

## Transcript: VICTORIA

**Taylor-5358470035849216-5704123299577856**

### Full Transcript

Thank you for calling 10 00. This is Victoria. Can I help you? Hi, Victoria. Hi. How are you? I, fine, how are you? Good. Good. I am trying to find out my policy, uh, number, um, I'm, I, I, my, uh, I gave my, the doctor's office somehow has got my insurance mixed up and, um, I can't find my policy number so I need to get that information so I can resubmit a bill to the doctor's office. Okay. What's the name of the agency you work for? MAU. And the last four of your Social? 0672. Okay. And your first and last name? Edward, last name K-e-n-e, s as in frank, I-c-k. Do you mind verifying your address and date of birth? 1836 Banbury Road. I just moved here. 1836 Banbury Road, uh, Charleston, South Carolina, 29414. And what do you want, my date of birth? Yes, sir. 09-10-1966. Phone number is 843-513-6665? That's correct. And then email is firstandlastname@gmail.com? Yes, ma'am. Okay. So I see that your enrollment is no longer active. Yeah. It looks like it rolled over to COBRA. Yeah, I know, but when I submitted this bill, I, it was active, so... Okay. Well, the reason why I'm saying that is because once the coverage is no longer active, we don't have access to pull your policy information. Did you ever receive your ID cards? Yeah. I have, well, I have a, a card here but it has like, it doesn't, it doesn't have like, um, the insurance and, I guess the primary insurance name would be Benefits and The Card, right? No, sir. Benefits and The Card is the name of our company and we're just the benefits administrators. So it would be 90 Degree- It looks like... Yes. 90- 90 Degree Benefits- Oh. ... was the carrier for your preventative medical, but you also had a hospital indemnity plan through American Public Life, and typically the ID card for the hospital indemnity is emailed to you. Okay. I might have to go back to that email. What was the name of that one? Uh, for your hospital indemnity it was American Public Life. So does that cover doctors, doctor's appointments? That was for like your, your non-preventative medical, so like if you went to a doctor for a preexisting condition or if you weren't feeling well or you were injured, it would cover that sort of thing. This was for, this was for lab work. Okay. Well, that kind of goes back to the same thing. Was it preventative lab work or was it lab work for a preventative, or, uh, for a preexisting condition? Preventative. Okay. So anything preventative would be through the 90 Degree Benefits. Anything non-preventative would be through American Public Life. So non-preexisting. Right. So the difference between preventative and non-preventative. Preventative is anything preventing an illness or disease, so that's your yearly physicals, your preventative vaccinations, and your preventative screenings. Yeah. Now if you're diagnosed with something, at that point it becomes non-preventative because you've already been diagnosed with it. Okay. It's no longer preventative. So I need... So I need to get in touch with 90 Degree to find out my, my claim address and insurance ID and group number and all of that. Well, you have the ID card for the 90 Degree Benefits, correct? Well, m- All of that information should be on that ID card. It's not. I mean, I have a card in front of me that has, um, says provi- pro- uh, it has Benefits and The Card on there, it has 90

Degree, it has MetLife Provision, it has Elixir, it has MultiPlan, it has all kinds of things on here, but there's no policy numbers, there's no group numbers, no ID numbers, no claim address. Yeah. I mean, typically it has all of that information on there. There's not a policy number, there's usually an employee ID, but it also does have instructions on how to submit a claim. So if what you're looking at does not, then at that point, yes, I would say reach out to 90 Degree Benefits. I, unfortunately, on my end, once, uh, an enrollment goes over to COBRA, I don't have access to the policy information to pull it up on my end. Okay. I'll try and reach out to 90 Degree. Thank you for your help. You're welcome. You have a wonderful day. You too. Thank you. Thank you. Bye-bye. Bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling 10 00. This is Victoria. Can I help you?

Speaker speaker\_1: Hi, Victoria.

Speaker speaker\_0: Hi. How are you?

Speaker speaker\_1: I, fine, how are you?

Speaker speaker\_0: Good.

Speaker speaker\_1: Good. I am trying to find out my policy, uh, number, um, I'm, I, I, my, uh, I gave my, the doctor's office somehow has got my insurance mixed up and, um, I can't find my policy number so I need to get that information so I can resubmit a bill to the doctor's office.

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

Speaker speaker\_1: MAU.

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

Speaker speaker\_1: 0672.

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

Speaker speaker\_1: Edward, last name K-e-n-e, s as in frank, I-c-k.

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

Speaker speaker\_1: 1836 Banbury Road. I just moved here. 1836 Banbury Road, uh, Charleston, South Carolina, 29414. And what do you want, my date of birth?

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: 09-10-1966.

Speaker speaker\_0: Phone number is 843-513-6665?

Speaker speaker\_1: That's correct.

Speaker speaker\_0: And then email is firstandlastname@gmail.com?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Okay. So I see that your enrollment is no longer active.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: It looks like it rolled over to COBRA.

Speaker speaker\_1: Yeah, I know, but when I submitted this bill, I, it was active, so...

Speaker speaker\_0: Okay. Well, the reason why I'm saying that is because once the coverage is no longer active, we don't have access to pull your policy information. Did you ever receive your ID cards?

Speaker speaker\_1: Yeah. I have, well, I have a, a card here but it has like, it doesn't, it doesn't have like, um, the insurance and, I guess the primary insurance name would be Benefits and The Card, right?

Speaker speaker\_0: No, sir. Benefits and The Card is the name of our company and we're just the benefits administrators.

Speaker speaker\_1: So it would be 90 Degree-

Speaker speaker\_0: It looks like... Yes.

Speaker speaker\_1: 90-

Speaker speaker\_0: 90 Degree Benefits-

Speaker speaker\_1: Oh.

Speaker speaker\_0: ... was the carrier for your preventative medical, but you also had a hospital indemnity plan through American Public Life, and typically the ID card for the hospital indemnity is emailed to you.

Speaker speaker\_1: Okay. I might have to go back to that email. What was the name of that one?

Speaker speaker\_0: Uh, for your hospital indemnity it was American Public Life.

Speaker speaker\_1: So does that cover doctors, doctor's appointments?

Speaker speaker\_0: That was for like your, your non-preventative medical, so like if you went to a doctor for a preexisting condition or if you weren't feeling well or you were injured, it would cover that sort of thing.

Speaker speaker\_1: This was for, this was for lab work.

Speaker speaker\_0: Okay. Well, that kind of goes back to the same thing. Was it preventative lab work or was it lab work for a preventative, or, uh, for a preexisting condition?

Speaker speaker\_1: Preventative.

Speaker speaker\_0: Okay. So anything preventative would be through the 90 Degree Benefits. Anything non-preventative would be through American Public Life.

Speaker speaker\_1: So non-preexisting.

Speaker speaker\_0: Right. So the difference between preventative and non-preventative. Preventative is anything preventing an illness or disease, so that's your yearly physicals, your preventative vaccinations, and your preventative screenings.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Now if you're diagnosed with something, at that point it becomes non-preventative because you've already been diagnosed with it.

Speaker speaker\_1: Okay.

Speaker speaker\_0: It's no longer preventative.

Speaker speaker\_1: So I need... So I need to get in touch with 90 Degree to find out my, my claim address and insurance ID and group number and all of that.

Speaker speaker\_0: Well, you have the ID card for the 90 Degree Benefits, correct?

Speaker speaker\_1: Well, m-

Speaker speaker\_0: All of that information should be on that ID card.

Speaker speaker\_1: It's not. I mean, I have a card in front of me that has, um, says provi- pro-uh, it has Benefits and The Card on there, it has 90 Degree, it has MetLife Provision, it has Elixir, it has MultiPlan, it has all kinds of things on here, but there's no policy numbers, there's no group numbers, no ID numbers, no claim address.

Speaker speaker\_0: Yeah. I mean, typically it has all of that information on there. There's not a policy number, there's usually an employee ID, but it also does have instructions on how to submit a claim. So if what you're looking at does not, then at that point, yes, I would say reach out to 90 Degree Benefits. I, unfortunately, on my end, once, uh, an enrollment goes over to COBRA, I don't have access to the policy information to pull it up on my end.

Speaker speaker\_1: Okay. I'll try and reach out to 90 Degree. Thank you for your help.

Speaker speaker\_0: You're welcome. You have a wonderful day.

Speaker speaker\_1: You too. Thank you.

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

Speaker speaker\_1: Bye.