

Transcript: VICTORIA

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Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hey, Victoria. I'm having some problems, uh, going back and forth. And I just called a few minutes ago to talk to this dude 'cause, um, I'm trying to get my bills... It's like, um, it's not paying for my diabetes, my... You know the things you stick in your arm and it tests what your dia- uh, your sugar is? I can't think of the name of it, so I go with the thing you stick in your arm and it tells you your diabetes level, your tone? My insurance is not covering it and I told him it's not covering it. He said... He gave me the, the 1-800 number to call to see which pharmacy will cover it. I just called them. They, they do not take nothing about it. It's all about no. So tell me why- Okay. Um, am I on speakerphone? 'Cause it, it, it's kinda hard to understand you. Yeah, I've gone that road. I mean, I'll take it off, I'll take it off my Bluetooth phone, my radio hand-held. Can you hear me now? Yes, much better. Okay. So, let me, let me pull up your file. What's the name of the agency you work for? Uh, well, I just heard my name is Damien Aaron. My last four Social... I mean, my... February 6, 2021. My address 531 Mountain Creek Church Road, Northwest Lot 2A, Monroe, Georgia 30656. And my phone number is 268-4989. Okay. What's the last four of your Social? 2452. Okay. And then, uh, email is L-E-N-O-I-S-EAaron41 at gmail? That's right. Okay. Hmm. I'm just trying to figure out why it's not paying it. I mean, I got the Pro. The only place I do is Walgreens. We got Walgreens, CVS, Walmart. I mean, we got Kroger's, but, uh, Kroger's is a good little piece for me. I'm not driving that deep or far away. Okay. You might actually need to contact the pharmacy carrier 'cause it very well could be just not a covered medication. If that's the case, there's not much we can do about it 'cause we're just your administrators. Um, so have you tried contacting Pharmacoville to see if that is a covered medication? Um, I was there. I gave my paperwork. It didn't cover it. It wasn't... They didn't even do nothing to it. Okay. Like I said, if it's not a covered medication, there's not much we can do. We just administer your insurance. So we're not the actual insurance carrier. So what, what does this insurance cover then 'cause I'm paying a pro? So you have two different medical plans. You have the VIP Pro which is the Hospital Indemnity Plan. If it is a covered medication, it would be covered at \$10, \$20 or \$30 and then you'd pay the remainder. Um, you also have the MEC which has, uh, prescription coverage through Elixir. Now to my knowledge, that is preventative medications. Um, so if it's a, uh, covered preventative medication with Elixir, then it would be covered at 100%. What does that mean? What do you mean preventative? What do you mean? Uh, the most common one that I know of is like a birth control. It's a, it's a medication that's preventing an illness or disease. Oh. Well, so is this pretty good insurance or do I need to drop down so I can... 'Cause I'm paying a crap load of money, about 50... Almost \$60 a week. So this is the insurance being offered through your staffing agency. Now, with that being said, can... Keep in mind that since it's just being offered through the staffing agency, this is not major medical

insurance. So it's not gonna cover a large portion of the medical bills. What is the next step down from the VIP Pro? It would be the VIP Classic, but the prescription coverage is the same for both of the VIP plans. So if it's not a covered medication under the VIP Pro, more than likely it's not gonna be a covered medication under the VIP Classic. They both go through, uh, Pharmacoville. If I want to, um, drop down to that one, what is, what is, what is, what would it do? Well, the only difference between the VIP Classic and the VIP Pro really is the set dollar amount that they'll pay towards like the medical benefits. So like, um, the VIP Pro pays more towards hospitalization. Um, some of the benefits like surgery and hospital under the Classic, uh, it actually pays more than the VIP Pro. The emergency room, the VIP Pro pays more than the Classic. So it really just depends. Um, do you have a copy of the benefits guide 'cause that'll actually break down each benefit under the plans? Uh-uh, I ain't even got... I ain't even got that. Um, I just now right now I just got paper, um, sent through my email. I'm just waiting on the cards. Okay. So do you not even have your ID cards? No, I ain't even... I mean, I got the, uh... I got the first one I got was a dental and insurance, dental and eye vision. The first, very first card, um, coming up from that. The only one I got so far is the LP caregiver. Care, um, care thing. I think this is it. Yeah, this is it. Oh, my bad. I only got dental. I don't really... I got all dental cards. Okay. So what, what were you providing to the pharmacy then? Um, I got, y'all sent a piece of paper with my insurance card. I got the Wagner, uh, the Multiplan. The... I was using the 90 Degree. That's really the only ones I got really. I mean, I got papers, my insurance, they sent it to my email. Okay. So the one that says 90 Degree Benefits, that is the ID card for your MEC, which only covers the preventative medications and preventative services. Got it. So that might be why you're being told it's not a covered medication. Um, what I can do is I can download digital copies of all of your ID cards and send it to you. Now you want to pay attention to what you're providing the, to the pharmacy and make sure that you're providing the ID card that has PharmaVail on it, not Elixir. Yeah. I think they sent it to me, my, uh... Well, you can still send it to me. I know he sent, he sent me my dental card then he, then he sent me my Medi, uh, my Medicaid card. My card, um, with my insurance on it. Well, again, you have two different medical cards. One is for the preventative services, which is the one that would be labeled as MEC, uh, 90 Degree Benefits and Elixir. The other medical ID card is gonna have American Public Life, PharmaVail, um, and that's the one that I would provide to the pharmacy because it seems like it might be a non-preventative medication you're trying to get covered. All right. Just, um, yeah, just send it to me, to my email. Sure. Give me just a few seconds so I can look those up and I will be right back. All right. Alrighty. Thank you so much for holding. So I just sent all of your ID cards to your email. Um, again, just make sure that you are looking at the ID card that specifically states American Public Life and PharmaVail and see if it's covered under that one. All right. Cool, I will. Thank you. You're welcome. You have a wonderful day. You too. Bye-bye. Bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits on a Card. This is Victoria. How can I help you?

Speaker speaker_1: Hey, Victoria. I'm having some problems, uh, going back and forth. And I just called a few minutes ago to talk to this dude 'cause, um, I'm trying to get my bills... It's like, um, it's not paying for my diabetes, my... You know the things you stick in your arm and it tests what your dia- uh, your sugar is? I can't think of the name of it, so I go with the thing you stick in your arm and it tells you your diabetes level, your tone? My insurance is not covering it and I told him it's not covering it. He said... He gave me the, the 1-800 number to call to see which pharmacy will cover it. I just called them. They, they do not take nothing about it. It's all about no. So tell me why-

Speaker speaker_0: Okay. Um, am I on speakerphone? 'Cause it, it, it's kinda hard to understand you.

Speaker speaker_1: Yeah, I've gone that road. I mean, I'll take it off, I'll take it off my Bluetooth phone, my radio hand-held. Can you hear me now?

Speaker speaker_0: Yes, much better. Okay. So, let me, let me pull up your file. What's the name of the agency you work for?

Speaker speaker_1: Uh, well, I just heard my name is Damien Aaron. My last four Social... I mean, my... February 6, 2021. My address 531 Mountain Creek Church Road, Northwest Lot 2A, Monroe, Georgia 30656. And my phone number is 268-4989.

Speaker speaker_0: Okay. What's the last four of your Social?

Speaker speaker_1: 2452.

Speaker speaker_0: Okay. And then, uh, email is L-E-N-O-I-S-EAaron41 at gmail?

Speaker speaker_1: That's right.

Speaker speaker_0: Okay. Hmm.

Speaker speaker_1: I'm just trying to figure out why it's not paying it. I mean, I got the Pro. The only place I do is Walgreens. We got Walgreens, CVS, Walmart. I mean, we got Kroger's, but, uh, Kroger's is a good little piece for me. I'm not driving that deep or far away.

Speaker speaker_0: Okay. You might actually need to contact the pharmacy carrier 'cause it very well could be just not a covered medication. If that's the case, there's not much we can do about it 'cause we're just your administrators. Um, so have you tried contacting Pharmacoville to see if that is a covered medication?

Speaker speaker_1: Um, I was there. I gave my paperwork. It didn't cover it. It wasn't... They didn't even do nothing to it.

Speaker speaker_0: Okay. Like I said, if it's not a covered medication, there's not much we can do. We just administer your insurance. So we're not the actual insurance carrier.

Speaker speaker_1: So what, what does this insurance cover then 'cause I'm paying a pro?

Speaker speaker_0: So you have two different medical plans. You have the VIP Pro which is the Hospital Indemnity Plan. If it is a covered medication, it would be covered at \$10, \$20 or

\$30 and then you'd pay the remainder. Um, you also have the MEC which has, uh, prescription coverage through Elixir. Now to my knowledge, that is preventative medications. Um, so if it's a, uh, covered preventative medication with Elixir, then it would be covered at 100%.

Speaker speaker_1: What does that mean? What do you mean preventative? What do you mean?

Speaker speaker_0: Uh, the most common one that I know of is like a birth control. It's a, it's a medication that's preventing an illness or disease.

Speaker speaker_1: Oh. Well, so is this pretty good insurance or do I need to drop down so I can... 'Cause I'm paying a crap load of money, about 50... Almost \$60 a week.

Speaker speaker_0: So this is the insurance being offered through your staffing agency. Now, with that being said, can... Keep in mind that since it's just being offered through the staffing agency, this is not major medical insurance. So it's not gonna cover a large portion of the medical bills.

Speaker speaker_1: What is the next step down from the VIP Pro?

Speaker speaker_0: It would be the VIP Classic, but the prescription coverage is the same for both of the VIP plans. So if it's not a covered medication under the VIP Pro, more than likely it's not gonna be a covered medication under the VIP Classic. They both go through, uh, Pharmacoville.

Speaker speaker_1: If I want to, um, drop down to that one, what is, what is, what is, what would it do?

Speaker speaker_0: Well, the only difference between the VIP Classic and the VIP Pro really is the set dollar amount that they'll pay towards like the medical benefits. So like, um, the VIP Pro pays more towards hospitalization. Um, some of the benefits like surgery and hospital under the Classic, uh, it actually pays more than the VIP Pro. The emergency room, the VIP Pro pays more than the Classic. So it really just depends. Um, do you have a copy of the benefits guide 'cause that'll actually break down each benefit under the plans?

Speaker speaker_1: Uh-uh, I ain't even got... I ain't even got that. Um, I just now right now I just got paper, um, sent through my email. I'm just waiting on the cards.

Speaker speaker_0: Okay. So do you not even have your ID cards?

Speaker speaker_1: No, I ain't even... I mean, I got the, uh... I got the first one I got was a dental and insurance, dental and eye vision. The first, very first card, um, coming up from that. The only one I got so far is the LP caregiver. Care, um, care thing. I think this is it. Yeah, this is it. Oh, my bad. I only got dental. I don't really... I got all dental cards.

Speaker speaker_0: Okay. So what, what were you providing to the pharmacy then?

Speaker speaker_1: Um, I got, y'all sent a piece of paper with my insurance card. I got the Wagner, uh, the Multiplan. The... I was using the 90 Degree. That's really the only ones I got really. I mean, I got papers, my insurance, they sent it to my email.

Speaker speaker_0: Okay. So the one that says 90 Degree Benefits, that is the ID card for your MEC, which only covers the preventative medications and preventative services.

Speaker speaker_1: Got it.

Speaker speaker_0: So that might be why you're being told it's not a covered medication. Um, what I can do is I can download digital copies of all of your ID cards and send it to you. Now you want to pay attention to what you're providing the, to the pharmacy and make sure that you're providing the ID card that has PharmaVail on it, not Elixir.

Speaker speaker_1: Yeah. I think they sent it to me, my, uh... Well, you can still send it to me. I know he sent, he sent me my dental card then he, then he sent me my Medi, uh, my Medicaid card. My card, um, with my insurance on it.

Speaker speaker_0: Well, again, you have two different medical cards. One is for the preventative services, which is the one that would be labeled as MEC, uh, 90 Degree Benefits and Elixir. The other medical ID card is gonna have American Public Life, PharmaVail, um, and that's the one that I would provide to the pharmacy because it seems like it might be a non-preventative medication you're trying to get covered.

Speaker speaker_1: All right. Just, um, yeah, just send it to me, to my email.

Speaker speaker_0: Sure. Give me just a few seconds so I can look those up and I will be right back.

Speaker speaker_1: All right.

Speaker speaker_0: Alrighty. Thank you so much for holding. So I just sent all of your ID cards to your email. Um, again, just make sure that you are looking at the ID card that specifically states American Public Life and PharmaVail and see if it's covered under that one.

Speaker speaker_1: All right. Cool, I will. Thank you.

Speaker speaker_0: You're welcome. You have a wonderful day.

Speaker speaker_1: You too. Bye-bye.

Speaker speaker_0: Bye.