

## Transcript: Malcolm

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### Full Transcript

Thanks for calling Medical Assistance Card. This is Malcolm. How can I help you? Hey, Malcolm. My name is Tina. I'm calling to make sure my insurance is active. Okay. What staffing company do you work for? Uh, GHG or NORE Staffing. I'm not sure which one it's under. All right. What's the last four of your social? 1431. You said 1431? Yes. Your first name? Tina Enochs, E-N-O-C-H-S. Okay. For security purposes, can you verify your address and date of birth for me? 6 South Clark Avenue, St. Louis, Missouri, 63135. January 3rd, 1984. Okay. So we got your phone number, 202-492-9449. Correct. And your email is tina.lastname@gmail.com? Uh, Tina, the letter R, and my last name, @gmail.com. Yes, ma'am. Mm-hmm. Okay. So yeah, it doesn't look like your coverage is active for this week. It is? It's not. Okay. Can you tell me what the issue is? 'Cause my employer is saying it's active. They're seeing it active on their end. Let's see. Uh, looks like a deduction was taken last week to pay for this week's coverage. Maybe it hadn't been processed yet. That's the only thing that I can think of. How long does it take to process? 'Cause it's been at least three weeks. Mm, this week has been the week that was- And I've been given- ... or you don't have coverage. Well, when I called last week, the representative told me I didn't have coverage. Uh. And so she couldn't give me, like, my insurance number, like the group number and all that, but she said that I wasn't active. Let's see here. So it looks like it was been updated on the 11th. Let's see. So you just need your ID card sent to you? Yeah. Well, I just need someone to tell me my insurance number and all that just 'cause I have back bills to pay or insurance stuff to submit. Let me check. Let me know if I'm pushin' on people while I see if those are available? That's fine. Yeah. Hey, are you there, Ms. Tina? Yes. Okay. So it looks like the only card they have available right now is a dental card. I can give you your policy number for your medical card, but that's the only thing that I'll be able to provide at this moment. This is the policy number for my medical card? Yes, ma'am. So like, my primary care physician, I would give them this number? Yes, ma'am. Okay. Typically, you would have a card, but it doesn't look like they have it available yet. Okay. But I guess I'm confused. So do I have... Am I covered or am I not? So right now, as of this week, you do not have active coverage. I don't know. I'm not sure if it hadn't been pre-processed yet, because it is Monday. But your primary- Or if there has just been an issue going on. But you do have active coverage up to this week. So I had coverage last week? Yes. But they had to go and fix it, because there's been a issue going on with the... Give me one moment, because there is- Mm-hmm. ... something explaining it. So there has been issues going on with deductions and the payrolls, and active coverage not showing up. We've been actively working on that solution, but we're not sure when we'll be able to final- finalize anything. Okay. But we have, but we have been working on getting that issue resolved. Can you tell me when my insurance was effective? Let's see. Our system reflects 2/3/25. 02/03. Okay. Can I get the policy number? Yes, ma'am, whenever you're

ready. I'm ready. So it's 261- Mm-hmm. ... 3559. Okay. Is there any other number I need? So that's for med, that's for your medical. Okay. And at last, I did, I was able to find your dental card. I can email that one to you. Okay. Was there anything else that you needed? I think that's it. Give me one moment. Okay. Let me get that, and I can get that dental card emailed to you. You mind if I put you on a brief hold while I get that for you? That's fine. Thank you. Can I help you, Miss Tina? Yes. All right. So I just sent those ID cards to your email. Okay. Your insurance card and then your preventative care card. So your preventative care card is different from your medical card. Okay. What is the difference? So the preventative card that's in your email, the MEC card, that's good for like wellness checks, physicals, vaccinations, cancer screenings, pap smears, mam- pap smears and mammograms for women who need their preventative services. Your medical card is the one that would cover doctors, hospitals and like prescriptions. Okay. And what is the name of the insurance? It's through... So you have three carriers. Your dental... Oh, majority... So your critical illness, your dental, your group accident, your elite pro, your short-term disability and your life insurance is covered by American Public Life. Okay. And your MEC standalone plan, that is covered by 90 Degree Benefits. Okay. And your vision is covered by MetLife. And when will I get the vision stuff? It's included on the MEC card that I sent you. MEC. Okay. And the card you gave me the policy number for, is that your medical card? That's your med- No, that'd be American Public Life. That's your medical card. Okay. Oh, this is too much to keep up with. American Public Life. Okay. So American Public Life carries a majority, covers a majority of what you're enrolled into. Mm-hmm. The only ones not covered by American Public Life is your vision and your preventative care that I just sent you. Okay. All right. Thank you. No problem, Miss Tina. Was there anything else I can help you with today? That's it. If there's nothing else, thanks for calling Benefit Civic Honor. You have a great rest of your week. You as well. Thank you. Mm-hmm.

## Conversation Format

Speaker speaker\_0: Thanks for calling Medical Assistance Card. This is Malcolm. How can I help you?

Speaker speaker\_1: Hey, Malcolm. My name is Tina. I'm calling to make sure my insurance is active.

Speaker speaker\_0: Okay. What staffing company do you work for?

Speaker speaker\_1: Uh, GHG or NORE Staffing. I'm not sure which one it's under.

Speaker speaker\_0: All right. What's the last four of your social?

Speaker speaker\_1: 1431.

Speaker speaker\_0: You said 1431?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Your first name?

Speaker speaker\_1: Tina Enochs, E-N-O-C-H-S.

Speaker speaker\_0: Okay. For security purposes, can you verify your address and date of birth for me?

Speaker speaker\_1: 6 South Clark Avenue, St. Louis, Missouri, 63135. January 3rd, 1984.

Speaker speaker\_0: Okay. So we got your phone number, 202-492-9449.

Speaker speaker\_1: Correct.

Speaker speaker\_0: And your email is tina.lastname@gmail.com?

Speaker speaker\_1: Uh, Tina, the letter R, and my last name, @gmail.com.

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Okay. So yeah, it doesn't look like your coverage is active for this week.

Speaker speaker\_1: It is?

Speaker speaker\_0: It's not.

Speaker speaker\_1: Okay. Can you tell me what the issue is? 'Cause my employer is saying it's active. They're seeing it active on their end.

Speaker speaker\_0: Let's see. Uh, looks like a deduction was taken last week to pay for this week's coverage. Maybe it hadn't been processed yet. That's the only thing that I can think of.

Speaker speaker\_1: How long does it take to process? 'Cause it's been at least three weeks.

Speaker speaker\_0: Mm, this week has been the week that was-

Speaker speaker\_1: And I've been given-

Speaker speaker\_0: ... or you don't have coverage.

Speaker speaker\_1: Well, when I called last week, the representative told me I didn't have coverage.

Speaker speaker\_0: Uh.

Speaker speaker\_1: And so she couldn't give me, like, my insurance number, like the group number and all that, but she said that I wasn't active.

Speaker speaker\_0: Let's see here. So it looks like it was been updated on the 11th. Let's see. So you just need your ID card sent to you?

Speaker speaker\_1: Yeah. Well, I just need someone to tell me my insurance number and all that just 'cause I have back bills to pay or insurance stuff to submit.

Speaker speaker\_0: Let me check. Let me know if I'm pushin' on people while I see if those are available?

Speaker speaker\_1: That's fine.

Speaker speaker\_0: Yeah. Hey, are you there, Ms. Tina?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. So it looks like the only card they have available right now is a dental card. I can give you your policy number for your medical card, but that's the only thing that I'll be able to provide at this moment.

Speaker speaker\_1: This is the policy number for my medical card?

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: So like, my primary care physician, I would give them this number?

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Typically, you would have a card, but it doesn't look like they have it available yet.

Speaker speaker\_1: Okay. But I guess I'm confused. So do I have... Am I covered or am I not?

Speaker speaker\_0: So right now, as of this week, you do not have active coverage. I don't know. I'm not sure if it hadn't been pre- processed yet, because it is Monday.

Speaker speaker\_1: But your primary-

Speaker speaker\_0: Or if there has just been an issue going on. But you do have active coverage up to this week.

Speaker speaker\_1: So I had coverage last week?

Speaker speaker\_0: Yes. But they had to go and fix it, because there's been a issue going on with the... Give me one moment, because there is-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... something explaining it. So there has been issues going on with deductions and the payrolls, and active coverage not showing up. We've been actively working on that solution, but we're not sure when we'll be able to final- finalize anything.

Speaker speaker\_1: Okay.

Speaker speaker\_0: But we have, but we have been working on getting that issue resolved.

Speaker speaker\_1: Can you tell me when my insurance was effective?

Speaker speaker\_0: Let's see. Our system reflects 2/3/25.

Speaker speaker\_1: 02/03. Okay. Can I get the policy number?

Speaker speaker\_0: Yes, ma'am, whenever you're ready.

Speaker speaker\_1: I'm ready.

Speaker speaker\_0: So it's 261-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... 3559.

Speaker speaker\_1: Okay. Is there any other number I need?

Speaker speaker\_0: So that's for med, that's for your medical.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And at last, I did, I was able to find your dental card. I can email that one to you.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Was there anything else that you needed?

Speaker speaker\_1: I think that's it.

Speaker speaker\_0: Give me one moment.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Let me get that, and I can get that dental card emailed to you. You mind if I put you on a brief hold while I get that for you?

Speaker speaker\_1: That's fine.

Speaker speaker\_0: Thank you. Can I help you, Miss Tina?

Speaker speaker\_2: Yes.

Speaker speaker\_0: All right. So I just sent those ID cards to your email.

Speaker speaker\_2: Okay.

Speaker speaker\_0: Your insurance card and then your preventative care card. So your preventative care card is different from your medical card.

Speaker speaker\_2: Okay. What is the difference?

Speaker speaker\_0: So the preventative card that's in your email, the MEC card, that's good for like wellness checks, physicals, vaccinations, cancer screenings, pap smears, mam- pap smears and mammograms for women who need their preventative services. Your medical card is the one that would cover doctors, hospitals and like prescriptions.

Speaker speaker\_2: Okay. And what is the name of the insurance? It's through...

Speaker speaker\_0: So you have three carriers. Your dental... Oh, majority... So your critical illness, your dental, your group accident, your elite pro, your short-term disability and your life insurance is covered by American Public Life.

Speaker speaker\_2: Okay.

Speaker speaker\_0: And your MEC standalone plan, that is covered by 90 Degree Benefits.

Speaker speaker\_2: Okay.

Speaker speaker\_0: And your vision is covered by MetLife.

Speaker speaker\_2: And when will I get the vision stuff?

Speaker speaker\_0: It's included on the MEC card that I sent you.

Speaker speaker\_2: MEC. Okay. And the card you gave me the policy number for, is that your medical card?

Speaker speaker\_0: That's your med- No, that'd be American Public Life. That's your medical card.

Speaker speaker\_2: Okay. Oh, this is too much to keep up with. American Public Life. Okay.

Speaker speaker\_0: So American Public Life carries a majority, covers a majority of what you're enrolled into.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_0: The only ones not covered by American Public Life is your vision and your preventative care that I just sent you.

Speaker speaker\_2: Okay. All right. Thank you.

Speaker speaker\_0: No problem, Miss Tina. Was there anything else I can help you with today?

Speaker speaker\_2: That's it.

Speaker speaker\_0: If there's nothing else, thanks for calling Benefit Civic Honor. You have a great rest of your week.

Speaker speaker\_2: You as well.

Speaker speaker\_0: Thank you.

Speaker speaker\_2: Mm-hmm.