

Transcript: Sara

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Full Transcript

Thank you for calling Benefits in a Card. My name is Sarah. May I have your name, please? My name is Vicky. Hello, Vicky. Go ahead. And I just need to know if the... uh, one of the providers is in network with this plan? Okay. What plan are you enrolled at? Uh, the multi, it's a multi plan. Yes, but um... Okay, let, let me check your account that way I can see what plans are you in. And may I have the name of the agency that you are working with and the last four of your social? Oh, the... No, this is a doctor's office calling to verify- Oh. ... benefits. You, you need, you need to verify, uh, active coverage for member. Yes, yes. Do you have a number for that? For the active coverage is with us. Yes. If they're in network- Oh, okay. ... if they're in network or not, if you guys are in network or not, uh, I can give you a number. Uh, d- do they... Okay, uh, but you can give me if she has a co-pay or deductible if I give you the... Yes, I can find that out for you. Uh, what is her first name and last name? First and last name, yes. Okay, first name... Hold on a minute, let me open it up. Sorry about that. Her first name is Hanna and the last name is- A- ... M-A-L-L-E-T-T- Mallette. Uh-huh. A-N-N-A? H-A-N-N-A is the first name and last name is M-A- With H, okay. Hanna? Hanna's the first name and the last name is M-A-L-L-E-T-T-E, and the date of birth is 7/22, 7/22/1993. Okay, let me check. And is Ms. Mallette, uh, located in Astoria, New York? Yes. And is her email HMallette22@gmail.com? Yep, yep, yes. Okay. So, she... Okay, is that gonna be like a medical visitation? Yes, she's seeing an eye specialist. Uh... Okay, for that plan... Okay, let me download it. Okay, this insurance is, uh, through APL, they don't require network. So, if a specialist does not accept the insurance, if the member can pay, m- her pocket, you know, her own, and then send the claim to the, um, to the insurance as a report. Well, that's what I want. I, I... Oh, it's not on the multi plan? Yes, the co- the, the, the network is multi plan, but if, even if she's out of a multi plan, it's okay. I mean, if the doctor is out of multi plan. They, for this plan, they don't require network. They don't require network? Does she have a co-pay? No. Mm, there is no co-pay, they will cover a flat fee. For the Insure Plus Premier, okay, let me tell you. The multi plan never is include, but they don't require network. And they don't require- They don't require the doctor to, to be in network? No, they don't. Okay, can I have your name? Sarah. But, um, okay, uh, what they cover is for the outpatient sickness, they cover \$75. Mm, oh, okay. No, no, but I need to know the, the, is the eye doctor in network with the... Oh, okay. So this is not multi plan for eye doctor. She has a vision plan. Okay, let me check that. Yes, she got vision plan and that plan is with MetLife, I think. Yes, it's with MetLife. With MetLife. Do you have a member ID number? Let me download that for you. Give me just a minute, please. Take me a minute. Mm-hmm. Okay. Employee ID is Diaz and Delta 41203498. That's her vision plan? Yes, the em- the m- the Creative Circle, um, she's with Creative Circle. Uh, the ID or the vision ID employee number is that one. Okay, thank you. And she got a group number as well. Uh-huh. Group number? It's nine... The group number is 9412. 9412. And no co-pay with this

plan? Okay. For eye visitation, hold on. No, no co- Because this is another plan, this is another plan. So no co-pay? This plan is separate than medical. Okay, let, let me explain again the- Okay, uh-huh. ... the vision. Co-pay for eye exam is \$10. Co-pay is... Okay, yes. Okay. I need all that and I just wanted to know if the provider is in network for medical also. For me- Okay. Two different plans with two different- Okay. ... ID cards. Okay. That's the one I want. So, if we- I need the medical too. You need the medical as well. Sorry. Okay. Hold on. Uh, give me a minute while I download that. I'm sorry . I mean, but I'm She's new at this. It's okay. No, it's okay. I mean, I don't know why the member, she don't have that, you know? Hmm. She don't have it. Okay, good. Circle. Oh, and by the way, uh, in the meantime, while this, uh, downloads, can I get your name and, uh, the name of the- Sure, com- this is Mackool Eye Institute, and my name is Vicky. Mackool? Yeah. M-A-C-K-O-O-L. Okay. M-A-C-K-O-O-L. O-O-L, yes, and I just wanted to see if one of the providers, Dr. Lauren Sobol, S-O-B-O-L, is in network with this plan too with the medical also. Okay, as I say, medical does not require network. Doesn't require network, okay. Yes. All right. Okay, and I'm here downloading her ID card, the hospital indemnity. I'm sorry, it's taking a minute. Sure. No, thank you for helping me. My pleasure. Okay, and I'm let... Uh, okay, um, ID number. Okay, I had her policy certi- policy number. 02585501, correct? Yes, that's correct. And the ID number for her is, uh, Diaz and Delta as well, 41203498. Got it. Okay, so that's her po... Oh, okay, this is her medical ID too. Okay, okay. All right. So, she has a \$10 copay. All right. Thank you, Sarah. \$10 copay for eye vision. I mean, for eye coverage. Uh-huh. But for medical she got 75. They cover \$75 for visits. So, it's \$75 the copay for the visit? For outpatient sickness, yes, 75... No, no copay. This insurance- No copay for medical. This, th- okay, listen to me, please. This insurance will not work like the other ones, like a percentage after- Mm-hmm. ... the deductible. No. They will cover just a flat fee, \$75 for outpatient sickness. That's what they cover for flat fee. Any difference between that and the ba- balance is, is responsibility of the member or the patient on this case. Okay. The patient is responsible for anything after \$75. Okay, so they have to submit it to the insurance? Is that what you're saying, for her to, to be responsible for the medical? Yes, ma'am. The insurance will cover \$75. Oh. Anything after that is gonna be patient responsible. Okay. Okay, thank you, Sarah. Thank you. You're more than welcome. Anything else that I can help you with? No, that's it. Thank you. All right. Bye-bye. So, have a wonderful day. You too. Bye-bye. Okay, thank you.

Conversation Format

Speaker None: Thank you for calling Benefits in a Card. My name is Sarah. May I have your name, please? My name is Vicky. Hello, Vicky. Go ahead. And I just need to know if the... uh, one of the providers is in network with this plan? Okay. What plan are you enrolled at? Uh, the multi, it's a multi plan. Yes, but um... Okay, let, let me check your account that way I can see what plans are you in. And may I have the name of the agency that you are working with and the last four of your social? Oh, the... No, this is a doctor's office calling to verify- Oh. ... benefits. You, you need, you need to verify, uh, active coverage for member. Yes, yes. Do you have a number for that? For the active coverage is with us. Yes. If they're in network- Oh, okay. ... if they're in network or not, if you guys are in network or not, uh, I can give you a number. Uh, d- do they... Okay, uh, but you can give me if she has a co-pay or deductible if I

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Sarah. \$10 copay for eye vision. I mean, for eye coverage. Uh-huh. But for medical she got 75. They cover \$75 for visits. So, it's \$75 the copay for the visit? For outpatient sickness, yes, 75... No, no copay. This insurance- No copay for medical. This, th- okay, listen to me, please. This insurance will not work like the other ones, like a percentage after- Mm-hmm. ... the deductible. No. They will cover just a flat fee, \$75 for outpatient sickness. That's what they cover for flat fee. Any difference between that and the ba- balance is, is responsibility of the member or the patient on this case. Okay. The patient is responsible for anything after \$75. Okay, so they have to submit it to the insurance? Is that what you're saying, for her to, to be responsible for the medical? Yes, ma'am. The insurance will cover \$75. Oh. Anything after that is gonna be patient responsible. Okay. Okay, thank you, Sarah. Thank you. You're more than welcome. Anything else that I can help you with? No, that's it. Thank you. All right. Bye-bye. So, have a wonderful day. You too. Bye-bye. Okay, thank you.