the insurance carrier pays \$50 a day. Under the Enhanced, they pay out \$100 a day.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: And under the Premier, they'll pay out \$200 a day. So, like I said, the only major difference is how much the carrier pays to cover things. Which, all of them still cover hospitals, doctors and medications, but it's just depending on what, how much the carrier pays for things.

Speaker speaker\_1: Okay. So that's a, previously preventative was covered, and now it is not, correct? That's what you had just said?

Speaker speaker\_0: Um, no, ma'am. So the Stay h- so the Stay Healthy MAC j- that one, that medical plan just covers preventative healthcare services only, while the Insure Plus plans-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... they cover your hospital visits, doctor visits and medications. Just no preventative healthcare services. Now, you can combine the-

Speaker speaker\_1: Nothing with that.

Speaker speaker\_0: ... MAC with one of the Insure Plus plans. But you can't combine two Insure Plus plans-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... if that makes any sense.

Speaker speaker\_1: Yeah. Um, so the mammogram will not be covered?

Speaker speaker\_0: Correct. 'Cause that's considered preventative.

Speaker speaker\_1: Okay. Um, okay. Um, is there someone I could talk to to like, get this figured out? Like, what I need? Because I don't see how this is gonna work for me, um, because I need... Things like this coverage, this whole point of having insurance. Um, yeah, so I'm just a little lost on this right now.

Speaker speaker\_0: Yeah. I mean, I can help further assist you, but I mean, if you're wanting to speak with a supervisor, I can-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... make that happen as well.

Speaker speaker\_1: No, no. Uh, i- if y- if you can, uh, help me figure it out, that'd be, that'd be amazing. Um, yeah, I don't know if it's too late to, to, like, adjust things or what, but, yeah, it's just I find the forms that they send out very confusing. And, yeah, what I'm looking for is to have things covered.

Speaker speaker\_0: Totally understand. Um, so quick question.

Speaker speaker\_1: Question. Yeah.

Speaker speaker\_0: When did you re- start back with Creative Circle?

Speaker speaker\_1: Yeah. Um, I've been working t- with them straight through, shh, uh, I don't know, for like, at least a year now. Uh...

Speaker speaker\_0: Have you had any break in any time?

Speaker speaker\_1: Oh, I'm sorry. Wait a second. Yeah, I had... Yeah, yeah, I did. I'm sorry. You know, there's two different companies rotating. I've got the two mixed up. Um, so yeah. Okay, so Creative Circle, right, that did just start back up, um... uh, I think I've been back with them, like, two months now, something like that.

Speaker speaker\_0: Okay. 'Cause the only reason why I asked that is 'cause there's multiple hire dates on your file. So, I would actually need to reach out to my back office-

Speaker speaker\_1: Okay.

Speaker speaker\_0: -have them confirm eligibility, and then I could reach back out to you letting you know how to respond.

Speaker speaker\_1: Okay. Okay, that sounds good.

Speaker speaker\_0: Okay. So I'll go ahead and reach out to my back office, have them do an eligibility review on you. And then once I do receive word back from my back office, I'll give you a call back. Okay, Sabrina?

Speaker speaker\_1: All right. Perfect. Sounds good. And what was your name again?

Speaker speaker\_0: My name is Justin.

Speaker speaker\_1: Justin. All right. Appreciate it.

Speaker speaker\_0: You're welcome. But other than that, is there anything else that I could assist you with today until I receive word back?

Speaker speaker\_1: Oh, nope, that'll cover it. Appreciate it.

Speaker speaker\_0: You're welcome. You have a great day, okay?

Speaker speaker\_1: All right. You too. Bye-bye.

Speaker speaker\_0: All right. Bye-bye.