

## Transcript: Malcolm

Nash-6163709932519424-5310542663565312

### Full Transcript

Thanks for calling, but th- this is in the card. This is m- Uh, yeah. I was, I was just calling, I got my insurance card in the mail and I didn't need... I was just wondering, like, what I'm actually enrolled in? What's that company you work for? Um, it's Crown. What's the last four of your Social? 4109. First name? Corey. Last name? Stanford. All right. For security purposes, can you verify your address and date of birth for me? Yeah. It's 435 Reeves Road, Dry Ridge, Kentucky. And my date of birth is 2/19/1990. Thank you. So we got a good phone number of 502-462-9177? Yeah. And your email is csryan219@gmail.com? Yeah. Thank you. So it looks like you got court-ordered insurance for you and, it's from, you and a child. Okay. And that's why you have insurance. And it looks like you have the dental- Right. ... the visi-... The life... I mean, the... You have the dental, the vision and the medical plans. Okay. Mm-hmm. How much is that costing me? Is that the 57.54? Yes. It's the \$60.21. It should be dental, vision, medical and preventative care. Well, 'cause on my check stub the other day, it said something court-ordered and it was 57.54 that came out of my check, and, you know, and the... And even Crown didn't even know what it was for. So, I guess that's what it is. I don't have access to your pay stubs, so I wouldn't be able to confirm any of it. Well, I understand that but, is that how much... Is that how much it is though? I mean... Let's see. Is it? So it should be \$60.21. Okay. All right. All right. Well, was there anything else I can help you with? And is it... Uh, yeah. Like, is it full on medical insurance? Like- So are you asking if it is major medicals? Yeah. I mean, is that... Like, what kind of coverage do I have with, with this insurance? So all these plans are limited benefits plans. What that means is, the member or the, the doctor sends the claim to the insurance carrier and the carrier pays towards the claim up to a set dollar amount. And depending on the services rendered and the coverage, the remainder of the claim will be your responsibility. Okay. If you would like, I could send you the benefits guide, so you can see what plans- Yeah. You could do that. Yeah. Yeah. And- If you could just send that to the email, that would be awesome. Yes, sir. So do you want to, um- Or, or... Either way. Go ahead. What's that? I wouldn't be able to send it... I won't be able to send it by text message but I could send it via email. Yeah. E- email. Yeah. Yeah. Yeah. That'd be fine. All right. Email. If I put you on a brief hold, will I get that before you? No. That's all right. Yeah. All right. Are you there Mr. Sanford? Yeah. I c- I just sent that to your email. Can you confirm that you received it? Yeah. Are you saying yes as in you received it, or yes, you can confirm it? Yeah, I got it. All right. So I did also include the plans that you have so you can see the pricing on the benefits guide and see where each comes in. Okay. All right. Well, is there anything else I can help you with- All right. ... Mr. Corey? No, that's it. That'd be it. I appreciate it. No problem, sir. If you did want a physical copy of your medical card, you have to call and request it or I can do that for you right now while we're on the phone. Otherwise it's only sent via email. No. I haven't... I got it in the mail today, that's how I knew that I had this. I didn't

even know that I had this insurance. Yes, sir. So what does it... Does it say 90 Degree Benefits on it or does it say American Public Life? Uh, it says "Benefits and Card" on the envelope and then... I don't know. It says a couple different things. It says Crown Services, MultiPlan, MedImpact, FreeRx, MetLife. Right. Yeah, that sounds like a MC Preventive Care card. And then... Yeah. Oh, it says 90 Degrees Benefits on it too. Yes, sir. That's why I'm seeing- And it's got my E... my payer ID, all of it. My group number. All right. So do you want me to send you your medical card while I got you on the line and get it physical and sent? No, uh, that's what I have it in my hand right here. That's what I was trying... that's what I'm saying, that I got your phone number- Okay. ... off the card. The one that you have is the preventive care. You also have medical which you gotta call and request a physical and it be sent, otherwise it's only sent via email. Oh, okay. Well, yeah, yeah, go ahead and do that then. I didn't know that. I thought this was it. That's fine. Now I put you on a brief hold while they get that card for you. Yeah, that's fine. Yeah. Oh.

## Conversation Format

Speaker speaker\_0: Thanks for calling, but th- this is in the card. This is m-

Speaker speaker\_1: Uh, yeah. I was, I was just calling, I got my insurance card in the mail and I didn't need... I was just wondering, like, what I'm actually enrolled in?

Speaker speaker\_0: What's that company you work for?

Speaker speaker\_1: Um, it's Crown.

Speaker speaker\_0: What's the last four of your Social?

Speaker speaker\_1: 4109.

Speaker speaker\_0: First name?

Speaker speaker\_1: Corey.

Speaker speaker\_0: Last name?

Speaker speaker\_1: Stanford.

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

Speaker speaker\_1: Yeah. It's 435 Reeves Road, Dry Ridge, Kentucky. And my date of birth is 2/19/1990.

Speaker speaker\_0: Thank you. So we got a good phone number of 502-462-9177?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: And your email is csryan219@gmail.com?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Thank you. So it looks like you got court-ordered insurance for you and, it's from, you and a child.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And that's why you have insurance. And it looks like you have the dental-

Speaker speaker\_1: Right.

Speaker speaker\_0: ... the visi-... The life... I mean, the... You have the dental, the vision and the medical plans.

Speaker speaker\_1: Okay. Mm-hmm. How much is that costing me? Is that the 57.54?

Speaker speaker\_0: Yes. It's the \$60.21. It should be dental, vision, medical and preventative care.

Speaker speaker\_1: Well, 'cause on my check stub the other day, it said something court-ordered and it was 57.54 that came out of my check, and, you know, and the... And even Crown didn't even know what it was for. So, I guess that's what it is.

Speaker speaker\_0: I don't have access to your pay stubs, so I wouldn't be able to confirm any of it.

Speaker speaker\_1: Well, I understand that but, is that how much... Is that how much it is though? I mean...

Speaker speaker\_0: Let's see.

Speaker speaker\_1: Is it?

Speaker speaker\_0: So it should be \$60.21.

Speaker speaker\_1: Okay. All right.

Speaker speaker\_0: All right. Well, was there anything else I can help you with?

Speaker speaker\_1: And is it... Uh, yeah. Like, is it full on medical insurance? Like-

Speaker speaker\_0: So are you asking if it is major medicals?

Speaker speaker\_1: Yeah. I mean, is that... Like, what kind of coverage do I have with, with this insurance?

Speaker speaker\_0: So all these plans are limited benefits plans. What that means is, the member or the, the doctor sends the claim to the insurance carrier and the carrier pays towards the claim up to a set dollar amount. And depending on the services rendered and the coverage, the remainder of the claim will be your responsibility.

Speaker speaker\_1: Okay.

Speaker speaker\_0: If you would like, I could send you the benefits guide, so you can see what plans-

Speaker speaker\_1: Yeah. You could do that. Yeah. Yeah.

Speaker speaker\_0: And-

Speaker speaker\_1: If you could just send that to the email, that would be awesome.

Speaker speaker\_0: Yes, sir. So do you want to, um-

Speaker speaker\_1: Or, or... Either way.

Speaker speaker\_0: Go ahead.

Speaker speaker\_1: What's that?

Speaker speaker\_0: I wouldn't be able to send it... I won't be able to send it by text message but I could send it via email.

Speaker speaker\_1: Yeah. E- email. Yeah. Yeah. Yeah. That'd be fine.

Speaker speaker\_0: All right. Email. If I put you on a brief hold, will I get that before you?

Speaker speaker\_1: No. That's all right.

Speaker speaker\_0: Yeah. All right. Are you there Mr. Sanford?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: I c- I just sent that to your email. Can you confirm that you received it?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Are you saying yes as in you received it, or yes, you can confirm it?

Speaker speaker\_1: Yeah, I got it.

Speaker speaker\_0: All right. So I did also include the plans that you have so you can see the pricing on the benefits guide and see where each comes in.

Speaker speaker\_1: Okay.

Speaker speaker\_0: All right. Well, is there anything else I can help you with-

Speaker speaker\_1: All right.

Speaker speaker\_0: ... Mr. Corey?

Speaker speaker\_1: No, that's it. That'd be it. I appreciate it.

Speaker speaker\_0: No problem, sir. If you did want a physical copy of your medical card, you have to call and request it or I can do that for you right now while we're on the phone. Otherwise it's only sent via email.

Speaker speaker\_1: No. I haven't... I got it in the mail today, that's how I knew that I had this. I didn't even know that I had this insurance.

Speaker speaker\_0: Yes, sir. So what does it... Does it say 90 Degree Benefits on it or does it say American Public Life?

Speaker speaker\_1: Uh, it says "Benefits and Card" on the envelope and then... I don't know. It says a couple different things. It says Crown Services, MultiPlan, MedImpact, FreeRx, MetLife.

Speaker speaker\_0: Right. Yeah, that sounds like a MC Preventive Care card.

Speaker speaker\_1: And then... Yeah. Oh, it says 90 Degrees Benefits on it too.

Speaker speaker\_0: Yes, sir. That's why I'm seeing-

Speaker speaker\_1: And it's got my E... my payer ID, all of it. My group number.

Speaker speaker\_0: All right. So do you want me to send you your medical card while I got you on the line and get it physical and sent?

Speaker speaker\_1: No, uh, that's what I have it in my hand right here. That's what I was trying... that's what I'm saying, that I got your phone number-

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... off the card.

Speaker speaker\_0: The one that you have is the preventive care. You also have medical which you gotta call and request a physical and it be sent, otherwise it's only sent via email.

Speaker speaker\_1: Oh, okay. Well, yeah, yeah, go ahead and do that then. I didn't know that. I thought this was it.

Speaker speaker\_0: That's fine. Now I put you on a brief hold while they get that card for you.

Speaker speaker\_1: Yeah, that's fine.

Speaker speaker\_0: Yeah.

Speaker speaker\_1: Oh.