

Transcript: VICTORIA

Taylor-5280562746146816-5520036600135680

Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hi, Victoria. Good afternoon. How are you? Good. How are you? Yeah, I'm doing good. This is, uh, Abubakar speaking. Uh, actually, I have active insurance with, uh, BIC right now and my wife is pregnant under the, uh, home test and it shows positive results. And yesterday we went to Cedar Park Medical Center in Austin, but unfortunately our insurance does not cover the, you know, the medical care of, for pregnant woman. Uh, so I was disappointed about that and I was requested to cancel my insurance and then again I, I requested to keep it active until I find another insurance, but I, I got in my mind something that can be work out. So, do you have any chance to upgrade my insurance to some upgraded insurance that can cover the pregnancy in Cedar Park Medical Center? Okay. What's, what's the name of the agency you work for? Abc4 Global. And the last four of your social? 2837. Okay. And, uh, do you mind verifying your address and date of birth? Uh, it's 11017 Four Points Life, Austin, Texas 78726. The date of birth is January 10th, 1981. And then phone number, 512-987-4881? Yes. Okay. And then your email is A-B-U-B-K-R-2-2-2@gmail.com? Correct. Okay. Um, now are you saying that y- the provider is not in the network or are you- Just tell me. ... saying that the insurance is not providing coverage at all for that? The insurance, no. The, the provider is not in the network, so I wanna see if I can upgrade the insurance to get cover by this, uh, Cedar Park Medical Center. Well, the network for all of our plans is the same. Eh, they're all within MultiPlan network, so if your provider is not within the MultiPlan network, um, we don't necessarily have a plan that's with a different network. So, that means it's not possible to upgrade my insurance? Well, what I'm trying to say to you, sir, is that all of the medical plans that we offer is, they all have the same network. So, now some of them you don't have to stay in network, which I'm kinda confused because the plan that you have, you don't have to stay within the MultiPlan network. So, that means the plan that I do have- So, I guess my question is... My question is, is the plan, the plan that you have, is it not providing coverage for what you need? You said she's pregnant, correct? Yeah. It's not providing coverage for that? I don't know. I'm not sure. Okay. Because yesterday when we went to this hospital, which is Cedar Park Medical Center, they rejected my appointment because my, my insurance is not covered by this, uh, or it's not, uh, in the network of the Cedar Park Medical Center. Yeah. So, I mean, and, and I'm not sure why, why you're not being, you're not able to, to see them because the plan that you have, based off of my information, you do not have to stay in the network. But to answer your question, all of our medical plans are within the same network, so there's not a plan that we offer that's within a different network. So- Everything is through MultiPlan. So, if you're having an issue because of the network, there's nothing that you could switch it to to resolve that issue. So, is it possible for you to check out, is Cedar Park Medical Center covered by this insurance or not? I, I don't have access to that, so what you would need to

do... Because we're just your administrators. We only administer the policies. Now to find if a provider is in-network, you can either go onto the website multiplan.com, or I can give you a phone number to call and they can verify whether that provider's in-network or not. Yeah, I believe it is not in the network because yesterday they verify my insurance and they couldn't b- able to find my insurance in their network. Okay. I mean, there's not much we can do about that. If they're not in the network... I mean, like I said, that's, that is the network for all of the medical plans. All of the medical options that we offer, they're all with MultiPlan. Okay. So, the answer for my question means you cannot upgrade my insurance, right? Yeah, I mean, because there's- there's not an upgrade for that. All of our medical plans are within the MultiPlan network, so there's- there's, if that is the issue, is because they're not within the MultiPlan network, then there's nothing that you would be able to change to to fix that because all of the medical plans are in the MultiPlan network. Okay. I got it. Thank you. Now, I do see that when you previously called us, you wanted to un-cancel the enrollment. So, are you wanting to cancel or are you wanting to leave it un-canceled? No. No. I'll leave it un-cancelled until I fix this issue. I might not- Okay. ... be able to, to get any other insurance, so I have to keep it Life or keep it Active until I finalize my, my insurance issue. Okay. Do you need help with anything else? Thank you. I appreciate it. You're welcome. Thank you so much. 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: Hi, Victoria. Good afternoon. How are you?

Speaker speaker_0: Good. How are you?

Speaker speaker_1: Yeah, I'm doing good. This is, uh, Abubakar speaking. Uh, actually, I have active insurance with, uh, BIC right now and my wife is pregnant under the, uh, home test and it shows positive results. And yesterday we went to Cedar Park Medical Center in Austin, but unfortunately our insurance does not cover the, you know, the medical care of, for pregnant woman. Uh, so I was disappointed about that and I was requested to cancel my insurance and then again I, I requested to keep it active until I find another insurance, but I, I got in my mind something that can be work out. So, do you have any chance to upgrade my insurance to some upgraded insurance that can cover the pregnancy in Cedar Park Medical Center?

Speaker speaker_0: Okay. What's, what's the name of the agency you work for?

Speaker speaker_1: Abc4 Global.

Speaker speaker_0: And the last four of your social?

Speaker speaker_1: 2837.

Speaker speaker_0: Okay. And, uh, do you mind verifying your address and date of birth?

Speaker speaker_1: Uh, it's 11017 Four Points Life, Austin, Texas 78726. The date of birth is January 10th, 1981.

Speaker speaker_0: And then phone number, 512-987-4881?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. And then your email is A-B-U-B-K-R-2-2-2@gmail.com?

Speaker speaker_1: Correct.

Speaker speaker_0: Okay. Um, now are you saying that y- the provider is not in the network or are you-

Speaker speaker_1: Just tell me.

Speaker speaker_0: ... saying that the insurance is not providing coverage at all for that?

Speaker speaker_1: The insurance, no. The, the provider is not in the network, so I wanna see if I can upgrade the insurance to get cover by this, uh, Cedar Park Medical Center.

Speaker speaker_0: Well, the network for all of our plans is the same. Eh, they're all within MultiPlan network, so if your provider is not within the MultiPlan network, um, we don't necessarily have a plan that's with a different network.

Speaker speaker_1: So, that means it's not possible to upgrade my insurance?

Speaker speaker_0: Well, what I'm trying to say to you, sir, is that all of the medical plans that we offer is, they all have the same network. So, now some of them you don't have to stay in network, which I'm kinda confused because the plan that you have, you don't have to stay within the MultiPlan network.

Speaker speaker_1: So, that means the plan that I do have-

Speaker speaker_0: So, I guess my question is... My question is, is the plan, the plan that you have, is it not providing coverage for what you need? You said she's pregnant, correct?

Speaker speaker_1: Yeah.

Speaker speaker_0: It's not providing coverage for that?

Speaker speaker_1: I don't know. I'm not sure.

Speaker speaker_0: Okay.

Speaker speaker_1: Because yesterday when we went to this hospital, which is Cedar Park Medical Center, they rejected my appointment because my, my insurance is not covered by this, uh, or it's not, uh, in the network of the Cedar Park Medical Center.

Speaker speaker_0: Yeah. So, I mean, and, and I'm not sure why, why you're not being, you're not able to, to see them because the plan that you have, based off of my information, you do not have to stay in the network. But to answer your question, all of our medical plans are within the same network, so there's not a plan that we offer that's within a different

network.

Speaker speaker_1: So-

Speaker speaker_0: Everything is through MultiPlan. So, if you're having an issue because of the network, there's nothing that you could switch it to to resolve that issue.

Speaker speaker_1: So, is it possible for you to check out, is Cedar Park Medical Center covered by this insurance or not?

Speaker speaker_0: I, I don't have access to that, so what you would need to do... Because we're just your administrators. We only administer the policies. Now to find if a provider is in-network, you can either go onto the website multiplan.com, or I can give you a phone number to call and they can verify whether that provider's in-network or not.

Speaker speaker_1: Yeah, I believe it is not in the network because yesterday they verify my insurance and they couldn't b- able to find my insurance in their network.

Speaker speaker_0: Okay. I mean, there's not much we can do about that. If they're not in the network... I mean, like I said, that's, that is the network for all of the medical plans. All of the medical options that we offer, they're all with MultiPlan.

Speaker speaker_1: Okay. So, the answer for my question means you cannot upgrade my insurance, right?

Speaker speaker_0: Yeah, I mean, because there's- there's not an upgrade for that. All of our medical plans are within the MultiPlan network, so there's- there's, if that is the issue, is because they're not within the MultiPlan network, then there's nothing that you would be able to change to to fix that because all of the medical plans are in the MultiPlan network.

Speaker speaker_1: Okay. I got it. Thank you.

Speaker speaker_0: Now, I do see that when you previously called us, you wanted to un-cancel the enrollment. So, are you wanting to cancel or are you wanting to leave it un-canceled?

Speaker speaker_1: No. No. I'll leave it un-cancelled until I fix this issue. I might not-

Speaker speaker_0: Okay.

Speaker speaker_1: ... be able to, to get any other insurance, so I have to keep it Life or keep it Active until I finalize my, my insurance issue.

Speaker speaker_0: Okay. Do you need help with anything else?

Speaker speaker_1: Thank you. I appreciate it.

Speaker speaker_0: You're welcome.

Speaker speaker_1: Thank you so much.

Speaker speaker_0: Bye-bye.

Speaker speaker_1: Bye.