Transcript: VICTORIA Taylor-4564133593399296-5841625310478336

Full Transcript

Thank you for calling Benefits in a Card, this is Victoria. How can I help you? Hi, Victoria. This is Laurel, and I'm calling with the provider's office. I just needed to see if there's information you need from us if you're... or what we're waiting on. Okay. Are you calling about a claim? Yes. I got an Explanation of Benefits today. Mm-hmm. Um, and it's releasing at the patient's responsibility, so before I release it, I wanna make sure that it wasn't something that you were needing from us if... or if you needed it from them. Now here at Benefits in a Card, we just administer the policies. We don't actually handle claims. So it sounds like you might need to reach out to the actual insurance carrier to be sure. Um, do you know the name of the insurance carrier? Is it American Public Life? Yes. Okay. Um, do you need their phone number? It says they're waiting on information to confirm eligibility from Benefits in a Card. Yeah, so what... Basically that's just the letter they send out for all claims. It's just a part of the claim process. Um, all we can do- Okay, so there's nothing that we need to do, we just need to wait for payment? Yeah. I, again, I... We don't handle claims on our end. I'm not sure if there's anything else you need to do. I can pull up the patient's file and see if the coverage was active during the service. Okay. Um, but that's all I would be able to do. I would just... If you have any questions about that, reach out to American Public Life directly. Okay. All right, can we verify that they were active? Sure, I can do that. What's the last four of their Social? Uh.... 0567. And the patient's first and last name? Um, the subscriber's different than the patient, and I just realized that. So do you want the patient's Social or the subscriber? Yeah, the policy holder. I, I guess that would be the sis- subscriber. Subscriber. Okay. So that's 0567, um, Anthony Wesley, December 7th, 1967. Okay. And I'm assuming it's a dependent that you're checking on? Yes, I have two dependents actually. Okay. What are the dependents' names? I have Anthony Wesley listed as a child. Mm-hmm. And Shelea, S-H-E-L-E-A. Okay. What was the date of service? Um, both dates of service are March 24th, 2025. March 24th, 2025. Okay. I do not see that the enrollment was active during that date. Okay. That's good to know. Oh, it says- And- ... effective date, oh, is 6-17-2024. Can you give me the termination date? It's not terminated. So this is, uh, a coverage that they pay for week by week with them working through a staffing agency. So it's currently active, it's just during the date of service, it was not active. Okay. So we just need to make that in... I mean, it is active but it's not active for that date of service. Okay. Yes. Um, it's... It doesn't work like Major Medical unfortunately. Um, like I said, they pay for it week by week. So if there's ever a week that they're not on an assignment or for whatever reason we don't receive a weekly deduction, that's what causes the coverage not to be active for a week. Okay. So I will just release these to the patient's responsibility. Thank you so much for your help. Yes, ma'am. You have a wonderful day. You too. Thank you. Thank you. Bye-bye. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card, this is Victoria. How can I help you?

Speaker speaker_1: Hi, Victoria. This is Laurel, and I'm calling with the provider's office. I just needed to see if there's information you need from us if you're... or what we're waiting on.

Speaker speaker_0: Okay. Are you calling about a claim?

Speaker speaker_1: Yes. I got an Explanation of Benefits today.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Um, and it's releasing at the patient's responsibility, so before I release it, I wanna make sure that it wasn't something that you were needing from us if... or if you needed it from them.

Speaker speaker_0: Now here at Benefits in a Card, we just administer the policies. We don't actually handle claims. So it sounds like you might need to reach out to the actual insurance carrier to be sure. Um, do you know the name of the insurance carrier? Is it American Public Life?

Speaker speaker 1: Yes.

Speaker speaker_0: Okay. Um, do you need their phone number?

Speaker speaker_1: It says they're waiting on information to confirm eligibility from Benefits in a Card.

Speaker speaker_0: Yeah, so what... Basically that's just the letter they send out for all claims. It's just a part of the claim process. Um, all we can do-

Speaker speaker_1: Okay, so there's nothing that we need to do, we just need to wait for payment?

Speaker speaker_0: Yeah. I, again, I... We don't handle claims on our end. I'm not sure if there's anything else you need to do. I can pull up the patient's file and see if the coverage was active during the service.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, but that's all I would be able to do. I would just... If you have any questions about that, reach out to American Public Life directly.

Speaker speaker_1: Okay. All right, can we verify that they were active?

Speaker speaker 0: Sure, I can do that. What's the last four of their Social?

Speaker speaker_1: Uh.... 0567.

Speaker speaker_0: And the patient's first and last name?

Speaker speaker_1: Um, the subscriber's different than the patient, and I just realized that. So do you want the patient's Social or the subscriber?

Speaker speaker_0: Yeah, the policy holder. I, I guess that would be the sis- subscriber.

Speaker speaker_1: Subscriber. Okay. So that's 0567, um, Anthony Wesley, December 7th, 1967.

Speaker speaker 0: Okay. And I'm assuming it's a dependent that you're checking on?

Speaker speaker_1: Yes, I have two dependents actually.

Speaker speaker_0: Okay. What are the dependents' names?

Speaker speaker 1: I have Anthony Wesley listed as a child.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And Shelea, S-H-E-L-E-A.

Speaker speaker_0: Okay. What was the date of service?

Speaker speaker_1: Um, both dates of service are March 24th, 2025.

Speaker speaker_0: March 24th, 2025. Okay. I do not see that the enrollment was active during that date.

Speaker speaker_1: Okay. That's good to know. Oh, it says-

Speaker speaker_0: And-

Speaker speaker_1: ... effective date, oh, is 6-17-2024. Can you give me the termination date?

Speaker speaker_0: It's not terminated. So this is, uh, a coverage that they pay for week by week with them working through a staffing agency. So it's currently active, it's just during the date of service, it was not active.

Speaker speaker_1: Okay. So we just need to make that in... I mean, it is active but it's not active for that date of service. Okay.

Speaker speaker_0: Yes. Um, it's... It doesn't work like Major Medical unfortunately. Um, like I said, they pay for it week by week. So if there's ever a week that they're not on an assignment or for whatever reason we don't receive a weekly deduction, that's what causes the coverage not to be active for a week.

Speaker speaker_1: Okay. So I will just release these to the patient's responsibility. Thank you so much for your help.

Speaker speaker_0: Yes, ma'am. You have a wonderful day.

Speaker speaker_1: You too. Thank you.

Speaker speaker_0: Thank you. Bye-bye.

Speaker speaker_1: Bye-bye.