

Transcript: Malcolm

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Full Transcript

Yeah. Hello? Benefits and the Card, this is Malcolm, how can I help you? I'm so sorry, can you repeat that please? I said thanks for calling Benefits and the Card, this is Malcolm, how can I help you? Oh, hi, Malcolm. Um, I'm looking to check up on my account. Um, I believe I was recently with Benefits and a Card, but I didn't enroll by the deadline and I was rolled over into Medicaid, but I'm trying to see if I'm still able to access my card and continue with benefits- What staffing company you work for? ... with the card. Uh, Creative Circle. Last four of your Social? 2112. First name? Chelsea. You said Chelsea? Mm-hmm. Last name? Simmons. Okay. That's good- Do you need me to spell that? No, ma'am. For security purposes can you verify your address and date of birth for me? Of course. 69 South Oxford Street, Brooklyn, New York and date of birth May 25th, 1992. You said Brooklyn, New York? Yeah. Uh, it might be New York, New York, 11217. Thank you. So we got your phone number, 917-446-5462? Yes. That is correct. And your email is chelsea.simmons@gmail.com? Yes. You... Wait. So it looks like your cover's rolled over. Okay, um, so I saw- I saw a doctor through Benefits and a Card two months ago, or a month ago. So sorry. Teddy! And then I tried to see them again last week and they said- ... that I was no longer covered and that I had been rolled over to Medicaid. So I'm not sure if you could explain what happened there, why they would see that on their end but you're saying I'm- am still enrolled? Yes, ma'am. I wouldn't be able to tell you why your claim was denied, that's something you have to ask American Public Life, that's the carrier. But I can show you- So I- I did just... Mm-hmm. I just got an APL- Okay. ... and they said to ask you. They said they didn't cover that, um, that my medical or that doctor was covered by Benefits and a Card instead which is why I'm now calling you instead. So we're not a carrier. We're not a carrier, ma'am. We're just a plan administrator. All we do is get you enrolled or unenrolled from the coverage. So maybe if you used your other medical card, 'cause you do have both medical cards, maybe you use your preventive card instead of your actual medical card and that may be why that happened. But you- I'm so sorry, I, I don't totally follow. So I have a medical card which is for, like, hospitalizations and whatnot and then my preventative card which would- would've been for, like, seeing the standard primary care doctor. I just spoke to APL and they were only concerned with the hospitalization. You're saying there's another card that neither of you deal with that's for preventative care? Yes, ma'am. So we don't... So just to clarify, we don't have a card for you guys. Yeah. We aren't a carrier, we don't supply you guys with any insurance. All we do is get you enrolled or unenrolled from the coverage. Okay, so you can see that I am still enrolled in Benefits and a Card? Yes, ma'am. So do you need your medical cards sent to you? Um, I guess. I, I, I still have my cards, I'm just... So I'm so sorry, I just don't really understand how do I under- how to find out why I can't see the same doctor if I'm still enrolled but you're saying you're not the person to talk to, APL is, but APL said they weren't the people

to talk to either. So I- I- I called them. So what, what kind of... So did you have... What- what did you get... What were you getting done? 'Cause the- the preventive thing- Um- Sorry? Yeah, it was a... I was meeting, I was meeting with a primary care doctor and I just wanted to follow up with them and so I had to schedule an appointment and when I got there the, um, register said that they... I was no longer enrolled, that I had been rolled over to Medicaid even though I hadn't done anything like that. Well, that means... That is... I wouldn't know anything about that, unfortunately. Um, so do you have two medical cards? Do you have your MEC card- Mm-hmm. The MEC card should have 90 degree benefits on it and then the- the doctor's hospital card should have American Public Life on it. So I just got those APL cards, I did not previously have them. Um, in regards to the... um... to the other ones you were just saying, yeah, I have... I mean, I have a card that's, you know, it's, um, got a lot of information on it but yeah, it has medical on it and vision and dental. So medical coverage, yeah, and it's called MultiPlan. So should I call them instead? So MultiPlan is just simply the network. You would go to multiplan.com to figure out what doctor's in your area take the insurance. They're not a carrier- Right, I'm- ... they're just a network. I'm just, I'm just trying to understand why I was denied and said that I was Medicaid when now two people have confirmed, two... when... you're the carrier and APL, who is the insurer, I think? I'm the carrier. Have both said that I'm still enrolled. Sorry, what is it? Look, APL is the carrier all we're... we're just the plan administrator. All we do is get you- Plan administrator, got it. ... enrolled or unenrolled. Yeah. So- Got it. Okay. Um, so I'm not sure why APL says- So depending on what you got done you would have to use a different medical card. I think that's where the confusion happens. I'm not sure what kind of- No, I- ... procedure you guys done, so maybe you used- I didn't get- ... the wrong medical card? I didn't get a medical card either. No, I didn't, I didn't, I didn't hand them over anything. They just searched my name and saw that it was no longer associated with the same carrier, or the same-... doctor even though nothing had changed and I was just trying to see my primary care doctor again. There was no procedure or anything. Yeah, I'm not sure why they're saying that 'cause you n- you haven't changed any coverage and you still have active coverage. Okay. Um. Well, sounds like it's nothing for you to do on your end. You confirmed that I am still enrolled, so that's good to know. Um, so I guess I just have more people to call. So do you... You do have all your ID cards, correct? You don't need me to send them to you? Um, c- can you confirm, w- what are the different ID cards? So you have the Insert Plus basic, which is your medical card. That covers doctors, hospitals and prescriptions. Then you have your dental, a dental card, then you have your vision card and then you have your pre- MEC TeleRx card which is your preventative card. That'd be good for like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative care services. So I have only one card, but on it there's multiple information. I do see it says MEC coverage, it says vision coverage. It does not say dental coverage. Um, so if that's another card then yes, that would be great. But yeah, the one I'm looking at only says, um, medical, vision and pharmacy. Okay. So you're saying you did... so you say you did receive some APL ID cards? That's what you- Yeah. Uh, uh- ... correctly? Yeah. But that's just for hospital indemnity. That's not dental. Okay. So do you need... You want... You want me to send out new physical, uh, medical cards and ID? Um, what would... Is that anything that's not on the cards I just told you about? So the one you have, I'm assuming you said has 90 degree benefits on it? Um, I do not see that. It says medical and it has the multi-plan MEC coverage. Um, and then it says vision and then it says pharmacy. I

don't see anything about 90 degree coverage. Okay. So that seems like it's your... I think that might be a vision card. I'm not sure. I'm just gonna... so what I'm gonna do- Um- ... I'm gonna go ahead and send all your ID cards to your email just to make sure you have all the correct ones. Does that sound good? Okay. That, that would be great. Yes. Thank you. And then I'll put in a request for them to be sent physically again so then you just have all of them. 'Cause yeah- Okay, thank- ... at this point you should have all of them 'cause your coverage has been active since January 6th. Yeah. Um- So it really... they're not definitely rolled over. Okay. I mean, I do, I do think I've received them in an email before, but a physical card would be great. Okay. So the physical cards will take one to two weeks to get to you, and you should get an email with all your medical... with all your, uh, other ID cards directly. Okay, that sounds good. Thank you. No problem, Miss Smith. Is there anything else I can help you with today? No, no, no. I appreciate you talking through that. Thank you. No problem. Thanks for calling Benefits In The Card. I hope you have a great rest of your week. All right. Thanks, Malcolm. Have a good day. You too.

Conversation Format

Speaker speaker_0: Yeah.

Speaker speaker_1: Hello?

Speaker speaker_0: Benefits and the Card, this is Malcolm, how can I help you?

Speaker speaker_1: I'm so sorry, can you repeat that please?

Speaker speaker_0: I said thanks for calling Benefits and the Card, this is Malcolm, how can I help you?

Speaker speaker_1: Oh, hi, Malcolm. Um, I'm looking to check up on my account. Um, I believe I was recently with Benefits and a Card, but I didn't enroll by the deadline and I was rolled over into Medicaid, but I'm trying to see if I'm still able to access my card and continue with benefits-

Speaker speaker_0: What staffing company you work for?

Speaker speaker_1: ... with the card. Uh, Creative Circle.

Speaker speaker_0: Last four of your Social?

Speaker speaker_1: 2112.

Speaker speaker_0: First name?

Speaker speaker_1: Chelsea.

Speaker speaker_0: You said Chelsea?

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Last name?

Speaker speaker_1: Simmons.

Speaker speaker_0: Okay. That's good-

Speaker speaker_1: Do you need me to spell that?

Speaker speaker_0: No, ma'am. For security purposes can you verify your address and date of birth for me?

Speaker speaker_1: Of course. 69 South Oxford Street, Brooklyn, New York and date of birth May 25th, 1992.

Speaker speaker_0: You said Brooklyn, New York?

Speaker speaker_1: Yeah. Uh, it might be New York, New York, 11217.

Speaker speaker_0: Thank you. So we got your phone number, 917-446-5462?

Speaker speaker_1: Yes. That is correct.

Speaker speaker_0: And your email is chelsea.simmons@gmail.com?

Speaker speaker_1: Yes.

Speaker speaker_0: You... Wait. So it looks like your cover's rolled over.

Speaker speaker_1: Okay, um, so I saw- I saw a doctor through Benefits and a Card two months ago, or a month ago. So sorry. Teddy! And then I tried to see them again last week and they said- ... that I was no longer covered and that I had been rolled over to Medicaid. So I'm not sure if you could explain what happened there, why they would see that on their end but you're saying I'm- am still enrolled?

Speaker speaker_0: Yes, ma'am. I wouldn't be able to tell you why your claim was denied, that's something you have to ask American Public Life, that's the carrier. But I can show you-

Speaker speaker_1: So I- I did just... Mm-hmm. I just got an APL-

Speaker speaker_0: Okay.

Speaker speaker_1: ... and they said to ask you. They said they didn't cover that, um, that my medical or that doctor was covered by Benefits and a Card instead which is why I'm now calling you instead.

Speaker speaker_0: So we're not a carrier. We're not a carrier, ma'am. We're just a plan administrator. All we do is get you enrolled or unenrolled from the coverage. So maybe if you used your other medical card, 'cause you do have both medical cards, maybe you use your preventive card instead of your actual medical card and that may be why that happened. But you-

Speaker speaker_1: I'm so sorry, I, I don't totally follow. So I have a medical card which is for, like, hospitalizations and whatnot and then my preventative card which would- would've been for, like, seeing the standard primary care doctor. I just spoke to APL and they were only concerned with the hospitalization. You're saying there's another card that neither of you deal

with that's for preventative care?

Speaker speaker_0: Yes, ma'am. So we don't... So just to clarify, we don't have a card for you guys.

Speaker speaker_1: Yeah.

Speaker speaker_0: We aren't a carrier, we don't supply you guys with any insurance. All we do is get you enrolled or unenrolled from the coverage.

Speaker speaker_1: Okay, so you can see that I am still enrolled in Benefits and a Card?

Speaker speaker_0: Yes, ma'am. So do you need your medical cards sent to you?

Speaker speaker_1: Um, I guess. I, I, I still have my cards, I'm just... So I'm so sorry, I just don't really understand how do I under- how to find out why I can't see the same doctor if I'm still enrolled but you're saying you're not the person to talk to, APL is, but APL said they weren't the people to talk to either. So I- I- I called them.

Speaker speaker_0: So what, what kind of... So did you have... What- what did you get... What were you getting done? 'Cause the- the preventive thing-

Speaker speaker_1: Um-

Speaker speaker_0: Sorry?

Speaker speaker_1: Yeah, it was a... I was meeting, I was meeting with a primary care doctor and I just wanted to follow up with them and so I had to schedule an appointment and when I got there the, um, register said that they... I was no longer enrolled, that I had been rolled over to Medicaid even though I hadn't done anything like that.

Speaker speaker_0: Well, that means... That is... I wouldn't know anything about that, unfortunately. Um, so do you have two medical cards? Do you have your MEC card-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: The MEC card should have 90 degree benefits on it and then the- the doctor's hospital card should have American Public Life on it.

Speaker speaker_1: So I just got those APL cards, I did not previously have them. Um, in regards to the... um... to the other ones you were just saying, yeah, I have... I mean, I have a card that's, you know, it's, um, got a lot of information on it but yeah, it has medical on it and vision and dental. So medical coverage, yeah, and it's called MultiPlan. So should I call them instead?

Speaker speaker_0: So MultiPlan is just simply the network. You would go to multiplan.com to figure out what doctor's in your area take the insurance. They're not a carrier-

Speaker speaker_1: Right, I'm-

Speaker speaker_0: ... they're just a network.

Speaker speaker_1: I'm just, I'm just trying to understand why I was denied and said that I was Medicaid when now two people have confirmed, two... when... you're the carrier and APL, who is the insurer, I think?

Speaker speaker_0: I'm the carrier.

Speaker speaker_1: Have both said that I'm still enrolled. Sorry, what is it?

Speaker speaker_0: Look, APL is the carrier all we're... we're just the plan administrator. All we do is get you-

Speaker speaker_1: Plan administrator, got it.

Speaker speaker_0: ... enrolled or unenrolled. Yeah. So-

Speaker speaker_1: Got it. Okay. Um, so

Speaker speaker_0: I'm not sure why APL says- So depending on what you got done you would have to use a different medical card. I think that's where the confusion happens. I'm not sure what kind of-

Speaker speaker_1: No, I-

Speaker speaker_0: ... procedure you guys done, so maybe you used-

Speaker speaker_1: I didn't get-

Speaker speaker_0: ... the wrong medical card?

Speaker speaker_1: I didn't get a medical card either. No, I didn't, I didn't, I didn't hand them over anything. They just searched my name and saw that it was no longer associated with the same carrier, or the same-... doctor even though nothing had changed and I was just trying to see my primary care doctor again. There was no procedure or anything.

Speaker speaker_0: Yeah, I'm not sure why they're saying that 'cause you n- you haven't changed any coverage and you still have active coverage.

Speaker speaker_1: Okay. Um. Well, sounds like it's nothing for you to do on your end. You confirmed that I am still enrolled, so that's good to know. Um, so I guess I just have more people to call.

Speaker speaker_0: So do you... You do have all your ID cards, correct? You don't need me to send them to you?

Speaker speaker_1: Um, c- can you confirm, w- what are the different ID cards?

Speaker speaker_0: So you have the Insert Plus basic, which is your medical card. That covers doctors, hospitals and prescriptions. Then you have your dental, a dental card, then you have your vision card and then you have your pre- MEC TeleRx card which is your preventative card. That'd be good for like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative care services.

Speaker speaker_1: So I have only one card, but on it there's multiple information. I do see it says MEC coverage, it says vision coverage. It does not say dental coverage. Um, so if that's another card then yes, that would be great. But yeah, the one I'm looking at only says, um, medical, vision and pharmacy.

Speaker speaker_0: Okay. So you're saying you did... so you say you did receive some APL ID cards? That's what you-

Speaker speaker_1: Yeah. Uh, uh-

Speaker speaker_0: ...

Speaker speaker_2: correctly?

Speaker speaker_1: Yeah. But that's just for hospital indemnity. That's not dental.

Speaker speaker_0: Okay. So do you need... You want... You want me to send out new physical, uh, medical cards and ID?

Speaker speaker_1: Um, what would... Is that anything that's not on the cards I just told you about?

Speaker speaker_0: So the one you have, I'm assuming you said has 90 degree benefits on it?

Speaker speaker_1: Um, I do not see that. It says medical and it has the multi-plan MEC coverage. Um, and then it says vision and then it says pharmacy. I don't see anything about 90 degree coverage.

Speaker speaker_0: Okay. So that seems like it's your... I think that might be a vision card. I'm not sure. I'm just gonna... so what I'm gonna do-

Speaker speaker_1: Um-

Speaker speaker_0: ... I'm gonna go ahead and send all your ID cards to your email just to make sure you have all the correct ones. Does that sound good?

Speaker speaker_1: Okay. That, that would be great. Yes. Thank you.

Speaker speaker_0: And then I'll put in a request for them to be sent physically again so then you just have all of them. 'Cause yeah-

Speaker speaker_1: Okay, thank-

Speaker speaker_0: ... at this point you should have all of them 'cause your coverage has been active since January 6th.

Speaker speaker_1: Yeah. Um-

Speaker speaker_0: So it really... they're not definitely rolled over.

Speaker speaker_1: Okay. I mean, I do, I do think I've received them in an email before, but a physical card would be great.

Speaker speaker_0: Okay. So the physical cards will take one to two weeks to get to you, and you should get an email with all your medical... with all your, uh, other ID cards directly.

Speaker speaker_1: Okay, that sounds good. Thank you.

Speaker speaker_0: No problem, Miss Smith. Is there anything else I can help you with today?

Speaker speaker_1: No, no, no. I appreciate you talking through that. Thank you.

Speaker speaker_0: No problem. Thanks for calling Benefits In The Card. I hope you have a great rest of your week.

Speaker speaker_1: All right. Thanks, Malcolm. Have a good day.

Speaker speaker_0: You too.