

Transcript: Pamela

Blanc-5642683641413632-4768430431846400

Full Transcript

Hello. Um, I have a ben- I have a benefit card here, and I'm just... I need to see a doctor, and I'm wondering if that's covered. Okay, who do you, who do you work for, ma'am? I, I need to pull up your file. Okay. Um, do you want my policy ID number or my group name? I need... I need the name of the staffing agency you work for and the last four digits of your Social. Okay. Oxford Global Resources? Yes. And the last four of my Social are 3488. Okay, your first and last name? Samantha Jensen. All right. Jensen, for security reasons and just to make sure we are in the... In the correct file, can you please verify the complete address and date of birth? Sure. 628 Kelvin Park Boulevard, Rockford, Illinois, 61107. My date of birth is 01/08/91. Thank you. We have a phone number on file, 815-298-1424 and your email- That's correct. ... ssjensen05@gmail.com? Correct. All right. Um, yes, you do... The plan you have is Ensure Plus Enhanced. Um, let me tell you... How much you will co-... You're going for a regular checkup? I actually need to see my primary care physician, my PCP, regarding some, um, blood work that came back weird. Okay. So yeah, you'll, you'll able to use your medical... Go see your primary care. Um- Okay. ... the insurance plan will cover \$75 towards the visit. What's it gonna do? The insurance gonna cover \$75 towards the visit. Oh, towards the co-total visit. Okay. And if you're not- Do you, do I need to... Do I need to verify if the provider's in network, or just any doctor? Uh-huh. Any doctor. Um, but if... You do have your ID card? Yeah. Okay. So on the card is some... Um, a phone number and a website called MultiPlan. There, you could find the providers that are in network. You, you could check if your doctor is in network, but if it's not and if it takes insurance, you could go see him. Yeah, so that's my question is I already know who my primary care doctor is. Do I have different benefits for being in or out of network? No. So it's \$75 flat rate for any primary care visit? Yes, ma'am. Do you have any labs? Um, if my doctor orders labs, what is the process for that? Does that go towards, like, a deductible or do you cover anything? This insurance are not like the major insurance, those traditional ones. They already have a set amount for, um, the procedural benefits. Anything above that will be your responsibility. I could, um, transfer you to the actual carrier and they will be able to tell you, um, a breakdown of the benefits and how much they will cover for blood work and, um, for- Yeah, 'cause that's kind of what I'm asking, right, is that I'm gonna go see a doctor. He's probably gonna order blood work. And so, is blood work covered or how much would it be covered for, et cetera. Okay. So, um, I'm gonna go ahead and contact someone... Get someone on the line from this carrier. They'll be able to tell you be- uh, better information, so just bear with me. Thank you.

Conversation Format

Speaker speaker_0: Hello. Um, I have a ben- I have a benefit card here, and I'm just... I need to see a doctor, and I'm wondering if that's covered.

Speaker speaker_1: Okay, who do you, who do you work for, ma'am? I, I need to pull up your file.

Speaker speaker_0: Okay. Um, do you want my policy ID number or my group name?

Speaker speaker_1: I need... I need the name of the staffing agency you work for and the last four digits of your Social.

Speaker speaker_0: Okay. Oxford Global Resources?

Speaker speaker_1: Yes.

Speaker speaker_0: And the last four of my Social are 3488.

Speaker speaker_1: Okay, your first and last name?

Speaker speaker_0: Samantha Jensen.

Speaker speaker_1: All right. Jensen, for security reasons and just to make sure we are in the... In the correct file, can you please verify the complete address and date of birth?

Speaker speaker_0: Sure. 628 Kelvin Park Boulevard, Rockford, Illinois, 61107. My date of birth is 01/08/91.

Speaker speaker_1: Thank you. We have a phone number on file, 815-298-1424 and your email-

Speaker speaker_0: That's correct.

Speaker speaker_1: ... ssjensen05@gmail.com?

Speaker speaker_0: Correct.

Speaker speaker_1: All right. Um, yes, you do... The plan you have is Ensure Plus Enhanced. Um, let me tell you... How much you will co-... You're going for a regular checkup?

Speaker speaker_0: I actually need to see my primary care physician, my PCP, regarding some, um, blood work that came back weird.

Speaker speaker_1: Okay. So yeah, you'll, you'll able to use your medical... Go see your primary care. Um-

Speaker speaker_0: Okay.

Speaker speaker_1: ... the insurance plan will cover \$75 towards the visit.

Speaker speaker_0: What's it gonna do?

Speaker speaker_1: The insurance gonna cover \$75 towards the visit.

Speaker speaker_0: Oh, towards the co- total visit. Okay.

Speaker speaker_1: And if you're not-

Speaker speaker_0: Do you, do I need to... Do I need to verify if the provider's in network, or just any doctor?

Speaker speaker_1: Uh-huh. Any doctor. Um, but if... You do have your ID card?

Speaker speaker_0: Yeah.

Speaker speaker_1: Okay. So on the card is some... Um, a phone number and a website called MultiPlan. There, you could find the providers that are in network. You, you could check if your doctor is in network, but if it's not and if it takes insurance, you could go see him.

Speaker speaker_0: Yeah, so that's my question is I already know who my primary care doctor is. Do I have different benefits for being in or out of network?

Speaker speaker_1: No.

Speaker speaker_0: So it's \$75 flat rate for any primary care visit?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Do you have any labs? Um, if my doctor orders labs, what is the process for that? Does that go towards, like, a deductible or do you cover anything?

Speaker speaker_1: This insurance are not like the major insurance, those traditional ones. They already have a set amount for, um, the procedural benefits. Anything above that will be your responsibility. I could, um, transfer you to the actual carrier and they will be able to tell you, um, a breakdown of the benefits and how much they will cover for blood work and, um, for-

Speaker speaker_0: Yeah, 'cause that's kind of what I'm asking, right, is that I'm gonna go see a doctor. He's probably gonna order blood work. And so, is blood work covered or how much would it be covered for, et cetera.

Speaker speaker_1: Okay. So, um, I'm gonna go ahead and contact someone... Get someone on the line from this carrier. They'll be able to tell you be- uh, better information, so just bear with me.

Speaker speaker_0: Thank you.