

Transcript: Malcolm

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Full Transcript

Thanks for calling Benefits in a Card. This is Malcolm. How can I help you? Hey, I'm calling from the provider's office. I am calling about claims. Um, I received a letter stating, um, claim couldn't be processed without confirmation of eligibility. Can you explain that to me? I wouldn't, I'd be too, 'cause we don't do anything with claims here. We're just the plan administrator. What does the ID card say? Does it say American Public Life or 90 Degree Benefits? So it says on the back, um, it has the 90 Degree Benefit thing, but then it says mail to Benefits in a Card. All right. So yeah- And- ... you want to reach out to 90 Degree Benefits if th- that's what's on the card, 'cause again, I don't know. We don't do anything with claims, so I wouldn't know how to answer that question. Okay. So yeah. The letter we received was from American Public Life. So that's what they're saying, that they don't handle it? It's 90 Degrees? Wait, wait. So you're saying, it's... You get- you receive a letter from 90 Degree Benefits? No. The letter is from American Public Life Insurance Company. But their ID card has 90 Degree Benefits? Right. Hm. Mm. I'm confused, too. Was it, and this is for a medical visit? Yes. Hospital stay. Hm. So which card did they use for the insurance? Did they, they provide you with a 90 Degree Benefits card or you got a call, you got a letter from APL? Right. So we used the card. The insurance card says, on the front it says like, "MAU Workforce Solutions MultiPlan." On the back it says, "For medical benefits verification, customer service, call 90 Degrees at number and email that." And then it says, "Medical claim submission, EDI number and then mail to Benefits in a Card," and the address. And then it has the little 90 Degree Benefit icon. Okay, so it seems like m- 90 Degrees is the card that they gave you. Maybe they gave you the wrong card, and that's why American Public Life reached out to you. Um, let me see. Do you have the member's name, last four of their Social? Uh, the member is Trevor Chatlos. How do you spell that? Last... So C-H-A-T-L-O-S, and then the last four- And then the last four of the Social... Oh, I'm sorry. Mm-hmm. Oh, no. You're fine. Go ahead. 7972. Could you verify that address and date of birth for me? Date of birth is 4/24/2004, um, address, 61 Forest Berry Court, Newnan, Georgia 30265. Thank you. And when was, what was the date of the, uh, when they were seen? Um, 10/15/2024. Yeah. So they did have active coverage then. Um... Yeah. The letter says, "We are awaiting information to confirm eligibility from Benefits in a Card. Upon receipt of this information, we will continue processing your claim. If you have any questions, call the number I taught you." Yeah. So yeah, 90 Degree Benefits is the carrier that they had. So I would recommend reaching out to them for claims status. Typically when they say that, that doesn't mean the c- the claim is still being processed. But then again, like I said, we don't process claims here. So that would be something you want to talk to 90 Degree Benefits with directly. I can give you their phone number whenever you're ready. Okay. It's 1-800-833-427-fax. You want to hit option one to speak with a representative. Okay. All right, and then I can also give you American Public Life

phone number as well if it's a, if it's, if this is something from them, whenever you're ready. Okay. Um, hang on one second. So who are you with? American Public Life? No, ma'am. So we, we are Benefits in a Card. We're a plan administrator for health insurance for . All we do is get them enrolled or unenrolled from their coverage. We're not actually... We're not a insurance carrier. Oh. Okay. Whenever you're ready, I can give you APL's phone number. Yeah. Give me American Public Life. Okay. And I'm ready. All right. So the phone number is 1-800-256-8606. And you want to hit option four to speak with a representative. Okay. So American Public Life is the... I'm trying to... Okay. 90 Degrees is who deals with claims. So who, what does American Public Life do? No, so they... I was saying, since they, since you received something from both of them, I just gave you both of their phone numbers in case one of them didn't work and it weren't the one you needed to reach out to. Oh, okay. Okay. Okay. Gotcha. Okay. All right. Um, can I just get your name and a reference number for our call today? Yes, ma'am. It'll be Malcolm and today's date. Okay. All right. Thank you for your help. I appreciate it. No problem. You have a great weekend. Thanks for calling Benefits in a Card. You too. B- bye-bye.

Conversation Format

Speaker speaker_0: Thanks for calling Benefits in a Card. This is Malcolm. How can I help you?

Speaker speaker_1: Hey, I'm calling from the provider's office. I am calling about claims. Um, I received a letter stating, um, claim couldn't be processed without confirmation of eligibility. Can you explain that to me?

Speaker speaker_0: I wouldn't, I'd be too, 'cause we don't do anything with claims here. We're just the plan administrator. What does the ID card say? Does it say American Public Life or 90 Degree Benefits?

Speaker speaker_1: So it says on the back, um, it has the 90 Degree Benefit thing, but then it says mail to Benefits in a Card.

Speaker speaker_0: All right. So yeah-

Speaker speaker_1: And-

Speaker speaker_0: ... you want to reach out to 90 Degree Benefits if th- that's what's on the card, 'cause again, I don't know. We don't do anything with claims, so I wouldn't know how to answer that question.

Speaker speaker_1: Okay. So yeah. The letter we received was from American Public Life. So that's what they're saying, that they don't handle it? It's 90 Degrees?

Speaker speaker_0: Wait, wait. So you're saying, it's... You get- you receive a letter from 90 Degree Benefits?

Speaker speaker_1: No. The letter is from American Public Life Insurance Company.

Speaker speaker_0: But their ID card has 90 Degree Benefits?

Speaker speaker_1: Right.

Speaker speaker_0: Hm. Mm.

Speaker speaker_1: I'm confused, too.

Speaker speaker_0: Was it, and this is for a medical visit?

Speaker speaker_1: Yes. Hospital stay.

Speaker speaker_0: Hm. So which card did they use for the insurance? Did they, they provide you with a 90 Degree Benefits card or you got a call, you got a letter from APL?

Speaker speaker_1: Right. So we used the card. The insurance card says, on the front it says like, "MAU Workforce Solutions MultiPlan." On the back it says, "For medical benefits verification, customer service, call 90 Degrees at number and email that." And then it says, "Medical claim submission, EDI number and then mail to Benefits in a Card," and the address. And then it has the little 90 Degree Benefit icon.

Speaker speaker_0: Okay, so it seems like m- 90 Degrees is the card that they gave you. Maybe they gave you the wrong card, and that's why American Public Life reached out to you. Um, let me see. Do you have the member's name, last four of their Social?

Speaker speaker_1: Uh, the member is Trevor Chatlos.

Speaker speaker_0: How do you spell that?

Speaker speaker_1: Last... So C-H-A-T-L-O-S, and then the last four-

Speaker speaker_0: And then the last four of the Social...

Speaker speaker_1: Oh, I'm sorry.

Speaker speaker_0: Mm-hmm. Oh, no. You're fine. Go ahead.

Speaker speaker_1: 7972.

Speaker speaker_0: Could you verify that address and date of birth for me?

Speaker speaker_1: Date of birth is 4/24/2004, um, address, 61 Forest Berry Court, Newnan, Georgia 30265.

Speaker speaker_0: Thank you. And when was, what was the date of the, uh, when they were seen?

Speaker speaker_1: Um, 10/15/2024.

Speaker speaker_0: Yeah. So they did have active coverage then. Um...

Speaker speaker_1: Yeah. The letter says, "We are awaiting information to confirm eligibility from Benefits in a Card. Upon receipt of this information, we will continue processing your claim. If you have any questions, call the number I taught you."

Speaker speaker_0: Yeah. So yeah, 90 Degree Benefits is the carrier that they had. So I would recommend reaching out to them for claims status. Typically when they say that, that doesn't mean the c- the claim is still being processed. But then again, like I said, we don't process claims here. So that would be something you want to talk to 90 Degree Benefits with directly. I can give you their phone number whenever you're ready.

Speaker speaker_1: Okay.

Speaker speaker_0: It's 1-800-833-427-fax. You want to hit option one to speak with a representative.

Speaker speaker_1: Okay.

Speaker speaker_0: All right, and then I can also give you American Public Life phone number as well if it's a, if it's, if this is something from them, whenever you're ready.

Speaker speaker_1: Okay. Um, hang on one second. So who are you with? American Public Life?

Speaker speaker_0: No, ma'am. So we, we are Benefits in a Card. We're a plan administrator for health insurance for . All we do is get them enrolled or unenrolled from their coverage. We're not actually... We're not a insurance carrier.

Speaker speaker_1: Oh. Okay.

Speaker speaker_0: Whenever you're ready, I can give you APL's phone number.

Speaker speaker_1: Yeah. Give me American Public Life. Okay. And I'm ready.

Speaker speaker_0: All right. So the phone number is 1-800-256-8606. And you want to hit option four to speak with a representative.

Speaker speaker_1: Okay. So American Public Life is the... I'm trying to... Okay. 90 Degrees is who deals with claims. So who, what does American Public Life do?

Speaker speaker_0: No, so they... I was saying, since they, since you received something from both of them, I just gave you both of their phone numbers in case one of them didn't work and it weren't the one you needed to reach out to.

Speaker speaker_1: Oh, okay. Okay. Okay. Gotcha. Okay. All right. Um, can I just get your name and a reference number for our call today?

Speaker speaker_0: Yes, ma'am. It'll be Malcolm and today's date.

Speaker speaker_1: Okay. All right. Thank you for your help. I appreciate it.

Speaker speaker_0: No problem. You have a great weekend. Thanks for calling Benefits in a Card.

Speaker speaker_1: You too. B- bye-bye.