

Transcript: Pearl

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Full Transcript

Good morning. Thank you for calling Benefits in a Card. My name is Dawn Rudolph- Excuse me. Hi, my name's Caitlin Griswold. And how can I assist you? Um, I'm just trying to figure out, uh, what... if I, if a appointment's covered basically with my insurance. Okay. What is the name of the staff agency you work for? I know I have... Go ahead. Go ahead. I'm so sorry. We're- No, you're fine. What did you say? We know you have... Do you know what plan you have? I don't. Um, I think it's the... Hold on. This is where it's getting confusing. I think I have the MEC Enhanced Coverage. Is that through you guys or is that through something else? So, um, we are the healthcare administrators, so we take care of the enrollment changes, uh, cancellation, things like that. Um, what kind of appointment is it do you... is it for, so I can get you to the right part of your coverage? You said what I... You cut out exactly when you said what type of what? What type of appointment is, is it? Because your co- your plan comes with medical and preventative health, um, and two different carriers cover that, so I can get you- Yeah. ... to the right person. Sorry, ATC Around The Clock is my employer. Um, but what kind of plan i- I mean, sorry, what kind of appointment are you going to? Oh, I'm trying to get just like a y- uh, like a Pap smear, like a woman's doc for OB or i- or whatever the... I don't know what their technical, like term is. Okay. No worries. Yeah. Let me get you over to 90 Degree. Um, let me get you over to 90 Degree Benefit, that's who takes care of your preventative health services and they'll be able to tell you if that's covered. Can you give me... Can I tell you something, ask you a question really quick? Of course. As well, so, um, I talked to you guys yesterday and the guy referred me to talk to my American Public Life and they said they don't cover, like, uh, health appointments. Can you just clarify what the difference between American Public Life is and then the 90 Degree Benefits? 'Cause I'm confused, I guess. Yep, no worries. So 90 Degree Benefits is the part of your coverage that ca- that covers, um, preventative health, so your annual physicals, STD screenings, some cancer screenings, uh, immunizations, those kinds of things. And then the medical part, which is American Public Life, they cover like your physician's office visits, um, primary care visits, specialty care visits, uh, urgent care visits, the, uh, those kinds of appointments. So they... So APL yesterday told me I only have hospital approval and to talk to you guys. And I said, "That's not correct," 'cause I like haven't changed anything. So I guess if I could clarify that with you right now, that'd be fantastic as well. She was trying to tell me- Okay. ... I have like only accidental whatever coverage, which is insane if it got switched around and we'd be super upset. Okay. No worries. Let me take a look. Their system is only gonna show what they, what you have with them, it's not gonna show the other plans you have, um, with, of 90 Degrees or anybody else. And so, that's probably why they're saying that all you have is that, that Yeah. ... bill or that medical. Well, 'cause I'm- And what are the last four digits of your social? Yeah. Well- 4468. Yes, she just said I only have hospital liability, but what you just said, the, those are the

people I'd be contacting for like my... any type of appointment. She said I don't even have like doc- doctor's visits or anything through there, so I was a little concerned after that call last night. No worries. Definitely get that. Can you confirm your address and date of birth for me? Yeah. Date of birth, 6/19/1986. Address is 29864 Donna Lane, Chesterfield, Michigan, 48047. Okay. And I have your e- your phone number as 810-858-8683. Correct. And I have your email address as your first name ash, uh, grisworld- griswold@... email.com? Correct. Let me take a look here. Okay. And you said you're with Around the... you're with Around the Clock Healthcare Services, correct? Or are you with the Care- Yes. ... ? No, the, um, American or whatever you said Around the Clock. I'm sorry. Too many names are- No, you're fine. ... flying off right now. It's fine. No worries. Definitely. Um, okay. So with the plan that you have, you do have primary care visits, you have a copay of \$10 with those visits. Um, specialty care visits, you have a \$50 copay with them. And then with urgent care visits- Yeah. ... you have a \$60 copay. So she told me after I sent her the thing, she's like, "You only have the hospital i- indemnity policy." And I'm like, "That's not right." And she was like fighting with me on it and then I need to call you guys. So who... so for the appointment I need, which is just like every... when I was looking at the benefits that I apply with through you guys, they tell you like the X amount per calendar year. So like, um, obviously them, that I called yesterday couldn't give me an answer. So do I need to call 90 Degrees you're saying to talk to them to ask about this appointment? Yes, uh, for this appointment, because it's... um, I'm pretty sure it's considered preventative health, you would speak to 90 Degrees Benefits. They... That's who takes care of your- Good question. ... preventative portion. Yeah. It's, it's a little- Okay. ... um, it's a little different with this plan because it has two coverages in one, and both those coverages aren't covered by the same carrier. They- So why were they telling me that yesterday though? Have- That lady like was clueless. I'm like, "That doesn't even make sense. I just went to the doctor like, uh, two months ago and it was c-" You know what I mean? Like- Yeah. ... how come they are not aware of like what my policy is? Is like the concerning part... 'Cause my thing is like if I go to the doctor, how do I know which, um, insurance card I'm gonna be showing them? Of course. Um, I'm not sure why she was telling you that. It could be she was, um, confused a little, because you do have those coverages. When you go to the doctor say you're sick, um, you're sick, you go to the, to... You have to have a specialty care visit, you want to go to Urgent Care, with that... those visits, you would show your American Public Life card. With visits- Okay. ... as far as preventative health or STD screenings, you would show your 90 Degree card. Okay. So worst case scenario, like I think at a regular doctor's appointment, they were able to figure it out. I think they probably got in contact with you guys then at that point and then you guys probably let them know 'cause that's the number I'm calling right now. So okay. Yep. Of course, if there's any- No, I need to call 90 Degrees Benefits. Yeah. I can transfer you over, um- You're amazing. Sorry for so many questions. She called me back at like eight o'clock last night and I was like stressed out because I'm like, "I hope they didn't switch my insurance 'cause I never really signed up for anything. I just went over for the new year." You know what I mean? So I'm happy to hear that. Yeah. If you could just transfer me that'd be fantastic. Yep. No worries. I'll get you transferred over and you're gonna click option one, okay? And... Okay. All right. Thank you so much for calling. I'm glad I could help you. Thanks.

Conversation Format

Speaker speaker_0: Good morning. Thank you for calling Benefits in a Card. My name is Dawn Rudolph- Excuse me. Hi, my name's Caitlin Griswold. And how can I assist you?

Speaker speaker_1: Um, I'm just trying to figure out, uh, what... if I, if a appointment's covered basically with my insurance.

Speaker speaker_0: Okay. What is the name of the staff agency you work for?

Speaker speaker_1: I know I have... Go ahead.

Speaker speaker_0: Go ahead.

Speaker speaker_1: I'm so sorry. We're-

Speaker speaker_0: No, you're fine.

Speaker speaker_1: What did you say?

Speaker speaker_0: We know you have... Do you know what plan you have?

Speaker speaker_1: I don't. Um, I think it's the... Hold on. This is where it's getting confusing. I think I have the MEC Enhanced Coverage. Is that through you guys or is that through something else?

Speaker speaker_0: So, um, we are the healthcare administrators, so we take care of the enrollment changes, uh, cancellation, things like that. Um, what kind of appointment is it do you... is it for, so I can get you to the right part of your coverage?

Speaker speaker_1: You said what I... You cut out exactly when you said what type of what?

Speaker speaker_0: What type of appointment is, is it? Because your co- your plan comes with medical and preventative health, um, and two different carriers cover that, so I can get you-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... to the right person.

Speaker speaker_1: Sorry, ATC Around The Clock is my employer.

Speaker speaker_0: Um, but what kind of plan i- I mean, sorry, what kind of appointment are you going to?

Speaker speaker_1: Oh, I'm trying to get just like a y- uh, like a Pap smear, like a woman's doc for OB or i- or whatever the... I don't know what their technical, like term is.

Speaker speaker_0: Okay. No worries.

Speaker speaker_1: Yeah.

Speaker speaker_0: Let me get you over to 90 Degree. Um, let me get you over to 90 Degree Benefit, that's who takes care of your preventative health services and they'll be able to tell

you if that's covered.

Speaker speaker_1: Can you give me... Can I tell you something, ask you a question really quick?

Speaker speaker_0: Of course.

Speaker speaker_1: As well, so, um, I talked to you guys yesterday and the guy referred me to talk to my American Public Life and they said they don't cover, like, uh, health appointments. Can you just clarify what the difference between American Public Life is and then the 90 Degree Benefits? 'Cause I'm confused, I guess.

Speaker speaker_0: Yep, no worries. So 90 Degree Benefits is the part of your coverage that ca- that covers, um, preventative health, so your annual physicals, STD screenings, some cancer screenings, uh, immunizations, those kinds of things. And then the medical part, which is American Public Life, they cover like your physician's office visits, um, primary care visits, specialty care visits, uh, urgent care visits, the, uh, those kinds of appointments.

Speaker speaker_1: So they... So APL yesterday told me I only have hospital approval and to talk to you guys. And I said, "That's not correct," 'cause I like haven't changed anything. So I guess if I could clarify that with you right now, that'd be fantastic as well. She was trying to tell me-

Speaker speaker_0: Okay.

Speaker speaker_1: ... I have like only accidental whatever coverage, which is insane if it got switched around and we'd be super upset.

Speaker speaker_0: Okay. No worries. Let me take a look. Their system is only gonna show what they, what you have with them, it's not gonna show the other plans you have, um, with, of 90 Degrees or anybody else. And so, that's probably why they're saying that all you have is that, that

Speaker speaker_2: Yeah.

Speaker speaker_0: ... bill or that medical.

Speaker speaker_1: Well, 'cause I'm-

Speaker speaker_0: And what are the last four digits of your social?

Speaker speaker_1: Yeah. Well- 4468. Yes, she just said I only have hospital liability, but what you just said, the, those are the people I'd be contacting for like my... any type of appointment. She said I don't even have like doc- doctor's visits or anything through there, so I was a little concerned after that call last night.

Speaker speaker_0: No worries. Definitely get that. Can you confirm your address and date of birth for me?

Speaker speaker_1: Yeah. Date of birth, 6/19/1986. Address is 29864 Donna Lane, Chesterfield, Michigan, 48047.

Speaker speaker_0: Okay. And I have your e- your phone number as 810-858-8683.

Speaker speaker_1: Correct.

Speaker speaker_0: And I have your email address as your first name ash, uh, grisworld-griswold@... email.com?

Speaker speaker_1: Correct.

Speaker speaker_0: Let me take a look here. Okay. And you said you're with Around the... you're with Around the Clock Healthcare Services, correct? Or are you with the Care-

Speaker speaker_1: Yes.

Speaker speaker_0: ...

Speaker speaker_2: ?

Speaker speaker_1: No, the, um, American or whatever you said Around the Clock. I'm sorry. Too many names are-

Speaker speaker_0: No, you're fine.

Speaker speaker_1: ... flying off right now.

Speaker speaker_0: It's fine. No worries. Definitely. Um, okay. So with the plan that you have, you do have primary care visits, you have a copay of \$10 with those visits. Um, specialty care visits, you have a \$50 copay with them. And then with urgent care visits-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... you have a \$60 copay.

Speaker speaker_1: So she told me after I sent her the thing, she's like, "You only have the hospital i- indemnity policy." And I'm like, "That's not right." And she was like fighting with me on it and then I need to call you guys. So who... so for the appointment I need, which is just like every... when I was looking at the benefits that I apply with through you guys, they tell you like the X amount per calendar year. So like, um, obviously them, that I called yesterday couldn't give me an answer. So do I need to call 90 Degrees you're saying to talk to them to ask about this appointment?

Speaker speaker_0: Yes, uh, for this appointment, because it's... um, I'm pretty sure it's considered preventative health, you would speak to 90 Degrees Benefits. They... That's who takes care of your-

Speaker speaker_1: Good question.

Speaker speaker_0: ... preventative portion. Yeah. It's, it's a little-

Speaker speaker_1: Okay.

Speaker speaker_0: ... um, it's a little different with this plan because it has two coverages in one, and both those coverages aren't covered by the same carrier. They-

Speaker speaker_1: So why were they telling me that yesterday though?

Speaker speaker_0: Have-

Speaker speaker_1: That lady like was clueless. I'm like, "That doesn't even make sense. I just went to the doctor like, uh, two months ago and it was c-" You know what I mean? Like-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... how come they are not aware of like what my policy is? Is like the concerning part... 'Cause my thing is like if I go to the doctor, how do I know which, um, insurance card I'm gonna be showing them?

Speaker speaker_0: Of course. Um, I'm not sure why she was telling you that. It could be she was, um, confused a little, because you do have those coverages. When you go to the doctor say you're sick, um, you're sick, you go to the, to... You have to have a specialty care visit, you want to go to Urgent Care, with that... those visits, you would show your American Public Life card. With visits-

Speaker speaker_1: Okay.

Speaker speaker_0: ... as far as preventative health or STD screenings, you would show your 90 Degree card.

Speaker speaker_1: Okay. So worst case scenario, like I think at a regular doctor's appointment, they were able to figure it out. I think they probably got in contact with you guys then at that point and then you guys probably let them know 'cause that's the number I'm calling right now. So okay.

Speaker speaker_0: Yep. Of course, if there's any-

Speaker speaker_1: No, I need to call 90 Degrees Benefits.

Speaker speaker_0: Yeah. I can transfer you over, um-

Speaker speaker_1: You're amazing. Sorry for so many questions. She called me back at like eight o'clock last night and I was like stressed out because I'm like, "I hope they didn't switch my insurance 'cause I never really signed up for anything. I just went over for the new year." You know what I mean? So I'm happy to hear that. Yeah. If you could just transfer me that'd be fantastic.

Speaker speaker_0: Yep. No worries. I'll get you transferred over and you're gonna click option one, okay?

Speaker speaker_1: And... Okay.

Speaker speaker_0: All right. Thank you so much for calling. I'm glad I could help you.

Speaker speaker_1: Thanks.