

## **Transcript: Pamela**

**Blanc-5774029113966592-5183532179832832**

### **Full Transcript**

... calling the pharmacy and member help desk. Your call may be monitored or recorded for quality assurance purposes. This call may be monitored or recorded for quality and training purposes. If this is a medical emergency, please dial 911. Please listen closely as our menu options have changed. If you are a member, please press one. If you are calling from a pharmacy, please press two. If you are calling for a prior authorization or from a prescriber's office, please press three. If you are a broker, employer or client, please press four. Please stay on the line while your call is transferred to the operator. This call may be monitored or recorded for quality assurance purposes. Hello. Thank you for calling the pharmacy help desk. This is Diana. How may I help you? Hi, Diana. My name is Pamela and I'm calling from Benefits in a Card. I have a member on the line. Um, how will you be able to pull up his file? Um, I've never heard of that, Benefits in a Card. What is the member's date of birth? Is he already supposed to be active? Been active with us for a while. Um- Okay. What is his date of birth? April 16, 1965. 1965. And member's first and last name? Uh, Dennis McGill. McGill? Mm-hmm. Okay. Okay, I do have the member pulled up. If you could verify the ID number or the address, please. I have as the address 400 North Illinois Street, Apartment G, Lot 1, Monticello, Indiana, 47960. Okay, perfect. Thank you. All righty, and I'm sorry, what was your name? Pamela. Pamela. Okay. And how can I help you today? He stating that he had called you guys yesterday. Mm-hmm. And that he was told that his medication was no longer, um, being Well, we'll ask him. ... prescribable. Well, he says that they said that they don't pay for it anymore. Do you have any notes there that he called you guys? I'm not sure if he had called the wrong number. Uh, yeah. Looks like a member called, why medication... Member called due to the cost of the medication and he was, and he was explained that it is not covered under the plan so it is, uh, 100% member's responsibility for the cost. Okay, 'cause he's stating that you guys paid for that before. Is that correct or no? No. We don't... Uh, I only have two claims for him and they are for dates of service 3/22/25 and 3/24/25. And the medication he called regarding was the Dulera- Mm-hmm. ... inhalation aerosol and that was actually today. He called today. Okay. So, um... I don't know 'cause he's, he's stating so many things there. Um, I'm going to have him, add him on the call so you talk because he said also that the person that helped him, it was not a, it was not nice at all. Oh, I'm sorry about that. Yeah. I mean- So you could explain- Yeah. ... it better maybe. Um, well, I mean, what he said was pretty accurate. It's not covered under the plan so it, his res- it's, uh, member's responsibility for 100% of the cost since it's not a medication that's on the formulary. And he never had, uh, well, he only had those two claims for this year. Correct. Mm-hmm. Nothing else from before. Okay. So let me- Yeah. ... talk to him and let him know. Thank you. Yeah. No worries. Uh, do you want me to stay on the line? Mm-hmm. Yeah. Let me, let me put him on the line because I, I guess that- Okay. ... will make him feel better. All right. Okay, sounds good. How you

doing? Mr. McGill? Yeah. I said I'm still here. Okay. Thank you. I couldn't hear you. Um, I have, um, the- No, I'm trying to, I'm trying to do stuff here. ... pharmacy person on the line. Hello? There? Yes, hello. I'm still here. Okay. So she was explaining to me that she only has two claims for your medication for this year and nothing else was claimed before and that medication was never covered under your plan. Sir? Hello? Yes? Yes, what? Are you able to hear... Are you ab- able to hear me? Yeah. Yeah, I'm trying to do two things at once here so keep talking. Okay. So I have her on the line and that's what, um, she was explaining to me that you didn't have this medication before. It was only claimed... You have only two claims for this year and that medication was never covered under the plan.... I have been using this medication my entire life. Okay. Hello, Mr. Um, McGill? Yes. Hi, this is Diana from the Pharmacy Benefit Managers. Um, so I just wanted to go ahead and explain to you the only claims that I have under your pharmacy benefits for this plan are two claims and they are for the date of service of 3-22-25 and 3-24-25. I'm not saying that you haven't been on the medication, but I would advise reaching out to your pharmacy to see how they were processing that medication. It could have been processed under a savings card or a manufacturing coupon, um, but those are the only two claims that I have for you at this time. It doesn't look like this medication has ever been covered under these pharmacy benefits. But I'm paying you guys for 100%, is what I was told when I got this, this Josh guy. So if I asked him about this, I said, "I need this for my medications because I have asthma and high blood pressure," and he said- Mm-hmm. ... "All your medications will be covered on this plan." And I've had issues off and on, off and on, off and on. Mm-hmm. I- I just did, and I just got sick, and I ended up having to go to the hospital to the clinic. Mm-hmm. They're the ones that resubscribed me this medicine because I've been low on it. Mm-hmm. And my doctor's been giving me this stuff. Mm-hmm. Now, I went from Walgreens to Kroger's and somehow Kroger's told me that they've been billing someone else for all this. So, I don't know- Mm-hmm. ... how this all got screwed up, but now they're asking me for the card. I give them your card, and now you guys don't want to cover it. Yeah. Which I think is- So I would reach out to the- ... I think is bullshit because I'm paying you guys for a service- Mm-hmm. ... that you're not wanting to give me. No, right. I understand your frustration. So I would suggest reaching out- I don't think you do. ... to the pharmacy. But keep talking. I'm sorry. Are you done? No, I'm not done, but keep talking. Okay. So I would suggest you reach out to the pharmacy that you previously had- I already did. ... your prescriptions at and see if they can give you- Uh, they're no longer- ... the information. Walgreens is no longer in business. They closed up. A different Walgreens would be able to access that information. Their database is all connected. Well then- If that one's closed, you can try calling a different Walgreens. And if you were a member, if you were a patient there, they'll have your profile. They'll be able to pull up your information and see how that medication was being billed before. Um, because like I stated, I only have two claims for you as of this year, um, using these benefits. Doesn't matter if you only have one claim- Mm-hmm. ... you should pay for it because that's what I'm paying you for. Yeah. Uh, and just unfortunately this medication is not on the formulary, so this medication will go through- Hm. ... at the pharmacy, but it is 100% member's responsibility for the cost. Unfortunately, that is the way this plan is set up, and um, that is the part that you haven't Well, then Josh lied to me. Yeah. Well, then I want you guys to cancel this insurance because I'm not going to pay \$300 and it's only \$100 less if I use the Rx card. Hmm. Yeah. I mean, this is what insurance is for. You guys are supposed to help us, not stick it to us. Right.

So in the can- thank you for your help. Um, when it comes to the cancellations, I will be, um, assisting you, sir. Um, I guess this, everything is covered when it comes to the medication that it's not covered by the plan. Um, thank you for your help. Hey, nothing's covered. The only thing you guys are covering is taking the money from my account. That's what you got covered, and that's a rip off. Mr. McGill, when you sign up for the plan, you- Yeah. ... sign up through- I s- ... Morale- so are you able to resend the form that they gave you about Section 125 regarding you the cancel- well, regarding the cancellation process? I can't cancel it because I have a job, which I think is bullshit, because you guys are taking my money, and you're not giving me the service that I want. Okay. I comple- I understand. You won't even upgrade. You won't even upgrade it to a s- I'm paying you guys \$200 a month. Am I not? Oh, you're paying... You've been charged every week \$23.76 for the plans that you have, for the dental- Every week? Yes, sir. Dental, vision, and the BIP standard. You can check- Yeah. ... that on your pay stub. I, all that says is deductions on the pay stub. It should go under BIC and the name of the plan, and for the medical you're paying \$17.91 for making new- Morales changed, Mo- Morales has changed everything, and I don't even know what's going on with that because the payroll just says deductions. But- And they just gave us another little card that we're supposed to scan our phones and re-enter all of our information again, which I think something's not right here. Okay. You guys are- Go ahead. You guys constantly keep moving around and moving around and changing and changing and changing, so we can't find out what's really going on. So the only thing- And I'm not happy with it. The only thing, the only thing we do for Morales is administrate their healthy, health insurance. I know. Okay? They keep telling me that. We can enroll you. If you need ID cards and stuff like that, that I'm able to assist you. Now, like I said, the cancellation process, you will have to wait for company open enrollment or a qualified life event in order to be able to cancel the benefits. But I'm paying for something that doesn't freaking work. That's what I said. That's not right. That's against goddamn law if you're gonna force me... If you're gonna force money from my account for insurance that I cannot use because it's 100% out of pocket even though I'm paying you. If I had that money, I could freaking pay for the medicine. This is not right. You can get insurance anywhere in the world and cancel it on any given day that you choose to. Okay. Why are you guys so freaking special? Well- That you don't want to cancel? Is it because you want to pocket the money? If you let me explain, Morales is under Section 125, which is an IRS regulation. It requires members to keep enrolled while they employed by Morales. It's because premiums is being pre-tax. I was not forced, I was not forced to take this insurance. I... I asked them if they had any insurance 'cause I was about to lose insurance from my old job. But on the form, Larry. And they said yes to all these people. That you sign and fill out the form, the form, it says it there about Section 125. Go ahead. And that's the reason why you can...

## Conversation Format

Speaker speaker\_0: ... calling the pharmacy and member help desk.

Speaker speaker\_1: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_0: This call may be monitored or recorded for quality and training purposes. If this is a medical emergency, please dial 911. Please listen closely as our menu options

have changed. If you are a member, please press one. If you are calling from a pharmacy, please press two. If you are calling for a prior authorization or from a prescriber's office, please press three. If you are a broker, employer or client, please press four.

Speaker speaker\_1: Please stay on the line while your call is transferred to the operator. This call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_2: Hello. Thank you for calling the pharmacy help desk. This is Diana. How may I help you?

Speaker speaker\_3: Hi, Diana. My name is Pamela and I'm calling from Benefits in a Card. I have a member on the line. Um, how will you be able to pull up his file?

Speaker speaker\_2: Um, I've never heard of that, Benefits in a Card. What is the member's date of birth? Is he already supposed to be active?

Speaker speaker\_3: Been active with us for a while. Um-

Speaker speaker\_2: Okay. What is his date of birth?

Speaker speaker\_3: April 16, 1965.

Speaker speaker\_2: 1965. And member's first and last name?

Speaker speaker\_3: Uh, Dennis McGill.

Speaker speaker\_2: McGill?

Speaker speaker\_3: Mm-hmm.

Speaker speaker\_2: Okay. Okay, I do have the member pulled up. If you could verify the ID number or the address, please.

Speaker speaker\_3: I have as the address 400 North Illinois Street, Apartment G, Lot 1, Monticello, Indiana, 47960.

Speaker speaker\_2: Okay, perfect. Thank you. All righty, and I'm sorry, what was your name?

Speaker speaker\_3: Pamela.

Speaker speaker\_2: Pamela. Okay. And how can I help you today?

Speaker speaker\_3: He stating that he had called you guys yesterday.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_3: And that he was told that his medication was no longer, um, being

Speaker speaker\_4: Well, we'll ask him.

Speaker speaker\_3: ... prescribable. Well, he says that they said that they don't pay for it anymore. Do you have any notes there that he called you guys? I'm not sure if he had called the wrong number.

Speaker speaker\_2: Uh, yeah. Looks like a member called, why medication... Member called due to the cost of the medication and he was, and he was explained that it is not covered under the plan so it is, uh, 100% member's responsibility for the cost.

Speaker speaker\_3: Okay, 'cause he's stating that you guys paid for that before. Is that correct or no?

Speaker speaker\_2: No. We don't... Uh, I only have two claims for him and they are for dates of service 3/22/25 and 3/24/25. And the medication he called regarding was the Dulera-

Speaker speaker\_3: Mm-hmm.

Speaker speaker\_2: ... inhalation aerosol and that was actually today. He called today.

Speaker speaker\_3: Okay. So, um... I don't know 'cause he's, he's stating so many things there. Um, I'm going to have him, add him on the call so you talk because he said also that the person that helped him, it was not a, it was not nice at all.

Speaker speaker\_2: Oh, I'm sorry about that. Yeah. I mean-

Speaker speaker\_3: So you could explain-

Speaker speaker\_2: Yeah.

Speaker speaker\_3: ... it better maybe.

Speaker speaker\_2: Um, well, I mean, what he said was pretty accurate. It's not covered under the plan so it, his res- it's, uh, member's responsibility for 100% of the cost since it's not a medication that's on the formulary.

Speaker speaker\_3: And he never had, uh, well, he only had those two claims for this year.

Speaker speaker\_2: Correct. Mm-hmm.

Speaker speaker\_3: Nothing else from before. Okay. So let me-

Speaker speaker\_2: Yeah.

Speaker speaker\_3: ... talk to him and let him know. Thank you.

Speaker speaker\_2: Yeah. No worries. Uh, do you want me to stay on the line?

Speaker speaker\_3: Mm-hmm. Yeah. Let me, let me put him on the line because I, I guess that-

Speaker speaker\_2: Okay.

Speaker speaker\_3: ... will make him feel better. All right.

Speaker speaker\_2: Okay, sounds good.

Speaker speaker\_4: How you doing?

Speaker speaker\_3: Mr. McGill?

Speaker speaker\_4: Yeah. I said I'm still here.

Speaker speaker\_3: Okay. Thank you. I couldn't hear you. Um, I have, um, the-

Speaker speaker\_4: No, I'm trying to, I'm trying to do stuff here.

Speaker speaker\_3: ... pharmacy person on the line. Hello? There?

Speaker speaker\_2: Yes, hello. I'm still here.

Speaker speaker\_3: Okay. So she was explaining to me that she only has two claims for your medication for this year and nothing else was claimed before and that medication was never covered under your plan. Sir?

Speaker speaker\_4: Hello?

Speaker speaker\_3: Yes?

Speaker speaker\_4: Yes, what?

Speaker speaker\_3: Are you able to hear... Are you ab- able to hear me?

Speaker speaker\_4: Yeah. Yeah, I'm trying to do two things at once here so keep talking.

Speaker speaker\_3: Okay. So I have her on the line and that's what, um, she was explaining to me that you didn't have this medication before. It was only claimed... You have only two claims for this year and that medication was never covered under the plan.

Speaker speaker\_5: ... I have been using this medication my entire life.

Speaker speaker\_2: Okay. Hello, Mr. Um, McGill?

Speaker speaker\_5: Yes.

Speaker speaker\_2: Hi, this is Diana from the Pharmacy Benefit Managers. Um, so I just wanted to go ahead and explain to you the only claims that I have under your pharmacy benefits for this plan are two claims and they are for the date of service of 3-22-25 and 3-24-25. I'm not saying that you haven't been on the medication, but I would advise reaching out to your pharmacy to see how they were processing that medication. It could have been processed under a savings card or a manufacturing coupon, um, but those are the only two claims that I have for you at this time. It doesn't look like this medication has ever been covered under these pharmacy benefits.

Speaker speaker\_5: But I'm paying you guys for 100%, is what I was told when I got this, this Josh guy. So if I asked him about this, I said, "I need this for my medications because I have asthma and high blood pressure," and he said-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_5: ... "All your medications will be covered on this plan." And I've had issues off and on, off and on, off and on.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_5: I- I just did, and I just got sick, and I ended up having to go to the hospital to the clinic.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_5: They're the ones that resubscribed me this medicine because I've been low on it.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_5: And my doctor's been giving me this stuff.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_5: Now, I went from Walgreens to Kroger's and somehow Kroger's told me that they've been billing someone else for all this. So, I don't know-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_5: ... how this all got screwed up, but now they're asking me for the card. I give them your card, and now you guys don't want to cover it.

Speaker speaker\_2: Yeah.

Speaker speaker\_5: Which I think is-

Speaker speaker\_2: So I would reach out to the-

Speaker speaker\_5: ... I think is bullshit because I'm paying you guys for a service-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_5: ... that you're not wanting to give me.

Speaker speaker\_2: No, right. I understand your frustration. So I would suggest reaching out-

Speaker speaker\_5: I don't think you do.

Speaker speaker\_2: ... to the pharmacy.

Speaker speaker\_5: But keep talking.

Speaker speaker\_2: I'm sorry. Are you done?

Speaker speaker\_5: No, I'm not done, but keep talking.

Speaker speaker\_2: Okay. So I would suggest you reach out to the pharmacy that you previously had-

Speaker speaker\_5: I already did.

Speaker speaker\_2: ... your prescriptions at and see if they can give you-

Speaker speaker\_5: Uh, they're no longer-

Speaker speaker\_2: ... the information.

Speaker speaker\_5: Walgreens is no longer in business. They closed up.

Speaker speaker\_2: A different Walgreens would be able to access that information. Their database is all connected.

Speaker speaker\_5: Well then-

Speaker speaker\_2: If that one's closed, you can try calling a different Walgreens. And if you were a member, if you were a patient there, they'll have your profile. They'll be able to pull up your information and see how that medication was being billed before. Um, because like I stated, I only have two claims for you as of this year, um, using these benefits.

Speaker speaker\_5: Doesn't matter if you only have one claim-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_5: ... you should pay for it because that's what I'm paying you for.

Speaker speaker\_2: Yeah. Uh, and just unfortunately this medication is not on the formulary, so this medication will go through-

Speaker speaker\_5: Hm.

Speaker speaker\_2: ... at the pharmacy, but it is 100% member's responsibility for the cost. Unfortunately, that is the way this plan is set up, and um, that is the part that you haven't

Speaker speaker\_3: Well, then Josh lied to me.

Speaker speaker\_2: Yeah.

Speaker speaker\_5: Well, then I want you guys to cancel this insurance because I'm not going to pay \$300 and it's only \$100 less if I use the Rx card.

Speaker speaker\_2: Hmm. Yeah.

Speaker speaker\_5: I mean, this is what insurance is for. You guys are supposed to help us, not stick it to us.

Speaker speaker\_2: Right.

Speaker speaker\_3: So in the can- thank you for your help. Um, when it comes to the cancellations, I will be, um, assisting you, sir. Um, I guess this, everything is covered when it comes to the medication that it's not covered by the plan. Um, thank you for your help.

Speaker speaker\_5: Hey, nothing's covered. The only thing you guys are covering is taking the money from my account. That's what you got covered, and that's a rip off.

Speaker speaker\_3: Mr. McGill, when you sign up for the plan, you-

Speaker speaker\_5: Yeah.

Speaker speaker\_3: ... sign up through-

Speaker speaker\_5: I s-



Speaker speaker\_3: ... Morale- so are you able to resend the form that they gave you about Section 125 regarding you the cancel- well, regarding the cancellation process?

Speaker speaker\_5: I can't cancel it because I have a job, which I think is bullshit, because you guys are taking my money, and you're not giving me the service that I want.

Speaker speaker\_3: Okay. I comple- I understand.

Speaker speaker\_5: You won't even upgrade. You won't even upgrade it to a s- I'm paying you guys \$200 a month. Am I not?

Speaker speaker\_3: Oh, you're paying... You've been charged every week \$23.76 for the plans that you have, for the dental-

Speaker speaker\_5: Every week?

Speaker speaker\_3: Yes, sir. Dental, vision, and the BIP standard. You can check-

Speaker speaker\_5: Yeah.

Speaker speaker\_3: ... that on your pay stub.

Speaker speaker\_5: I, all that says is deductions on the pay stub.

Speaker speaker\_3: It should go under BIC and the name of the plan, and for the medical you're paying \$17.91 for making new-

Speaker speaker\_5: Morales changed, Mo- Morales has changed everything, and I don't even know what's going on with that because the payroll just says deductions.

Speaker speaker\_3: But-

Speaker speaker\_5: And they just gave us another little card that we're supposed to scan our phones and re-enter all of our information again, which I think something's not right here.

Speaker speaker\_3: Okay.

Speaker speaker\_5: You guys are-

Speaker speaker\_3: Go ahead.

Speaker speaker\_5: You guys constantly keep moving around and moving around and changing and changing and changing, so we can't find out what's really going on.

Speaker speaker\_3: So the only thing-

Speaker speaker\_5: And I'm not happy with it.

Speaker speaker\_3: The only thing, the only thing we do for Morales is administrate their healthy, health insurance.

Speaker speaker\_5: I know.

Speaker speaker\_3: Okay?

Speaker speaker\_5: They keep telling me that.

Speaker speaker\_3: We can enroll you. If you need ID cards and stuff like that, that I'm able to assist you. Now, like I said, the cancellation process, you will have to wait for company open enrollment or a qualified life event in order to be able to cancel the benefits.

Speaker speaker\_5: But I'm paying for something that doesn't freaking work.

Speaker speaker\_3: That's what I said.

Speaker speaker\_5: That's not right. That's against goddamn law if you're gonna force me... If you're gonna force money from my account for insurance that I cannot use because it's 100% out of pocket even though I'm paying you. If I had that money, I could freaking pay for the medicine. This is not right. You can get insurance anywhere in the world and cancel it on any given day that you choose to.

Speaker speaker\_3: Okay.

Speaker speaker\_5: Why are you guys so freaking special?

Speaker speaker\_3: Well-

Speaker speaker\_5: That you don't want to cancel? Is it because you want to pocket the money?

Speaker speaker\_3: If you let me explain, Morales is under Section 125, which is an IRS regulation. It requires members to keep enrolled while they employed by Morales. It's because premiums is being pre-tax.

Speaker speaker\_5: I was not forced, I was not forced to take this insurance.

Speaker speaker\_3: I...

Speaker speaker\_5: I asked them if they had any insurance 'cause I was about to lose insurance from my old job.

Speaker speaker\_3: But on the form, Larry.

Speaker speaker\_5: And they said yes to all these people.

Speaker speaker\_3: That you sign and fill out the form, the form, it says it there about Section 125.

Speaker speaker\_5: Go ahead.

Speaker speaker\_3: And that's the reason why you can...