

## **Transcript: Malcolm**

**Nash-4573013289254912-6565841162780672**

### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. ... benefits in the card, this is Malcolm, how can I help you? Um- Hi, Matthew. Uh, this is, uh, Christian Hernandez and- How can I help you? Um- ... just go ahead with your phone and ask questions. Uh, I just got questions about my medical insurance. What staffing company do you work for? I work for, uh, Nasco Staff. Nasco and Innovative Staff Solutions. The group name is Staff Solutions? Innovated. Innovated Staff Solutions. And what's the last four of your Social? Uh, zero-four-zero-zero. What was your first name again? Uh, Christian. For security purposes, can you verify your address and date of birth for me? Uh, 1404 West 4th Street, Centralia, Illinois, 62801 and then date of birth, 04-22-05. Okay, you said we, I got your phone number at -359-3556? Mm-hmm. And a good email is ch4996434@gmail.com? Yep. How can I help you today, Mr. Christian? Okay, so I just got questions about, like, what covers and... Hi, um, so when we were talking with the last people, he gave... Christian gave me authorization that I could talk for him. Is that okay still? I would need to hear him vocally say it. Yeah, I confirm. I confirm. All right, thank you. Yeah. Okay, so on his medical insurance it says that it's a limited benefit hospital medical insurance. So- Mm-hmm. I kind of wonder, we wanted to know what that all entails really? Since it's limited, we didn't know how much that would cover. So when it says limited, what it means is the doctor or the member sends the claim to the insurance carrier and the carrier pays towards the claim up to a set dollar amount and dependent on the services rendered and the coverage, the remainder of the claim will be his responsibility. Okay, so we can just take these in and show them to him and then they decide how much they're going to pay and he has to pay the rest? The insurance, uh, APO will determine how much they pay. I mean he- Yeah, I mean he would... Okay. And does that... It doesn't matter how many times he uses it, right? You mean is there, like, a limit to how much he can use it? Yeah. That will be a question you want to ask the carrier directly because we're not the carrier. American Public Life is the carrier. We're just the plan administrator for health insurance for staffing companies. Okay. Well, do you have any other questions? I do not. No, I think that's all. Thank you. No problem, Mr. Hernandez. Was there anything else I could help you with today? Uh, no, that'll be it. Thank you. If there's nothing else, no problem. Thanks for calling Benefits in the Card. Hope y'all have a great rest of your week. You too. You too.

### **Conversation Format**

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: ... benefits in the card, this is Malcolm, how can I help you?

Speaker speaker\_2: Um-

Speaker speaker\_3: Hi, Matthew. Uh, this is, uh, Christian Hernandez and-

Speaker speaker\_1: How can I help you?

Speaker speaker\_3: Um-

Speaker speaker\_2: ... just go ahead with your phone and ask questions.

Speaker speaker\_3: Uh, I just got questions about my medical insurance.

Speaker speaker\_1: What staffing company do you work for?

Speaker speaker\_3: I work for, uh, Nasco Staff.

Speaker speaker\_2: Nasco and Innovative Staff Solutions.

Speaker speaker\_3: The group name is Staff Solutions?

Speaker speaker\_2: Innovated. Innovated Staff Solutions.

Speaker speaker\_1: And what's the last four of your Social?

Speaker speaker\_3: Uh, zero-four-zero-zero.

Speaker speaker\_1: What was your first name again?

Speaker speaker\_3: Uh, Christian.

Speaker speaker\_1: For security purposes, can you verify your address and date of birth for me?

Speaker speaker\_3: Uh, 1404 West 4th Street, Centralia, Illinois, 62801 and then date of birth, 04-22-05.

Speaker speaker\_1: Okay, you said we, I got your phone number at -359-3556?

Speaker speaker\_3: Mm-hmm.

Speaker speaker\_1: And a good email is ch4996434@gmail.com?

Speaker speaker\_3: Yep.

Speaker speaker\_1: How can I help you today, Mr. Christian?

Speaker speaker\_3: Okay, so I just got questions about, like, what covers and...

Speaker speaker\_2: Hi, um, so when we were talking with the last people, he gave... Christian gave me authorization that I could talk for him. Is that okay still?

Speaker speaker\_1: I would need to hear him vocally say it.

Speaker speaker\_3: Yeah, I confirm. I confirm.

Speaker speaker\_1: All right, thank you.

Speaker speaker\_3: Yeah.

Speaker speaker\_2: Okay, so on his medical insurance it says that it's a limited benefit hospital medical insurance. So-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: I kind of wonder, we wanted to know what that all entails really? Since it's limited, we didn't know how much that would cover.

Speaker speaker\_1: So when it says limited, what it means is the doctor or the member sends the claim to the insurance carrier and the carrier pays towards the claim up to a set dollar amount and dependent on the services rendered and the coverage, the remainder of the claim will be his responsibility.

Speaker speaker\_2: Okay, so we can just take these in and show them to him and then they decide how much they're going to pay and he has to pay the rest?

Speaker speaker\_1: The insurance, uh, APO will determine how much they pay. I mean he-

Speaker speaker\_2: Yeah, I mean he would... Okay. And does that... It doesn't matter how many times he uses it, right?

Speaker speaker\_1: You mean is there, like, a limit to how much he can use it?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: That will be a question you want to ask the carrier directly because we're not the carrier. American Public Life is the carrier. We're just the plan administrator for health insurance for staffing companies.

Speaker speaker\_2: Okay. Well, do you have any other questions?

Speaker speaker\_3: I do not.

Speaker speaker\_2: No, I think that's all. Thank you.

Speaker speaker\_1: No problem, Mr. Hernandez. Was there anything else I could help you with today?

Speaker speaker\_3: Uh, no, that'll be it. Thank you.

Speaker speaker\_1: If there's nothing else, no problem. Thanks for calling Benefits in the Card. Hope y'all have a great rest of your week.

Speaker speaker\_2: You too.

Speaker speaker\_3: You too.