

Transcript: Malcolm

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Full Transcript

Thanks for calling Benefits in a Card. This is Malcolm, how can I help you? Hello, Malcolm. What are you doing today? Um, I just went to the doctor's, like, last week and... I didn't have my card on me, but they sent me, like, the, um, info and stuffs through a- through like the e-mail. But the, um, hospital billed me. So I don't know what's going on. Sir, if it's about a claim, you'll want to reach out to the carrier directly. We wouldn't, we don't do anything for claims here because we're not the carrier. We're just the plan administrator. Oh, so... Hmm. So what does your ID card say? Does it say 90 Degree Benefits or American Public Life? Well, I haven't got my cards yet. They're supposed to be coming in the mail. Well, you say you received one of your- from info. Email. Oh, all right. Um, let me see. Let's see. It says, uh, it says... 90 Degree Benefits or American Public Life? It doesn't say. All right. What staffing company do you work for, sir? Focus. Do you do focus? What's the last four of your social? 2823. First name? Lonnie. You said Ronnie? Lonnie with a L, Lonnie. All right, for security purposes, can you verify your address and date of birth for me? 1-1 34 North Jefferson Street, Allentown, PA 18102. And your date of birth? 8/2/84. You- So it looks like you have the MUC TeleRx plan, so that plan does not include hospital visits, so that's most likely why you received a bill from the hospital. The plan that you have is good for, like, wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms in women, any preventative care services. It does not include doctors' hospitals. Oh, shit. I wish they would have told me that. Ah, damn. So you said it includes what again? So it's good for like wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms in women, any preventative care services. It doesn't include doctors or hospitals. I mean, it kind of was like a check-up, but they didn't, like, I just went there to get a, an excuse from work, actually. So they just, they did my pulse and stuff and that was it. And my weight, they checked my weight, yeah. Yeah, I wouldn't be able to tell you why you were billed, sir. Again, that would be a question you have to ask 90 Degree Benefits, because that's the carrier. I can tell you, for future references, if you want to find doctors in the area to take your insurance, you would go to multiplan.com. Multiplan.com? Yes, sir. That will tell you what doctors in the area take your insurance. Oh, okay. All right, well, thank you. No problem, sir. Were you interested... Just to let you know, you guys are in open enrollment until the 15th. So if you wanted to now be a time for you to change your coverage if you wanted to change your, what plans you have. Oh, so I have to change the plan? Yes, sir. It does take one, it does take one to two weeks for the changes to happen, though. But you guys are in open enrollment right now, and after open enrollment you no longer will be able to make any changes until the next open enrollment, or you have to have a qualifying life event, such as marriage and divorce, having or adopting a child, or gaining or losing coverage from another carrier. So if I up the coverage, what does that cover? So it depends on what you get enrolled into. They do offer

you plans that cover hospital visits. That's what I was referring to. But the plan that you have does not include hospital visits. All right, um. All right, that's cool, that's cool. That's all right. All right. Well, was there anything else I can help you with today, Mr. Lonnie? No, sir, that's all. All right then. If there's nothing else, thanks for calling Benefits in a Card. I hope you have a great rest of your week. Bye.

Conversation Format

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

Speaker speaker_1: Hello, Malcolm. What are you doing today? Um, I just went to the doctor's, like, last week and... I didn't have my card on me, but they sent me, like, the, um, info and stuffs through a- through like the e- email. But the, um, hospital billed me. So I don't know what's going on.

Speaker speaker_0: Sir, if it's about a claim, you'll want to reach out to the carrier directly. We wouldn't, we don't do anything for claims here because we're not the carrier. We're just the plan administrator.

Speaker speaker_1: Oh, so... Hmm.

Speaker speaker_0: So what does your ID card say? Does it say 90 Degree Benefits or American Public Life?

Speaker speaker_1: Well, I haven't got my cards yet. They're supposed to be coming in the mail.

Speaker speaker_0: Well, you say you received one of your- from info.

Speaker speaker_1: Email. Oh, all right. Um, let me see. Let's see. It says, uh, it says...

Speaker speaker_0: 90 Degree Benefits or American Public Life?

Speaker speaker_1: It doesn't say.

Speaker speaker_0: All right. What staffing company do you work for, sir?

Speaker speaker_1: Focus.

Speaker speaker_0: Do you do focus? What's the last four of your social?

Speaker speaker_1: 2823.

Speaker speaker_0: First name?

Speaker speaker_1: Lonnie.

Speaker speaker_0: You said Ronnie?

Speaker speaker_1: Lonnie with a L, Lonnie.

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

Speaker speaker_1: 1-1 34 North Jefferson Street, Allentown, PA 18102.

Speaker speaker_0: And your date of birth?

Speaker speaker_1: 8/2/84.

Speaker speaker_0: You- So it looks like you have the MUC TeleRx plan, so that plan does not include hospital visits, so that's most likely why you received a bill from the hospital. The plan that you have is good for, like, wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms in women, any preventative care services. It does not include doctors' hospitals.

Speaker speaker_1: Oh, shit. I wish they would have told me that. Ah, damn. So you said it includes what again?

Speaker speaker_0: So it's good for like wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms in women, any preventative care services. It doesn't include doctors or hospitals.

Speaker speaker_1: I mean, it kind of was like a check-up, but they didn't, like, I just went there to get a, an excuse from work, actually. So they just, they did my pulse and stuff and that was it. And my weight, they checked my weight, yeah.

Speaker speaker_0: Yeah, I wouldn't be able to tell you why you were billed, sir. Again, that would be a question you have to ask 90 Degree Benefits, because that's the carrier. I can tell you, for future references, if you want to find doctors in the area to take your insurance, you would go to multiplan.com.

Speaker speaker_1: Multiplan.com?

Speaker speaker_0: Yes, sir. That will tell you what doctors in the area take your insurance.

Speaker speaker_1: Oh, okay. All right, well, thank you.

Speaker speaker_0: No problem, sir. Were you interested... Just to let you know, you guys are in open enrollment until the 15th. So if you wanted to now

Speaker speaker_2: be a time for you to change your coverage if you wanted to change your, what plans you have.

Speaker speaker_1: Oh, so I have to change the plan?

Speaker speaker_0: Yes, sir. It does take one, it does take one to two weeks for the changes to happen, though. But you guys are in open enrollment right now, and after open enrollment you no longer will be able to make any changes until the next open enrollment, or you have to have a qualifying life event, such as marriage and divorce, having or adopting a child, or gaining or losing coverage from another carrier.

Speaker speaker_1: So if I up the coverage, what does that cover?

Speaker speaker_0: So it depends on what you get enrolled into. They do offer you plans that cover hospital visits. That's what I was referring to. But the plan that you have does not include hospital visits.

Speaker speaker_1: All right, um. All right, that's cool, that's cool. That's all right.

Speaker speaker_0: All right. Well, was there anything else I can help you with today, Mr. Lonnie?

Speaker speaker_1: No, sir, that's all.

Speaker speaker_0: All right then. If there's nothing else, thanks for calling Benefits in a Card. I hope you have a great rest of your week.

Speaker speaker_1: Bye.