Transcript: Sara

Marulanda-4758992348168192-5104712787869696

Full Transcript

Thanks. My name is Sarah. May I have please, your help with name? Uh, yes. I need to get my, uh, ID number, group number and, uh, claims address, please. Sure. Let me help you with that. What company are you working with? MAU. Okay. And may I have the last four of, of your social? 0672. 0672? Yes, ma'am. And may I have your name, please? My name? Yes, sir. Name and last name. Is it... First name is Edward. Okay. Last name is K... Uh, last name is K-E-N-E, F as in Frank, I-C-K. Okay. Edward who stays connected? That's correct. You pronounced them all correctly. And just for security purposes, sir, can you please verify your address and date of birth? 1836 Banbury Road, Charleston, South Carolina, 29414. September 10th, 1966. And is your email edwardkinepic@gmail.com? Yes, ma'am. Phone number 843-513-6665? Yes, ma'am. Thank you very much, sir. Thank you. Okay. Um, Mr. Edward, you have no active coverage with us. Last day of- I know, I know. ... coverage was March 20th. Yes, I know. I, I understand. Yes, sir. I understand that. Um, the problem is, um, I, uh, I claimed that's submitted while I did have insurance, but the ch-... My doctor's office submitted the wrong insurance, so I need to resubmit it for the time that I was covered. But I don't have, uh, I don't have any, I don't have any information. I don't have my insurance ID number. I don't know the group number. Okay. I don't know the medical group ID number. I got it. I don't know the claims address. I don't know the primary insurance name. You know-Okay. ... full name And what kind of insurance. Um, when was the service done? Uh, date of service was 01/19/2025. And was that a medical or dental or vision? What, what- It was a... It was, it was lab work. Medical. Lab work. Okay. So give me just a minute. Let me see if we- we still have that information. Give me just a minute while I look for it. Okay. Thank you. You're welcome, sir. Sorry. I'm just waiting for the system to download. No rush. Thank you for your help. You're more than welcome, sir. Okay. By then you have a preventive care plan as well. Okay. That one covers, um, lab work. I don't know if the, the lab was in the network or not, but I'm going to give you both numbers. Okay. For the NEC ID card, let me see if I can send you the ID cards. Hold on. I'm trying to download the ID cards. If I can send you that- Okay. ... it would be good. Yes. What is the name of... They're asking me for the primary insurance name. What would I write for that? Okay. The one I'm going to send you, this one I was able to download it. Uh, this one is- Okay. Okay. ... um, is with MEC or I mean, um- MEC? Is ni-... I'm sorry, 90 Degrees. The plan name is MEC but the, the carrier of the insurance is 90 Degrees. So for primary insurance name, I write 90 Degree? No, for the preventive care. The primary is different. I'm going to send you the, the preventive care ID card first. Okay. Give me just a minute. Okay. I'm gonna put you on hold just for a minute while I download everything-Okay. ... and send you the image. Then, I come back with you to explain. Okay? Okay, thank you. All right, sir. You're welcome. I'll be right back. Okay. I'll get my laptop. Hey, who's on line 305? I'm Josh Cooper. You found me in the business directory. And I love your. Thanks for

saving me that email, Cameron. Hey there. I'm Josh Cooper. You found me in the business directory. And I love your . Thanks for saving me that email, Cameron. Hello, Mr. Kenefick? Yes. Thank you for waiting, sir. Okay. Back to- I just send, I just sent you an email with the, with two PDF files. One is your preventive care ID card. The other one is your hospital indemnity. Yes, for you to know, I mean, because this call has been recorded, I just want to clarify that you already know and was advised that the coverage is already canceled. Um, but the ID cards, um, they have information you need for your claim. Okay. Okay? Can you check your- I'm trying, uh... Yeah, I'm trying to, my com- uh, computer's acting funny. Hold on a second. The, I'm, I'm, uh, I'm just wondering if you, um, if you have received a email? Yes, I'm, um... My computer screen is just blank, I don't know what's going on. Let me see, you still there? Yes, sir. I'm here. Oh, okay. I'm, uh, I'm gonna check on my phone. Okay. Uh, I, I... Okay, I have that card. It says one card front and back. Nor could I- There must be two, there's two PDF files from that email. One is your preventive care, the other one is your, um, hospital indemnity. I don't know, um... Oh, I see, hold on. You, you will need to show both of them, because I know the preventive care will cover lab work, eh, 100%, but if you are in the network, and if that is just for prevention. So are, because I don't know what, what kind of a visit you get, I will suggest you to contact APL and 90 Degrees directly and they will allow you or will tell you that visit will be covered for that plan. Um, what I can do is, I can transfer your call to one of those two places. Either one the preventive care, eh, or the hospital indemnity, because the hospital indemnity covers- No, I'm not really... Sir? Covered, yeah, if a hospital indemnity covers what? The hospital indemnity covers doctor visitations. So I, I, I don't know if, uh, that would be like a, um, if that would be considered a doctor visitation I- if the lab was in the same place. Eh, I don't know. Eh, so the only one that can give you the correct information on what they called, uh, need that kind of service was, eh, covered, is the, the carrier of the insurance. Or just the administrator. Oh. Just the administrator. So the m- the multi-plan, APL. Okay, that one is preventive care plan. So would that be- And they cover screenings. That's... Y- y- we, oh, oh screenings, but that wouldn't be... So I, I just need to know which one I need for the lab work. Okay, I know the m- the, okay, multi-plan is the network. It's not a, a, a carrier. It's, it's the network. So... Okay. If you go for MEC, which is the preventive care, they cover screenings. Some of the screenings are done- Screenings. ... through a blood pro- blood work. So I don't know if they would consider that kind of blood work eh, preventive or not. That's what I'm trying to explain you. I cannot tell you that it's gonna be covered or not. The only ones who can give you that correct information is the carriers. The carriers will be 90 Degrees for the, uh, preventive care plan, or APL for the hospital indemnity and doctor visitation. Okay. So I can transfer your call with one of those two carriers, uh, but just for your information, on the ID card, they, they have the phone numbers for each of the, each one of those carriers. Okay. All right, um- So we do I need to transfer your call with any of those? Uh, sure. APL. APL, okay, sir. So let me transfer your call with them. Before I do that, is there anything else that I can help you with? No, you've been very helpful, thank you. All righty, Mr. Kenefick. Thank you for calling Benefits in a Card. Wish you do have a wonderful day and let me transfer your call with APL. Okay, thank you. Okay, have a great day, sir. Mm, bye-bye. Y- you too. Thank you, bye. Thank you.

Conversation Format

Speaker None: Thanks. My name is Sarah. May I have please, your help with name? Uh, yes. I need to get my, uh, ID number, group number and, uh, claims address, please. Sure. Let me help you with that. What company are you working with? MAU. Okay. And may I have the last four of, of your social? 0672. 0672? Yes, ma'am. And may I have your name, please? My name? Yes, sir. Name and last name. Is it... First name is Edward. Okay. Last name is K... Uh, last name is K-E-N-E, F as in Frank, I-C-K. Okay. Edward who stays connected? That's correct. You pronounced them all correctly. And just for security purposes, sir, can you please verify your address and date of birth? 1836 Banbury Road, Charleston, South Carolina, 29414. September 10th, 1966. And is your email edwardkinepic@gmail.com? Yes, ma'am. Phone number 843-513-6665? Yes, ma'am. Thank you very much, sir. Thank you. Okay. Um, Mr. Edward, you have no active coverage with us. Last day of- I know, I know. ... coverage was March 20th. Yes, I know. I, I understand. Yes, sir. I understand that. Um, the problem is, um, I, uh, I claimed that's submitted while I did have insurance, but the ch-... My doctor's office submitted the wrong insurance, so I need to resubmit it for the time that I was covered. But I don't have, uh, I don't have any, I don't have any information. I don't have my insurance ID number. I don't know the group number. Okay. I don't know the medical group ID number. I got it. I don't know the claims address. I don't know the primary insurance name. You know-Okay. ... full name And what kind of insurance. Um, when was the service done? Uh, date of service was 01/19/2025. And was that a medical or dental or vision? What, what- It was a... It was, it was lab work. Medical. Lab work. Okay. So give me just a minute. Let me see if we- we still have that information. Give me just a minute while I look for it. Okay. Thank you. You're welcome, sir. Sorry. I'm just waiting for the system to download. No rush. Thank you for your help. You're more than welcome, sir. Okay. By then you have a preventive care plan as well. Okay. That one covers, um, lab work. I don't know if the, the lab was in the network or not, but I'm going to give you both numbers. Okay. For the NEC ID card, let me see if I can send you the ID cards. Hold on. I'm trying to download the ID cards. If I can send you that- Okay. ... it would be good. Yes. What is the name of... They're asking me for the primary insurance name. What would I write for that? Okay. The one I'm going to send you, this one I was able to download it. Uh, this one is- Okay. Okay. ... um, is with MEC or I mean, um- MEC? Is ni-... I'm sorry, 90 Degrees. The plan name is MEC but the, the carrier of the insurance is 90 Degrees. So for primary insurance name, I write 90 Degree? No, for the preventive care. The primary is different. I'm going to send you the, the preventive care ID card first. Okay. Give me just a minute. Okay. I'm gonna put you on hold just for a minute while I download everything-Okay. ... and send you the image. Then, I come back with you to explain. Okay? Okay, thank you. All right, sir. You're welcome. I'll be right back. Okay. I'll get my laptop. Hey, who's on line 305? I'm Josh Cooper. You found me in the business directory. And I love your. Thanks for saving me that email, Cameron. Hey there. I'm Josh Cooper. You found me in the business directory. And I love your . Thanks for saving me that email, Cameron. Hello, Mr. Kenefick? Yes. Thank you for waiting, sir. Okay. Back to- I just send, I just sent you an email with the, with two PDF files. One is your preventive care ID card. The other one is your hospital indemnity. Yes, for you to know, I mean, because this call has been recorded, I just want to clarify that you already know and was advised that the coverage is already canceled. Um, but the ID cards, um, they have information you need for your claim. Okay. Okay? Can you check

your- I'm trying, uh... Yeah, I'm trying to, my com- uh, computer's acting funny. Hold on a second. The, I'm, I'm, uh, I'm just wondering if you, um, if you have received a email? Yes, I'm, um... My computer screen is just blank, I don't know what's going on. Let me see, you still there? Yes, sir. I'm here. Oh, okay. I'm, uh, I'm gonna check on my phone. Okay. Uh, I, I... Okay, I have that card. It says one card front and back. Nor could I- There must be two, there's two PDF files from that email. One is your preventive care, the other one is your, um, hospital indemnity. I don't know, um... Oh, I see, hold on. You, you will need to show both of them, because I know the preventive care will cover lab work, eh, 100%, but if you are in the network, and if that is just for prevention. So are, because I don't know what, what kind of a visit you get, I will suggest you to contact APL and 90 Degrees directly and they will allow you or will tell you that visit will be covered for that plan. Um, what I can do is, I can transfer your call to one of those two places. Either one the preventive care, eh, or the hospital indemnity, because the hospital indemnity covers- No, I'm not really... Sir? Covered, yeah, if a hospital indemnity covers what? The hospital indemnity covers doctor visitations. So I, I, I don't know if, uh, that would be like a, um, if that would be considered a doctor visitation I- if the lab was in the same place. Eh, I don't know. Eh, so the only one that can give you the correct information on what they called, uh, need that kind of service was, eh, covered, is the, the carrier of the insurance. Or just the administrator. Oh. Just the administrator. So the m- the multi-plan, APL. Okay, that one is preventive care plan. So would that be- And they cover screenings. That's... Y- y- we, oh, oh screenings, but that wouldn't be... So I, I just need to know which one I need for the lab work. Okay, I know the m- the, okay, multi-plan is the network. It's not a, a, a carrier. It's, it's the network. So... Okay. If you go for MEC, which is the preventive care, they cover screenings. Some of the screenings are done- Screenings. ... through a blood pro- blood work. So I don't know if they would consider that kind of blood work eh, preventive or not. That's what I'm trying to explain you. I cannot tell you that it's gonna be covered or not. The only ones who can give you that correct information is the carriers. The carriers will be 90 Degrees for the, uh, preventive care plan, or APL for the hospital indemnity and doctor visitation. Okay. So I can transfer your call with one of those two carriers, uh, but just for your information, on the ID card, they, they have the phone numbers for each of the, each one of those carriers. Okay. All right, um- So we do I need to transfer your call with any of those? Uh, sure. APL. APL, okay, sir. So let me transfer your call with them. Before I do that, is there anything else that I can help you with? No, you've been very helpful, thank you. All righty, Mr. Kenefick. Thank you for calling Benefits in a Card. Wish you do have a wonderful day and let me transfer your call with APL. Okay, thank you. Okay, have a great day, sir. Mm, bye-bye. Y- you too. Thank you, bye. Thank you.