

## Transcript: VICTORIA

Taylor-4818046864769024-6235986965217280

### Full Transcript

Thank you for calling Benefits Center Card. This is Victoria. How can I help you? Can you tell me how to identify this insurance I've been paying for, for the last few months? 'Cause every doctor I brought it by have no idea what this is. Do you have the ID card? I do. I have, it says American Public Life. Okay. Yeah, I mean that, that's one of the insurance carriers that we work with. That's the, the name of the insurance carrier. Everything should be on the ID card that they need. Uh, then the receptionist, then I guess the receptionists I was with were idiots, I guess. I mean, they could very well be out of network. Um, are, do you know, is it dental that you're enrolled into? Medical? Uh, limited benefit med plan. I'm supposed to be able to go to urgent, I'm supposed to be able to med, uh, I'm supposed to be able to go to urgent cares, um, regular doctor visits, dental. I mean, I try to get as much out of it as I could. Okay, so dental should be a separate ID card from medical. Uh. Do you just- Yeah. ... have that ID card? All I have is the medical card. The dental is d- the den- the dental is, uh, not on me right now. It just says limited benefit medical plan. VIP VIC. Okay, let me pull up your file so I know exactly what I'm looking at. Okay. What's the name of the agency you work for? VIC Staffing. And the last four of your social? 9295. And your first and last name? Nicholas Robinson. Okay. Do you mind verifying your address and date of birth? 3416 Homewood Trail, Ellenwood, Georgia 30294. Date of birth is February 13th, 1994. Okay. Phone number 901-264-6319? Yes, ma'am. And then email is, uh, n.robinson1994@gmail.com? Yes, ma'am. Okay, so, uh, I- let me just clarify. Were you just trying to see a medical provider or a dental provider? Uh, medical. I went to the Piedmont Urgent Care and when I went in there the receptionist said that they don't accept my insurance, they never seen my insurance, they have no idea how to enter my insurance. And all I can do is look at them and think, "I'm sorry, w- that's off-topic, but yeah, they said they never heard of my insurance or anything like that." Okay. Now, the, the medical plan, uh, and I will say this in general, this is not major medical insurance, so it's not gonna work like a major medical plan, it's not gonna cover a large portion of the medical bill. So, it could just be that they're unfamiliar with it. Um, but everything that you would need is on the ID card. Now, I will say, with this specific medical plan you have is a combination of two different insurance carriers. Uh, your preventative services should be with 90 Degree Benefits, which I don't know if you have a separate ID card, but you should have two medical ID cards. I do. Okay. So do you have the one that says 90 Degree Benefits on it as well? Uh, I don't see that on this card. All I have is the medical one. Well, that's what I'm saying, you should have two separate ID cards for medical. One is, uh, with American Public Life and that's for your non-preventative services. Um, the second one should say 90 Degree Benefits on it. It'll also say Elixir, um, and MultiPlan on it. Is there a way you can resend me my cards? Because my wallet was stolen about a month ago and this is the only card I have still on me. Okay. Yeah, I can email you copies of all of them. Okay. Yeah, I mean, I'm, I, I

don't have an answer for you unfortunately, though, as far as why they don't know what the coverage is. I mean, everything that's needed is on the ID cards for them. Well, and, and there's, well, I'm not gonna say in their defense, but in their defense they were a bunch of young, just trying to get through the day and get a paycheck types. Gotcha. Um, give me just a few seconds. I am gonna look up all of the ID cards, medical, dental and vision, and send that to your email real quick. It'll take me just a few seconds. Now, I'm at it. Okay. I'll be right back. I'll just, guess I'll just go to the doctor tomorrow. How do I get the voice mail? All righty, thank you so much for holding. So I just sent all of your ID cards to your email and then, um, I just noticed that with the specific medical plan you have, you do have to stay in the network so I also included instructions on how to find providers in-network. That could have been the issue. Do you know if they're in the MultiPlan network or not? I'm sorry, say that again please? Yeah, so- I didn't- ... with the medical plan that you have, you have to stay within the MultiPlan network and that very well could have been the issue. Do you know if they were within the MultiPlan network? Um, I'm not entirely sure. I went to them before, a few months ago to see if my insurance... if they would take my insurance. They told me yes then and it was fine. It went, it went through. But when I went there today, I was told that they don't have Multi... they don't have the MultiPlan network. I understand things change, but the fact that she hasn't heard about it is what had me concerned. Yeah. I mean, the only thing I can think of is maybe that is a recent change, that they're no longer in the MultiPlan network but, um, I went ahead and sent you both of your medical ID cards, your vision and your dental to your email and then included instructions on how to find in-net- in-network providers for each. Okay. And I see that your coverage is currently active so there's, there's nothing wrong with it. You should be able to use it. All right. I guess how d- how d- um, how will I access the, uh... I'm looking at benefits with a card.com, is that how I access what providers I can go to? No, sir. I just, I just told you all that information's gonna be in the email I sent to you. I see dental and vision but I don't see anything else. So the body of the email shows you a website and a phone number you can call for each. Okay. For vision, uh, I got to see the- They're all highlighted. ... other providers. I got to see it. Mm-hmm. Okay. Yes, sir. Thank you. Was there anything else you might need help with? Um, no ma'am. Just going to have to try- That's- ... to see a doctor tomorrow, but thank you. You're welcome. Have a good day. Yes, thanks. Thank you. Bye-bye. Bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits Center Card. This is Victoria. How can I help you?

Speaker speaker\_1: Can you tell me how to identify this insurance I've been paying for, for the last few months? 'Cause every doctor I brought it by have no idea what this is.

Speaker speaker\_0: Do you have the ID card?

Speaker speaker\_1: I do. I have, it says American Public Life.

Speaker speaker\_0: Okay. Yeah, I mean that, that's one of the insurance carriers that we work with. That's the, the name of the insurance carrier. Everything should be on the ID card

that they need.

Speaker speaker\_1: Uh, then the receptionist, then I guess the receptionists I was with were idiots, I guess.

Speaker speaker\_0: I mean, they could very well be out of network. Um, are, do you know, is it dental that you're enrolled into? Medical?

Speaker speaker\_1: Uh, limited benefit med plan. I'm supposed to be able to go to urgent, I'm supposed to be able to med, uh, I'm supposed to be able to go to urgent cares, um, regular doctor visits, dental. I mean, I try to get as much out of it as I could.

Speaker speaker\_0: Okay, so dental should be a separate ID card from medical.

Speaker speaker\_1: Uh.

Speaker speaker\_0: Do you just-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... have that ID card?

Speaker speaker\_1: All I have is the medical card. The dental is d- the den- the dental is, uh, not on me right now. It just says limited benefit medical plan. VIP VIC.

Speaker speaker\_0: Okay, let me pull up your file so I know exactly what I'm looking at.

Speaker speaker\_1: Okay.

Speaker speaker\_0: What's the name of the agency you work for?

Speaker speaker\_1: VIC Staffing.

Speaker speaker\_0: And the last four of your social?

Speaker speaker\_1: 9295.

Speaker speaker\_0: And your first and last name?

Speaker speaker\_1: Nicholas Robinson.

Speaker speaker\_0: Okay. Do you mind verifying your address and date of birth?

Speaker speaker\_1: 3416 Homewood Trail, Ellenwood, Georgia 30294. Date of birth is February 13th, 1994.

Speaker speaker\_0: Okay. Phone number 901-264-6319?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: And then email is, uh, n.robinson1994@gmail.com?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Okay, so, uh, I- let me just clarify. Were you just trying to see a medical provider or a dental provider?

Speaker speaker\_1: Uh, medical. I went to the Piedmont Urgent Care and when I went in there the receptionist said that they don't accept my insurance, they never seen my insurance, they have no idea how to enter my insurance. And all I can do is look at them and think, "I'm sorry, w- that's off-topic, but yeah, they said they never heard of my insurance or anything like that."

Speaker speaker\_0: Okay. Now, the, the medical plan, uh, and I will say this in general, this is not major medical insurance, so it's not gonna work like a major medical plan, it's not gonna cover a large portion of the medical bill. So, it could just be that they're unfamiliar with it. Um, but everything that you would need is on the ID card. Now, I will say, with this specific medical plan you have is a combination of two different insurance carriers. Uh, your preventative services should be with 90 Degree Benefits, which I don't know if you have a separate ID card, but you should have two medical ID cards.

Speaker speaker\_1: I do.

Speaker speaker\_0: Okay. So do you have the one that says 90 Degree Benefits on it as well?

Speaker speaker\_1: Uh, I don't see that on this card. All I have is the medical one.

Speaker speaker\_0: Well, that's what I'm saying, you should have two separate ID cards for medical. One is, uh, with American Public Life and that's for your non-preventative services. Um, the second one should say 90 Degree Benefits on it. It'll also say Elixir, um, and MultiPlan on it.

Speaker speaker\_1: Is there a way you can resend me my cards? Because my wallet was stolen about a month ago and this is the only card I have still on me.

Speaker speaker\_0: Okay. Yeah, I can email you copies of all of them.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Yeah, I mean, I'm, I, I don't have an answer for you unfortunately, though, as far as why they don't know what the coverage is. I mean, everything that's needed is on the ID cards for them.

Speaker speaker\_1: Well, and, and there's, well, I'm not gonna say in their defense, but in their defense they were a bunch of young, just trying to get through the day and get a paycheck types.

Speaker speaker\_0: Gotcha. Um, give me just a few seconds. I am gonna look up all of the ID cards, medical, dental and vision, and send that to your email real quick. It'll take me just a few seconds. Now, I'm at it.

Speaker speaker\_1: Okay.

Speaker speaker\_0: I'll be right back.

Speaker speaker\_1: I'll just, guess I'll just go to the doctor tomorrow.

Speaker speaker\_2: How do I get the voice mail?

Speaker speaker\_0: All righty, thank you so much for holding. So I just sent all of your ID cards to your email and then, um, I just noticed that with the specific medical plan you have, you do have to stay in the network so I also included instructions on how to find providers in-network. That could have been the issue. Do you know if they're in the MultiPlan network or not?

Speaker speaker\_2: I'm sorry, say that again please?

Speaker speaker\_0: Yeah, so-

Speaker speaker\_2: I didn't-

Speaker speaker\_0: ... with the medical plan that you have, you have to stay within the MultiPlan network and that very well could have been the issue. Do you know if they were within the MultiPlan network?

Speaker speaker\_2: Um, I'm not entirely sure. I went to them before, a few months ago to see if my insurance... if they would take my insurance. They told me yes then and it was fine. It went, it went through. But when I went there today, I was told that they don't have Multi... they don't have the MultiPlan network. I understand things change, but the fact that she hasn't heard about it is what had me concerned.

Speaker speaker\_0: Yeah. I mean, the only thing I can think of is maybe that is a recent change, that they're no longer in the MultiPlan network but, um, I went ahead and sent you both of your medical ID cards, your vision and your dental to your email and then included instructions on how to find in-net- in-network providers for each.

Speaker speaker\_2: Okay.

Speaker speaker\_0: And I see that your coverage is currently active so there's, there's nothing wrong with it. You should be able to use it.

Speaker speaker\_2: All right. I guess how d- how d- um, how will I access the, uh... I'm looking at benefits with a card.com, is that how I access what providers I can go to?

Speaker speaker\_0: No, sir. I just, I just told you all that information's gonna be in the email I sent to you.

Speaker speaker\_2: I see dental and vision but I don't see anything else.

Speaker speaker\_0: So the body of the email shows you a website and a phone number you can call for each.

Speaker speaker\_2: Okay. For vision, uh, I got to see the-

Speaker speaker\_0: They're all highlighted.

Speaker speaker\_2: ... other providers. I got to see it.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: Okay.

Speaker speaker\_0: Yes, sir.

Speaker speaker\_2: Thank you.

Speaker speaker\_0: Was there anything else you might need help with?

Speaker speaker\_2: Um, no ma'am. Just going to have to try-

Speaker speaker\_0: That's-

Speaker speaker\_2: ... to see a doctor tomorrow, but thank you.

Speaker speaker\_0: You're welcome. Have a good day.

Speaker speaker\_2: Yes, thanks.

Speaker speaker\_0: Thank you. Bye-bye.

Speaker speaker\_2: Bye.