**Transcript: Pearl** 

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## **Full Transcript**

Hi. Good morning. Thank you for calling Benefits in a Card. My name is Pearl Ludeth. Who do you have the pleasure of speaking with? Alana Cunningham. And how can I assist you? Um, I was calling to understand why my therapy sessions aren't being covered. I added behavioral health coverage to my plan, um, and I was told by my provider that my sessions are being denied. I was just wondering if I could get a better understanding of what's going on. Oh, yes, definitely. Let me go ahead and take a look at your account and see if I can see what's going on, um, as far as our system, and then if not, I can transfer you over to the insurance carrier and see what's going on there. Okay? Okay. Thank you. No problem. What's the name of the company you work for? Um, Crown Services. And the last four digits of your Social? 6999. And you said Anna Cunningham. Correct? Alana. A-L-A-N-A. Okay. It looks like maybe your name's spelled to start... Spelled wrong to start with. What is your address and date of birth? My, um, date of birth is 07/08/2000. And my address is 763 Derby Drive, Hopkinsville, Kentucky, 42240. Okay. And I have your phone number as 859-553-4194? Yes, ma'am. Good. And your email address is your first name 261217 at gmail.com? Yes, ma'am. Okay. Let me take a look. You said... Okay. So your na- your name is A-L-A-N-A? Yes, ma'am. Okay. No. We have it correct. Correct. I thought you, I thought it, you said O'Lana. Um, so your name's correct. No. That wouldn't be an issue. Let's take a look, um. Okay. Let me see when that... So let me see when your behavioral he- uh, health went into effect. It could be that. Um. Let's see. Oh, you changed coverage back in the beginning of January. So you should... And, and your appointments were, you made sure that they were after that change in coverage went into effect. Correct? Yeah. It didn't start till after. Okay. 'Cause I see, your behavioral health went into effect the 20th of January, so all your appointments were after that? Yes, ma'am. Okay. And they were via webcam? No. Um, I went in person. They're in person. Okay. It could be that. I believe it is, um, only via web chat. Let me confirm and see if they have that information here available for me. And if not, I can connect you with them so you can confirm whether it's in person or webcam. Okay. It's gonna be here off. So yeah, looks like it's a virtual cou- virtual counseling. That's, that's most likely why. Let me go ahead and, um... Sessions available via phone or video. Mm-hmm. Let's see. Yeah. It looks like that's, that's the issue. Let me go ahead and connect you with them so you can confirm, and then you can... Um, they can give you, uh, further steps to how to get those covered from here on. But I believe that's the issue. Okay. They are via phone or video. Okay. Um, that's new information. Okay. No worries. Do you have any other questions other than that? No. Thank you. All righty. Bear with me one moment while I transfer you over. Okay? Okay. Thank you. No problem. You have a great day. You too.

## **Conversation Format**

Speaker speaker\_0: Hi. Good morning. Thank you for calling Benefits in a Card. My name is Pearl Ludeth. Who do you have the pleasure of speaking with?

Speaker speaker 1: Alana Cunningham.

Speaker speaker\_0: And how can I assist you?

Speaker speaker\_1: Um, I was calling to understand why my therapy sessions aren't being covered. I added behavioral health coverage to my plan, um, and I was told by my provider that my sessions are being denied. I was just wondering if I could get a better understanding of what's going on.

Speaker speaker\_0: Oh, yes, definitely. Let me go ahead and take a look at your account and see if I can see what's going on, um, as far as our system, and then if not, I can transfer you over to the insurance carrier and see what's going on there. Okay?

Speaker speaker\_1: Okay. Thank you.

Speaker speaker\_0: No problem. What's the name of the company you work for?

Speaker speaker\_1: Um, Crown Services.

Speaker speaker\_0: And the last four digits of your Social?

Speaker speaker\_1: 6999.

Speaker speaker\_0: And you said Anna Cunningham. Correct?

Speaker speaker\_1: Alana. A-L-A-N-A.

Speaker speaker\_0: Okay. It looks like maybe your name's spelled to start... Spelled wrong to start with. What is your address and date of birth?

Speaker speaker\_1: My, um, date of birth is 07/08/2000. And my address is 763 Derby Drive, Hopkinsville, Kentucky, 42240.

Speaker speaker\_0: Okay. And I have your phone number as 859-553-4194?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Good. And your email address is your first name 261217 at gmail.com?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Okay. Let me take a look. You said... Okay. So your na- your name is A-L-A-N-A?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Okay. No. We have it correct. Correct. I thought you, I thought it, you said O'Lana. Um, so your name's correct.

Speaker speaker\_1: No.

Speaker speaker\_0: That wouldn't be an issue. Let's take a look, um. Okay. Let me see when that... So let me see when your behavioral he- uh, health went into effect. It could be that. Um. Let's see. Oh, you changed coverage back in the beginning of January. So you should... And, and your appointments were, you made sure that they were after that change in coverage went into effect. Correct?

Speaker speaker\_1: Yeah. It didn't start till after.

Speaker speaker\_0: Okay. 'Cause I see, your behavioral health went into effect the 20th of January, so all your appointments were after that?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Okay. And they were via webcam?

Speaker speaker\_1: No. Um, I went in person.

Speaker speaker\_0: They're in person. Okay. It could be that. I believe it is, um, only via web chat. Let me confirm and see if they have that information here available for me. And if not, I can connect you with them so you can confirm whether it's in person or webcam.

Speaker speaker 1: Okay.

Speaker speaker\_0: It's gonna be here off. So yeah, looks like it's a virtual cou- virtual counseling. That's, that's most likely why. Let me go ahead and, um... Sessions available via phone or video.

Speaker speaker 1: Mm-hmm.

Speaker speaker\_0: Let's see. Yeah. It looks like that's, that's the issue. Let me go ahead and connect you with them so you can confirm, and then you can... Um, they can give you, uh, further steps to how to get those covered from here on. But I believe that's the issue.

Speaker speaker 1: Okay.

Speaker speaker\_0: They are via phone or video.

Speaker speaker\_1: Okay. Um, that's new information.

Speaker speaker 0: Okay. No worries. Do you have any other questions other than that?

Speaker speaker\_1: No. Thank you.

Speaker speaker\_0: All righty. Bear with me one moment while I transfer you over. Okay?

Speaker speaker\_1: Okay. Thank you.

Speaker speaker\_0: No problem. You have a great day.

Speaker speaker\_1: You too.