

Transcript: Malcolm

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Full Transcript

Thanks for calling American Express. This is Malcolm, how can I help you? Um, yes, I'm trying to find out... I have two cards, and I'm trying to find out which is the correct card that I need to use, and I'm trying to find out what my policy, or um- Which background company do you work for? Um, Partners. Last four of your Social Security number. 3811. You said 3811? Yes. Mm-hmm. Your first name? Irene. How do you spell that? I-R-E-N-E. Last name? Holden. All right. For security purposes, can you verify your address and date of birth for me? I'm not... well, I can give you my mail... I don't know if you need my mailing address or the physical address. Physical address is 613 Lake Shore Drive, Fairfield, California. That's not the address that we have on file. I don't know if you have that mis-... Okay, so the mailing address is 1027 Alabama Avenue, Holly Hill, 32117. Thank you. Give me a date of birth. 12/18/68. Thank you. So we got your phone number, 386-244-7808. Right. Mm-hmm. And I think your email is irene, or irene204@gmail.com? Right. All right. So it looks like you have the dental and the MEC Enhanced. And you're saying you have two ID cards and trying to figure out which one's which? Yeah. Um, one has... one says MEC. You said MEC Enhanced is the one that I have? Yes, ma'am, you have the MEC Enhanced and then a dental plan. Okay, I have the dental card. It has that American Public Life. Mm-hmm. So that one I do have. Okay, so this MEC Enhanced, um, I was trying to set up an appointment with a doctor yesterday and she could not figure out, or I couldn't figure out what the policy number was and the name of the actual medical benefits was. I thought it said 90 Degrees, but she wasn't able to find anything in her system. So this is new. Um, and I didn't know what the policy number was. I- So, uh, did you go to multiplan.com to see if that doctor's in, uh, in the network? Right. That's, that's where I went to, um, to, to find the doctor. Mm-hmm. And so I called the doctor to try to set up an appointment and she wasn't sure. She was like, they have n- a lot of different multi plans, and she wasn't sure like which plan this was. So I just put in my card. And- You need a hospital indemnity? I'm sorry? You need hospital indemnity? What does that mean, hospital indemnity? This was a regular internal doctor. This wasn't like a hospital. So what that means is, uh... So none of these plans are PPO plans. They're all limited benefits plans. So what that means, if 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 then depending on the services rendered and the coverage, the remainder of that claim would be your responsibility. But that's not what I paid into. I paid into something that was supposed to... I paid into that, um, that additional plan where you have just a co-pay. I didn't pay into something that says you have to p- pay a deductible. 'Cause I initially had one plan and then I changed it. Mm-hmm. You changed... Yeah, I'm the one that pay- that made that change for you. You changed from... You dropped the MEC Payer Rx Plan and got the MEC Enhanced. Right, but, uh, I- it... I mean, this references, and maybe I'm, maybe I'm a little confused, but I thought this had a

co-pay for visits. You're saying there is no co-pay? See, let's see. It says primary care visits limited to four visits annually per person with a \$10 co-pay visit. Specialist- Right. ... care visits is a \$50 co-pay visit, and urgent care visits is a \$60 co-pay visit. Right. So I'm trying to figure out what is the name of the actual plan to give them, and what is the name of the policy number that they can look up and the phone number they need to call to verify coverage? So that information, I do not have it. I know this is multi-plan. I mean, it says multi-plan, and I don't see anything with a policy number. The only thing I see is an employee ID. Okay. I see a group number, but there's no policy number. I see a payer ID on the back, but that's to submit claims. But it doesn't say policy number. Let me see. I'm pulling up the ID card right now. Okay. So what does the, does the ID card say American Public Life? And it says group insured employee name, covers individual pop-up. So okay, so you might not have the ID card we need then. Let me send you this ID card. And you say you don't see a policy number on the card that you have? No, it just says, in the left-hand side it says member, then it says pharmacy, and then it has medical on the front part of it. Okay. I'm a send you again. So one of these cards that they sent me. So I guess that's why I'm a little confused. So one of 'em is your dental card, correct? Right. One says Good Voluntary Dental American Public Life. That one has a policy number, so I'll go there. But I don't have the card. All right. So I just sent you your... I just sent you your medical card, your medical card, could you verify that you received it? Did you email it to me? Yes, ma'am. Okay. Hold on. Mm-hmm. Let me find that medical card. You tell me if that's the same ID card that you have physically. Hold on. Mm, no. No, no, nothing close to that. So that's the different card than you have right now? Um, totally different from the medical card that I have. All right. So that card that I just sent you is your actual medical card. I'm not sure what the other card is- Okay. ...that they sent you, but that's the actual medical card. Okay. All right. So I need to use this and give her this information. Mm-hmm. Well, I'm glad... I'm glad I called and... uh... Would you like me to add... order a physical card for you as well or were you just... you're fine with the digital one? As long as they're good with it, I'm good with it. Um, but you can send one anyway just to be on the safe side. Yeah. And I appreciate your help. Well, I'm glad I called. I think I'm going to- No problem, Miss Holden. ... need to... I probably need to look, uh, 'cause so basically in order to find a doctor, I need to go to American Public Life instead of going on- So you- you- ... because I was going... You still go to the, uh, uh, Multiplan.com. Okay. So go to Multiplan.com and so I guess I'm... now I'm a little confused. Okay. So this is medical health- So- ... prescription coverage. Do I call... go through here? American Public Life? So- Do I go through here? Okay. So Multiplan is just a network. That's not a carrier or anything. That's just a m- network for all your medical plans. I see. Okay. All right. So that's how you find the doctors is with Multiplan. They're not a carrier or anything separate. They just... that's just the name of the network where all the doctors accept the insurance that you have. So as far as prescription coverage, where do I go for that? So what I'm thinking is the other card that you received is your... maybe your... maybe that's your prescription card. Okay. All right. Well, I'll just keep this one and I'll have this as well. Okay. Well, I appreciate your help. And yeah, so, uh, let me just- Thank you so much. Let me see. One more thing. You said what do you... you're asking where to find your prescription coverage? Well, not the coverage but, like, who accepts that particular... this particular insurance. And I take it there's a regular CVS pharmacy or... um. So you can... you go to Elixirsolutions.com. Okay. And that's where I can find who accepts, um- Pharmacy... the pharmacy for your- Okay. ... uh, prescriptions. Okay. All right. Well, I

appreciate your help. Mm-hmm. Thank you so much. I also have a phone number if you would like the phone number too. I think I see one on here. Is it 800-771-4648? Yes, ma'am. Okay. All right. It's on this card, so I'll keep this card and- Would you like- ... then this is my insurance. Mm-hmm. So I was looking at the benefits guide. Would you like me to send you the benefits guide 'cause then it gives you even more information about the plan that you have? If you can email it to me, that would be great. Yes, ma'am. That's why I was asking. So you want to... so just... just to, uh, clarify, you do want me to send physical cards out to you, correct? Yes. Okay. All right. Well, is there anything else I can help you with today, Miss Holden? Um, that's it. That's it for now. I definitely appreciate your help. No problem. If there's nothing else, thanks for calling Benefits in the Card. I hope you have a great rest of your week. All right. Thank you. You too. Take care.

Conversation Format

Speaker speaker_0: Thanks for calling American Express. This is Malcolm, how can I help you?

Speaker speaker_1: Um, yes, I'm trying to find out... I have two cards, and I'm trying to find out which is the correct card that I need to use, and I'm trying to find out what my policy, or um-

Speaker speaker_0: Which background company do you work for?

Speaker speaker_1: Um, Partners.

Speaker speaker_0: Last four of your Social Security number.

Speaker speaker_1: 3811.

Speaker speaker_0: You said 3811?

Speaker speaker_1: Yes. Mm-hmm.

Speaker speaker_0: Your first name?

Speaker speaker_1: Irene.

Speaker speaker_0: How do you spell that?

Speaker speaker_1: I-R-E-N-E.

Speaker speaker_0: Last name?

Speaker speaker_1: Holden.

Speaker speaker_0: All right. For security purposes, can you verify your address and date of birth for me?

Speaker speaker_1: I'm not... well, I can give you my mail... I don't know if you need my mailing address or the physical address. Physical address is 613 Lake Shore Drive, Fairfield,

California.

Speaker speaker_0: That's not the address that we have on file.

Speaker speaker_1: I don't know if you have that mis-... Okay, so the mailing address is 1027 Alabama Avenue, Holly Hill, 32117.

Speaker speaker_0: Thank you. Give me a date of birth.

Speaker speaker_1: 12/18/68.

Speaker speaker_0: Thank you. So we got your phone number, 386-244-7808.

Speaker speaker_1: Right. Mm-hmm.

Speaker speaker_0: And I think your email is irene, or irene204@gmail.com?

Speaker speaker_1: Right.

Speaker speaker_0: All right. So it looks like you have the dental and the MEC Enhanced. And you're saying you have two ID cards and trying to figure out which one's which?

Speaker speaker_1: Yeah. Um, one has... one says MEC. You said MEC Enhanced is the one that I have?

Speaker speaker_0: Yes, ma'am, you have the MEC Enhanced and then a dental plan.

Speaker speaker_1: Okay, I have the dental card. It has that American Public Life.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: So that one I do have. Okay, so this MEC Enhanced, um, I was trying to set up an appointment with a doctor yesterday and she could not figure out, or I couldn't figure out what the policy number was and the name of the actual medical benefits was. I thought it said 90 Degrees, but she wasn't able to find anything in her system.

Speaker speaker_0: So this is new.

Speaker speaker_1: Um, and I didn't know what the policy number was.

Speaker speaker_0: I- So, uh, did you go to multiplan.com to see if that doctor's in, uh, in the network?

Speaker speaker_1: Right. That's, that's where I went to, um, to, to find the doctor.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And so I called the doctor to try to set up an appointment and she wasn't sure. She was like, they have n- a lot of different multi plans, and she wasn't sure like which plan this was. So I just put in my card. And-

Speaker speaker_0: You need a hospital indemnity?

Speaker speaker_1: I'm sorry?

Speaker speaker_0: You need hospital indemnity?

Speaker speaker_1: What does that mean, hospital indemnity? This was a regular internal doctor. This wasn't like a hospital.

Speaker speaker_0: So what that means is, uh... So none of these plans are PPO plans. They're all limited benefits plans. So what that means, if 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 then depending on the services rendered and the coverage, the remainder of that claim would be your responsibility.

Speaker speaker_1: But that's not what I paid into. I paid into something that was supposed to... I paid into that, um, that additional plan where you have just a co-pay. I didn't pay into something that says you have to p- pay a deductible. 'Cause I initially had one plan and then I changed it.

Speaker speaker_0: Mm-hmm. You changed... Yeah, I'm the one that pay- that made that change for you. You changed from... You dropped the MEC Payer Rx Plan and got the MEC Enhanced.

Speaker speaker_1: Right, but, uh, I- it... I mean, this references, and maybe I'm, maybe I'm a little confused, but I thought this had a co-pay for visits. You're saying there is no co-pay?

Speaker speaker_0: See, let's see. It says primary care visits limited to four visits annually per person with a \$10 co-pay visit. Specialist-

Speaker speaker_1: Right.

Speaker speaker_0: ... care visits is a \$50 co-pay visit, and urgent care visits is a \$60 co-pay visit.

Speaker speaker_1: Right. So I'm trying to figure out what is the name of the actual plan to give them, and what is the name of the policy number that they can look up and the phone number they need to call to verify coverage?

Speaker speaker_0: So that information, I do not have it.

Speaker speaker_1: I know this is multi-plan. I mean, it says multi-plan, and I don't see anything with a policy number. The only thing I see is an employee ID.

Speaker speaker_0: Okay.

Speaker speaker_1: I see a group number, but there's no policy number. I see a payer ID on the back, but that's to submit claims. But it doesn't say policy number.

Speaker speaker_0: Let me see. I'm pulling up the ID card right now.

Speaker speaker_1: Okay.

Speaker speaker_0: So what does the, does the ID card say American Public Life? And it says group insured employee name, covers individual pop-up. So okay, so you might not have the ID card we need then. Let me send you this ID card. And you say you don't see a

policy number on the card that you have?

Speaker speaker_1: No, it just says, in the left-hand side it says member, then it says pharmacy, and then it has medical on the front part of it.

Speaker speaker_0: Okay. I'm a send you again.

Speaker speaker_1: So one of these cards that they sent me. So I guess that's why I'm a little confused.

Speaker speaker_0: So one of 'em is your dental card, correct?

Speaker speaker_1: Right. One says Good Voluntary Dental American Public Life. That one has a policy number, so I'll go there. But I don't have the card.

Speaker speaker_0: All right. So I just sent you your... I just sent you your medical card, your medical card, could you verify that you received it?

Speaker speaker_1: Did you email it to me?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Okay. Hold on.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Let me find that medical card.

Speaker speaker_0: You tell me if that's the same ID card that you have physically.

Speaker speaker_1: Hold on. Mm, no. No, no, nothing close to that.

Speaker speaker_0: So that's the different card than you have right now?

Speaker speaker_1: Um, totally different from the medical card that I have.

Speaker speaker_0: All right. So that card that I just sent you is your actual medical card. I'm not sure what the other card is-

Speaker speaker_1: Okay.

Speaker speaker_0: ...that they sent you, but that's the actual medical card.

Speaker speaker_1: Okay. All right. So I need to use this and give her this information.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Well, I'm glad... I'm glad I called and... uh...

Speaker speaker_0: Would you like me to add... order a physical card for you as well or were you just... you're fine with the digital one?

Speaker speaker_1: As long as they're good with it, I'm good with it. Um, but you can send one anyway just to be on the safe side.

Speaker speaker_0: Yeah.

Speaker speaker_1: And I appreciate your help. Well, I'm glad I called. I think I'm going to-

Speaker speaker_0: No problem, Miss Holden.

Speaker speaker_1: ... need to... I probably need to look, uh, 'cause so basically in order to find a doctor, I need to go to American Public Life instead of going on-

Speaker speaker_0: So you- you-

Speaker speaker_1: ... because I was going...

Speaker speaker_0: You still go to the, uh, uh, Multiplan.com.

Speaker speaker_1: Okay. So go to Multiplan.com and so I guess I'm... now I'm a little confused. Okay. So this is medical health-

Speaker speaker_0: So-

Speaker speaker_1: ... prescription coverage. Do I call... go through here? American Public Life?

Speaker speaker_0: So-

Speaker speaker_1: Do I go through here?

Speaker speaker_0: Okay. So Multiplan is just a network. That's not a carrier or anything. That's just a m- network for all your medical plans.

Speaker speaker_1: I see. Okay. All right.

Speaker speaker_0: So that's how you find the doctors is with Multiplan. They're not a carrier or anything separate. They just... that's just the name of the network where all the doctors accept the insurance that you have.

Speaker speaker_1: So as far as prescription coverage, where do I go for that?

Speaker speaker_0: So what I'm thinking is the other card that you received is your... maybe your... maybe that's your prescription card.

Speaker speaker_1: Okay. All right. Well, I'll just keep this one and I'll have this as well. Okay. Well, I appreciate your help.

Speaker speaker_0: And yeah, so, uh, let me just-

Speaker speaker_1: Thank you so much.

Speaker speaker_0: Let me see. One more thing. You said what do you... you're asking where to find your prescription coverage?

Speaker speaker_1: Well, not the coverage but, like, who accepts that particular... this particular insurance. And I take it there's a regular CVS pharmacy or... um.

Speaker speaker_0: So you can... you go to Elixirsolutions.com.

Speaker speaker_1: Okay. And that's where I can find who accepts, um-

Speaker speaker_0: Pharmacy... the pharmacy for your-

Speaker speaker_1: Okay.

Speaker speaker_0: ... uh, prescriptions.

Speaker speaker_1: Okay. All right. Well, I appreciate your help.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Thank you so much.

Speaker speaker_0: I also have a phone number if you would like the phone number too.

Speaker speaker_1: I think I see one on here. Is it 800-771-4648?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Okay. All right. It's on this card, so I'll keep this card and-

Speaker speaker_0: Would you like-

Speaker speaker_1: ... then this is my insurance. Mm-hmm.

Speaker speaker_0: So I was looking at the benefits guide. Would you like me to send you the benefits guide 'cause then it gives you even more information about the plan that you have?

Speaker speaker_1: If you can email it to me, that would be great.

Speaker speaker_0: Yes, ma'am. That's why I was asking. So you want to... so just... just to, uh, clarify, you do want me to send physical cards out to you, correct?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. All right. Well, is there anything else I can help you with today, Miss Holden?

Speaker speaker_1: Um, that's it. That's it for now. I definitely appreciate your help.

Speaker speaker_0: No problem. If there's nothing else, thanks for calling Benefits in the Card. I hope you have a great rest of your week.

Speaker speaker_1: All right. Thank you. You too.

Speaker speaker_0: Take care.