

Transcript: Sara

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Sarah. May I have your name, please? Alfredo McGrow. Hello, Mr. Alfredo. How may I help you? Listen. I have, I have a insurance card. I want to use my insurance card but they telling me I got to wait five or six weeks for me to get a MRI. And I called the card holder, and the card holder gave me your number to call. Now it's like I'm dealing with a third party here about my money that I'm paying for insurance. I'm trying to figure out why is that? Okay, let me check your account first. May I have the name of the agency that you are working please, and the last four of your social? Um, MAU- Okay. ...3501. Thank you very much. And just for security purposes, can you please verify your address and date of birth? October 14th, 1962. 230 Roper Mountain Road Extension. Thank you very much. Is that located on Greenville, South Carolina? Greenville. And is your email alfredomcgrow58@gmail.com? Yeah. And phone number 786-362-3493? Yes. Thank you very much. Okay. Uh, well, about your MRI, I think they're talking about the, the time that it would take for them to approve or deny the service or the coverage for the MRI. They saying that I have, uh, I have so many things pending but they waiting for my payment to be put on my, my insurance card for me to pay it, and I'm going through a third party, which is y'all. I'm trying to figure out why I have to go through this here two or three people before I pay... before I'm approved to use my insurance card and I'm getting money taken out my check every week. We are the administrators for the healthcare insurance for the APL. APL is the carrier of the insurance and we are the administrators for that healthcare insurance. The approval for any process, um, or procedure, in this case the, the, the MRI, should come from the APL. We don't take that decision. We handle the papers, we help you with the ID cards, with the enrollments or cancellations, but we cannot, um, approve or not any coverage. That's for APL. Well, this is, this is... This is... I just called APL and they saying that, that they are a third party. They saying that I'm with insurance company and y'all the one handling my payment. I'm trying to figure out why, why I have to go through all this here if I'm having a mal-... something wrong with me and I, and I'm not being able to, um, get seen because I'm, I have to go through a channel to get approval because my... some- something going on with my insurance company. Yes. Y'all take money out my account. Y'all take money out my account every week. I'm trying to figure out- Do you have the... I'm sorry, do you have the name of the person that answered your call and told you that they are the third party? The, the number, the number I just called. The number I just called on this card here, on this APL card. No, but I mean do you have the name of the person? No, I don't have the name of the person, but I just got off the phone with somebody. She told me her name but I, I forget her name. Okay. She gave me your number and told me to reach out to y'all. She said y'all, y'all, whatever's going on, it's like, it's like I'm, I'm dealing with a third... it's like a third party in between. I don't know

what you mean with that. Third party in between? This is how that works- A third. Okay. A third party. That means a third party, man. Okay. I have, I have, I have, I have the insurance company, I have the insurance card, and I also have, have y'all. This is how that works, sir. We... I mean, uh, MAU make the deductions from your paycheck. We process that deduction and we send that to APL. Then they are the insurance. We are the administrators. Um, my, my question is why, why do I have to wait so long to get a MRI done on my own? They telling me I have to wait five to six weeks because, because y'all... I, I have to get approval from my insurance card. In my home- Well, I don't know why she told you- ... in my home- Sir, I don't know why she told you that, because we don't make the deduct... the decision on if they... if the MRI is approved or not. We don't take that deduc-... that decision. That's from APL. So who made... who, who made... who... The AP-... APL just gave me y'all number because they saying that y'all didn't... y'all haven't made my payments or something that's going on, miss. Sir, your payments are up to date. You have active coverage until the 10th, in which the deduction to, uh, this coming Friday, that deduction is gonna cover the next week. I don't know what she was talking or what that person was talking about, because I mean, it doesn't make any sense to me. If your coverage is active, what I think she was talking about is the time that it would take for APL to approve or deny the coverage for that procedure.... which we don't have any access to that information. We don't take that, that, that decision. This complete from APL. But if you give me the phone number where you can call, I will be more than glad to open an investigation. Hello, sir, are you there? Yes. Yes, I'm still here. Okay, Mr. Alvarado would you like to provide me with that number where you call? Yeah. Hold on for a second. The number is 800- Yes. ... 2, 256-8606. 256-8606. 86... Yes. Okay. Um, um, is that number from APL? Yeah. This the number from APL. Okay. Give me a minute, please. I'm checking that here. I'm sorry. Give me just a minute, please. Mm-mm. Okay, I'm going to send this for an investigation. Did you remember what time did you call them? I just call, I just called them before I called you. Like about, like five minutes ago probably, like at 1:20? At uh, 1:00... At 101, I called them. Oh. Then I was on the phone, I was on the phone, I was on the phone with them for 19, 19 minutes. Wow. Okay. I'm going to send this to the main office for they to open an investigation, and then as soon as I get any information back, I will be giving you a call. And how long this going to take? Sir, I don't know. I have to give them at least 24 to 48 hours for this, to review all the calls. I, I never... I never knew I had to go through this here, th- this when I did, did get around and use my insurance card. And, and, and I, and I just... I went to urgent care. I went to urgent care about, about two weeks ago, and, and, and they prescribed me some medication and, and described me a med, um, a, a patch. And, and they denied, they denied that claim, because they said it was \$150. But I'm paying out my... I'm paying money out my account faithfully for a whole year. I ain't was able to use my card, and when I do get a chance to use my card, this is the result that I'm getting. And I don't like this, and I don't appreciate it. Okay, sir. I will let them know about that as well. Yeah. All right, man. Bye. All righty, sir.

Conversation Format

Speaker None: Your call may be monitored or recorded for quality assurance purposes.
Thank you for calling Benefits in a Card. My name is Sarah. May I have your name, please?

Alfredo McGrow. Hello, Mr. Alfredo. How may I help you? Listen. I have, I have a insurance card. I want to use my insurance card but they telling me I got to wait five or six weeks for me to get a MRI. And I called the card holder, and the card holder gave me your number to call. Now it's like I'm dealing with a third party here about my money that I'm paying for insurance. I'm trying to figure out why is that? Okay, let me check your account first. May I have the name of the agency that you are working please, and the last four of your social? Um, MAU- Okay. ...3501. Thank you very much. And just for security purposes, can you please verify your address and date of birth? October 14th, 1962. 230 Roper Mountain Road Extension. Thank you very much. Is that located on Greenville, South Carolina? Greenville. And is your email alfredomcgrow58@gmail.com? Yeah. And phone number 786-362-3493? Yes. Thank you very much. Okay. Uh, well, about your MRI, I think they're talking about the, the time that it would take for them to approve or deny the service or the coverage for the MRI. They saying that I have, uh, I have so many things pending but they waiting for my payment to be put on my, my insurance card for me to pay it, and I'm going through a third party, which is y'all. I'm trying to figure out why I have to go through this here two or three people before I pay... before I'm approved to use my insurance card and I'm getting money taken out my check every week. We are the administrators for the healthcare insurance for the APL. APL is the carrier of the insurance and we are the administrators for that healthcare insurance. The approval for any process, um, or procedure, in this case the, the, the MRI, should come from the APL. We don't take that decision. We handle the papers, we help you with the ID cards, with the enrollments or cancellations, but we cannot, um, approve or not any coverage. That's for APL. Well, this is, this is... This is... I just called APL and they saying that, that they are a third party. They saying that I'm with insurance company and y'all the one handling my payment. I'm trying to figure out why, why I have to go through all this here if I'm having a mal-... something wrong with me and I, and I'm not being able to, um, get seen because I'm, I have to go through a channel to get approval because my... some- something going on with my insurance company. Yes. Y'all take money out my account. Y'all take money out my account every week. I'm trying to figure out- Do you have the... I'm sorry, do you have the name of the person that answered your call and told you that they are the third party? The, the number, the number I just called. The number I just called on this card here, on this APL card. No, but I mean do you have the name of the person? No, I don't have the name of the person, but I just got off the phone with somebody. She told me her name but I, I forget her name. Okay. She gave me your number and told me to reach out to y'all. She said y'all, y'all, whatever's going on, it's like, it's like I'm, I'm dealing with a third... it's like a third party in between. I don't know what you mean with that. Third party in between? This is how that works- A third. Okay. A third party. That means a third party, man. Okay. I have, I have, I have, I have the insurance company, I have the insurance card, and I also have, have y'all. This is how that works, sir. We... I mean, uh, MAU make the deductions from your paycheck. We process that deduction and we send that to APL. Then they are the insurance. We are the administrators. Um, my, my question is why, why do I have to wait so long to get a MRI done on my own? They telling me I have to wait five to six weeks because, because y'all... I, I have to get approval from my insurance card. In my home- Well, I don't know why she told you- ... in my home- Sir, I don't know why she told you that, because we don't make the deduct... the decision on if they... if the MRI is approved or not. We don't take that deduc-... that decision. That's from APL. So who made... who, who made... who... The AP-... APL just gave me y'all number because they

saying that y'all didn't... y'all haven't made my payments or something that's going on, miss. Sir, your payments are up to date. You have active coverage until the 10th, in which the deduction to, uh, this coming Friday, that deduction is gonna cover the next week. I don't know what she was talking or what that person was talking about, because I mean, it doesn't make any sense to me. If your coverage is active, what I think she was talking about is the time that it would take for APL to approve or deny the coverage for that procedure.... which we don't have any access to that information. We don't take that, that, that decision. This complete from APL. But if you give me the phone number where you can call, I will be more than glad to open an investigation. Hello, sir, are you there? Yes. Yes, I'm still here. Okay, Mr. Alvarado would you like to provide me with that number where you call? Yeah. Hold on for a second. The number is 800- Yes. ... 2, 256-8606. 256-8606. 86... Yes. Okay. Um, um, is that number from APL? Yeah. This the number from APL. Okay. Give me a minute, please. I'm checking that here. I'm sorry. Give me just a minute, please. Mm-mm. Okay, I'm going to send this for an investigation. Did you remember what time did you call them? I just call, I just called them before I called you. Like about, like five minutes ago probably, like at 1:20? At uh, 1:00... At 101, I called them. Oh. Then I was on the phone, I was on the phone, I was on the phone with them for 19, 19 minutes. Wow. Okay. I'm going to send this to the main office for they to open an investigation, and then as soon as I get any information back, I will be giving you a call. And how long this going to take? Sir, I don't know. I have to give them at least 24 to 48 hours for this, to review all the calls. I, I never... I never knew I had to go through this here, this when I did, did get around and use my insurance card. And, and, and I, and I just... I went to urgent care. I went to urgent care about, about two weeks ago, and, and, and they prescribed me some medication and, and described me a med, um, a, a patch. And, and they denied, they denied that claim, because they said it was \$150. But I'm paying out my... I'm paying money out my account faithfully for a whole year. I ain't was able to use my card, and when I do get a chance to use my card, this is the result that I'm getting. And I don't like this, and I don't appreciate it. Okay, sir. I will let them know about that as well. Yeah. All right, man. Bye. All righty, sir.