

## Transcript: Chris Sofield

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### Full Transcript

Thank you for calling Benefits in a Card. This is Chris, how can I help you today? Hi, Chris. Um, I'm calling because my employer, um, just switched over from a different company to Benefits in a Card. Um, and I just wanted to hear about my eligibility, um, what kind of doctors I can go to, um, and things like that, just to make sure that, you know, I'm on the same page. Okay. What staffing company do you work with? I work with Nor Staffing Group. Okay. Um, let's see here. One moment. Okay. Um, so looks like as far as I see here, I believe everyone... Yeah, everyone, um, everyone over at Nor has, it looks like until March 2nd to make any decisions, um, to be able to enroll or make any changes to any existing enrollment if you had any insurance through previous, uh, previous administrator. Um- Uh-huh. Now, let me take a look at your file and see, I mean, did... Were you enrolled into any insurance through the previous administrator? I was. Um, however, I, I never really, I never really connected with them. I never... I don't even know what my coverage was like before, so that's why I'm just following up with you, just so that I can get a better picture of what that looks like. Yeah. Okay. Let me, let me pull your file up and see what we've got. What's the last four of your Social? 7160. And your first and last name? Miriam Drillman. Thank you, Ms. Drillman, could you verify your address and your date of birth for me please? Yes. 1429 Harbor Court, Far Rockaway, New York, 11691. And then my birthday is January 8th, 2001. Thank you. We've got a phone number on file of 347-752-0105, is that correct? Correct. Okay. Looks like based on the information we received from Nor, you are currently enrolled into dental and vision insurance. But it doesn't look like there's any medical. So I just... So that was a mistake. I don't know who's... and, and who made that mistake. Um, but I filled out that I have medical insurance, if you wanna look back in my original form, but I, I Oh, okay. I, I wouldn't be able to. Those are part of the, the previous administrator's systems and we don't have access to that. Um... Okay, so regardless, I just filled out, um, a new form that they said is going to be active by Monday. I'm not sure why you don't have it, if they said it was going to be active by Monday. Um, she submitted it, so I don't, I, I don't know why you wouldn't have access to that. Mm. Okay. Well, we haven't received anything. So, uh, if, if anything was submitted by Nor, we haven't gotten it. Um, only thing I can do is, if you know what medical plan you had selected, I can go ahead and add that on, um, to go ahead and try to get, like, try to get that- But. ... moving forward for you. Do you know what? It would actually be helpful if you can... Can you describe the different plans? Like what, what's the difference? I, I also want to, um... First of all, also FreeRx, definitely. And also, which would be like the, the pharmacy, right? Okay. So as far as the medical options, there's the s- uh, the three different plans. There's the StayHealthy MEC, which is preventative care only. Okay. So it's good for things like physicals, vaccines, cancer screenings and services like that. Um, but any sort of standard doctor's visits or hospital visits or anything like that, StayHealthy does not cover. Mm-hmm. Um- Okay. ...

the other, the other two plans, VIP Classic and Elite Pro, these both will cover- Mm-hmm. ... more along the lines of those doctor's visits, those hospital visits and cer- and prescriptions and things like that. Um, but I mean- So how does it work? Let's say... Okay. So I have, I have... I take, first of all, daily medication for, you know, a, a few different things. And I also, because I'm on daily medication, I have to get my liver checked every, uh, month or so, just blood work, um, just to, to make sure that the medication isn't negatively impacting me. What plan would you suggest, based on that information that I just gave you? Unfortunately, we're only enrollment administrators and not insurance brokers or anything like that, so I can't really provide any sorts of suggestions like that. Um, what I can state is that any s- like, doctor's visits, any sort of, like, doctor's visits for any sort of treatment or anything like... or monitoring or anything like that most likely would be either the VIP Classic or the Elite Pro. Um, and- Okay. ... the difference between these two plans, VIP Classic is kind of... The best way I can describe it, because they both cover the same types of services with a few exceptions. Mm-hmm. Um, but they, they both cover the same types of things. What they do is VIP Classic will cover a longer amount of time. So for, like, example, let's say, a hospital confinement, like an overnight hospital stay, for example, VIP Classic will cover that, that kind of-... service for up to 30 days, but it will only cover up to \$50 a day. So it's a long period but a sho- a small, like, actual benefit amount. Whereas the- Mm-hmm. ...Elite Pro is the exact opposite. It's a, it's a large benefit amount. That same hospital confinement would be \$400 a day under the Elite Pro, but it's a shorter timeframe. It'll only cover it for a maximum of five days. So it's kind of a trade-off, uh- But I think... I think I would want to do... I mean, I checked off the VIP Class because I didn't know that, but I think I would do the Elite Pro then. Okay. All right, then. And then you said you also had a question regarding FreeRx? Um, yeah, I would also just add that on too. Okay. All right, so, so we're gonna keep DentalVision, add Elite Pro, add FreeRx. Anything else? Um, no. Okay. So adding these two plans would bring your total weekly deductions up to \$41.95 per week. Do you authorize me in order to make those deductions? Correct. Okay. All right. Um, now, I have a question. Sure. So, how do I, first of all, get my insurance card? How do I find a doctor that you cover? What, what's the next step? That's... I was just about to get into that, ma'am. So, um- Okay. ... any changes to the enrollment typically take one to two weeks to fully process. Once processing is complete, you would start seeing the deductions for your updated selections coming out of your checks. Um, once that happens, any new policies are effective the following Monday, with ID cards typically arriving one to two weeks after that effective date. As far as locating medical providers, um, the ID cards will have the information to do that, but you can also go ahead and, and check that... check into that yourself even before you get the ID cards. Uh, the website to go to would be Multiplan.com. MultiPlan's the network that the medical plans use. MultiPlan.com. Um, it goes to Clarative. Hm. One moment. Okay, it looks, it looks like they had a, they had a brand change. That's, uh, it's still going to be the same, the same information though. Okay, so when I search, it says, "Choose a Network." Um, which network are we... It would be under the MultiPlan, uh, Limited Benefit Plan. Okay. Um... Okay. Um, one second. So I don't... How, how am I, like... So I'm searching for a specific doctor. That's not coming up. So what does that mean? You just don't take that doctor? So, let's... Let me double-check something. Like, I don't understand how this is supposed to work. I'm supposed to search up every single doctor in New York. Oh... if there's no list? Bear with me just a moment. Okay. So, the Mul- so, the Elite Pro plan uses the MultiPlan network, but it's not

necessarily a requirement to follow the network. Um, you can go out-of-network, uh, as long as the doctor is able to bill American Public Life as the actual insurance carrier. So that may be a question you just have to ask that doctor. I'm just not... I'm, I'm sorry. I, I mean, something's just not clear to me. I, I don't understand. Okay. So, the insurance company for you- Well, what exactly is this comp- Will be- What exactly is this company that I'm paying for? Am I paying for insurance? Am I paying for a broker? I, I, I don't understand what's going on. Okay. So, Benefits In the Card, we are a third-party enrollment administrator for Noor Staffing. Um, we have taken over that, that service from their previous administrator. We are not the insurance company itself. We just get you enrolled into the insurance plan. The insurance company for the Elite Pro plan is called American Public Life. It is, it is a medical insurance policy. Okay, so where- So- ... do I find who, who takes American Public Life? The, the network is MultiPlan and that website that I've given you is their website to be able to locate providers. However, again, the network is not a strict requirement of the Elite Pro plan. You are allowed to go outside of network, meaning you... all you would need to do is just ask your doctor if they're able to bill American Public Life as the actual insurance carrier for your policy. Um, and then, and then this insurance plan covers the entire thing? Does it cover... is there a deductible? So there's no deductible or no copay. How it works is that your doctor will bill American Public Life first. The, uh... American Public Life will then pay towards the bill up to a set dollar amount for whatever service is rendered, and then once American Public Life has paid their portion, you are just then responsible for whatever is left. And how would I know how much they're going to be paying? That is not something that I'd be able to answer. However, I can give you phone numbers to representatives over at American Public Life that can answer that question prior to you having an active policy through them. Okay. Um, so my... Noor told me that, um, my insurance is going to be active by this Monday.... 'cause they're expediting it. Okay. That would be something I'd have to send to my back office team regarding your account and have them reach out to Nor based off of that, because I don't see anything on the system on our side about any sort of expedited enrollment. Yeah, so can you, um, have that done, please? Just because I don't know who, uh, whose mishap this was, but I am... currently have no insurance, which is extreme negligence on someone's end, um, seems like the agencies. Um, so if you can have that done, that would be great. Yeah, I'll re- I'll reach out to our back office team and let them know that you were told by Nor that you would have expedited enrollment, and they can reach out to Nor to figure out what's going on with that. Um, once I hear back from the back office- And then what, what is the... Where do I get like my, um... Who pays for the... Like, if I need, uh, medications, what does that go through? So with... You selected both the I- Elite Pro and the FreeRx, meaning that you have two options for medication coverage. Elite Pro has its own prescription policy or its own prescription coverage through the PharmaVeil Prescription Benefit Manager, um, in which case if it's covered under PharmaVeil, it's a \$10, \$20, or \$30 copay. And then you also selected FreeRx, which is a completely separate prescription program. If it's covered by FreeRx, which you can check that by going to their website, [freerx.com](http://freerx.com), then it is completely free out of pocket for you. Okay, great. Thank you. So yeah, if you can, um, contact my agency. Yeah, I'll send an email to our back office team and ask them for, for... to look into that. Once I hear back from them, I can give you a call back to let you know what they... what, what's going on with that. Okay? Yes, please. That would be great. All right. Was there anything else I could help you with? Um, no. Thank you. You're welcome. Thanks again for

calling and have a wonderful day. You too.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in a Card. This is Chris, how can I help you today?

Speaker speaker\_1: Hi, Chris. Um, I'm calling because my employer, um, just switched over from a different company to Benefits in a Card. Um, and I just wanted to hear about my eligibility, um, what kind of doctors I can go to, um, and things like that, just to make sure that, you know, I'm on the same page.

Speaker speaker\_0: Okay. What staffing company do you work with?

Speaker speaker\_1: I work with Nor Staffing Group.

Speaker speaker\_0: Okay. Um, let's see here. One moment. Okay. Um, so looks like as far as I see here, I believe everyone... Yeah, everyone, um, everyone over at Nor has, it looks like until March 2nd to make any decisions, um, to be able to enroll or make any changes to any existing enrollment if you had any insurance through previous, uh, previous administrator. Um-

Speaker speaker\_1: Uh-huh.

Speaker speaker\_0: Now, let me take a look at your file and see, I mean, did... Were you enrolled into any insurance through the previous administrator?

Speaker speaker\_1: I was. Um, however, I, I never really, I never really connected with them. I never... I don't even know what my coverage was like before, so that's why I'm just following up with you, just so that I can get a better picture of what that looks like. Yeah.

Speaker speaker\_0: Okay. Let me, let me pull your file up and see what we've got. What's the last four of your Social?

Speaker speaker\_1: 7160.

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

Speaker speaker\_1: Miriam Drillman.

Speaker speaker\_0: Thank you, Ms. Drillman, could you verify your address and your date of birth for me please?

Speaker speaker\_1: Yes. 1429 Harbor Court, Far Rockaway, New York, 11691. And then my birthday is January 8th, 2001.

Speaker speaker\_0: Thank you. We've got a phone number on file of 347-752-0105, is that correct?

Speaker speaker\_1: Correct.

Speaker speaker\_0: Okay. Looks like based on the information we received from Nor, you are currently enrolled into dental and vision insurance. But it doesn't look like there's any medical.

Speaker speaker\_1: So I just... So that was a mistake. I don't know who's... and, and who made that mistake. Um, but I filled out that I have medical insurance, if you wanna look back in my original form, but I, I

Speaker speaker\_2: Oh, okay.

Speaker speaker\_0: I, I wouldn't be able to. Those are part of the, the previous administrator's systems and we don't have access to that. Um...

Speaker speaker\_1: Okay, so regardless, I just filled out, um, a new form that they said is going to be active by Monday. I'm not sure why you don't have it, if they said it was going to be active by Monday. Um, she submitted it, so I don't, I, I don't know why you wouldn't have access to that.

Speaker speaker\_3: Mm.

Speaker speaker\_0: Okay. Well, we haven't received anything. So, uh, if, if anything was submitted by Nor, we haven't gotten it. Um, only thing I can do is, if you know what medical plan you had selected, I can go ahead and add that on, um, to go ahead and try to get, like, try to get that-

Speaker speaker\_1: But.

Speaker speaker\_0: ... moving forward for you.

Speaker speaker\_1: Do you know what? It would actually be helpful if you can... Can you describe the different plans? Like what, what's the difference? I, I also want to, um... First of all, also FreeRx, definitely. And also, which would be like the, the pharmacy, right?

Speaker speaker\_0: Okay. So as far as the medical options, there's the s- uh, the three different plans. There's the StayHealthy MEC, which is preventative care only.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So it's good for things like physicals, vaccines, cancer screenings and services like that. Um, but any sort of standard doctor's visits or hospital visits or anything like that, StayHealthy does not cover.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Um-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... the other, the other two plans, VIP Classic and Elite Pro, these both will cover-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... more along the lines of those doctor's visits, those hospital visits and cer- and prescriptions and things like that. Um, but I mean-

Speaker speaker\_1: So how does it work? Let's say... Okay. So I have, I have... I take, first of all, daily medication for, you know, a, a few different things. And I also, because I'm on daily medication, I have to get my liver checked every, uh, month or so, just blood work, um, just to, to make sure that the medication isn't negatively impacting me. What plan would you suggest, based on that information that I just gave you?

Speaker speaker\_0: Unfortunately, we're only enrollment administrators and not insurance brokers or anything like that, so I can't really provide any sorts of suggestions like that. Um, what I can state is that any s- like, doctor's visits, any sort of, like, doctor's visits for any sort of treatment or anything like... or monitoring or anything like that most likely would be either the VIP Classic or the Elite Pro. Um, and-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... the difference between these two plans, VIP Classic is kind of... The best way I can describe it, because they both cover the same types of services with a few exceptions.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Um, but they, they both cover the same types of things. What they do is VIP Classic will cover a longer amount of time. So for, like, example, let's say, a hospital confinement, like an overnight hospital stay, for example, VIP Classic will cover that, that kind of-... service for up to 30 days, but it will only cover up to \$50 a day. So it's a long period but a sho- a small, like, actual benefit amount. Whereas the-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ...Elite Pro is the exact opposite. It's a, it's a large benefit amount. That same hospital confinement would be \$400 a day under the Elite Pro, but it's a shorter timeframe. It'll only cover it for a maximum of five days. So it's kind of a trade-off, uh-

Speaker speaker\_1: But I think... I think I would want to do... I mean, I checked off the VIP Class because I didn't know that, but I think I would do the Elite Pro then.

Speaker speaker\_0: Okay. All right, then. And then you said you also had a question regarding FreeRx?

Speaker speaker\_1: Um, yeah, I would also just add that on too.

Speaker speaker\_0: Okay. All right, so, so we're gonna keep DentalVision, add Elite Pro, add FreeRx. Anything else?

Speaker speaker\_1: Um, no.

Speaker speaker\_0: Okay. So adding these two plans would bring your total weekly deductions up to \$41.95 per week. Do you authorize me in order to make those deductions?

Speaker speaker\_1: Correct.

Speaker speaker\_0: Okay. All right.

Speaker speaker\_1: Um, now, I have a question.

Speaker speaker\_0: Sure.

Speaker speaker\_1: So, how do I, first of all, get my insurance card? How do I find a doctor that you cover? What, what's the next step?

Speaker speaker\_0: That's... I was just about to get into that, ma'am. So, um-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... any changes to the enrollment typically take one to two weeks to fully process. Once processing is complete, you would start seeing the deductions for your updated selections coming out of your checks. Um, once that happens, any new policies are effective the following Monday, with ID cards typically arriving one to two weeks after that effective date. As far as locating medical providers, um, the ID cards will have the information to do that, but you can also go ahead and, and check that... check into that yourself even before you get the ID cards. Uh, the website to go to would be Multiplan.com. MultiPlan's the network that the medical plans use.

Speaker speaker\_1: MultiPlan.com. Um, it goes to Clarative.

Speaker speaker\_0: Hm. One moment. Okay, it looks, it looks like they had a, they had a brand change. That's, uh, it's still going to be the same, the same information though.

Speaker speaker\_1: Okay, so when I search, it says, "Choose a Network." Um, which network are we...

Speaker speaker\_0: It would be under the MultiPlan, uh, Limited Benefit Plan.

Speaker speaker\_1: Okay. Um... Okay. Um, one second. So I don't... How, how am I, like... So I'm searching for a specific doctor. That's not coming up. So what does that mean? You just don't take that doctor?

Speaker speaker\_0: So, let's... Let me double-check something.

Speaker speaker\_1: Like, I don't understand how this is supposed to work. I'm supposed to search up every single doctor in New York. Oh... if there's no list?

Speaker speaker\_0: Bear with me just a moment. Okay. So, the Mul- so, the Elite Pro plan uses the MultiPlan network, but it's not necessarily a requirement to follow the network. Um, you can go out-of-network, uh, as long as the doctor is able to bill American Public Life as the actual insurance carrier. So that may be a question you just have to ask that doctor.

Speaker speaker\_1: I'm just not... I'm, I'm sorry. I, I mean, something's just not clear to me. I, I don't understand.

Speaker speaker\_0: Okay. So, the insurance company for you-

Speaker speaker\_1: Well, what exactly is this comp-

Speaker speaker\_0: Will be-

Speaker speaker\_1: What exactly is this company that I'm paying for? Am I paying for insurance? Am I paying for a broker? I, I, I don't understand what's going on.

Speaker speaker\_0: Okay. So, Benefits In the Card, we are a third-party enrollment administrator for Noor Staffing. Um, we have taken over that, that service from their previous administrator. We are not the insurance company itself. We just get you enrolled into the insurance plan. The insurance company for the Elite Pro plan is called American Public Life. It is, it is a medical insurance policy.

Speaker speaker\_1: Okay, so where-

Speaker speaker\_0: So-

Speaker speaker\_1: ... do I find who, who takes American Public Life?

Speaker speaker\_0: The, the network is MultiPlan and that website that I've given you is their website to be able to locate providers. However, again, the network is not a strict requirement of the Elite Pro plan. You are allowed to go outside of network, meaning you... all you would need to do is just ask your doctor if they're able to bill American Public Life as the actual insurance carrier for your policy.

Speaker speaker\_1: Um, and then, and then this insurance plan covers the entire thing? Does it cover... is there a deductible?

Speaker speaker\_0: So there's no deductible or no copay. How it works is that your doctor will bill American Public Life first. The, uh... American Public Life will then pay towards the bill up to a set dollar amount for whatever service is rendered, and then once American Public Life has paid their portion, you are just then responsible for whatever is left.

Speaker speaker\_1: And how would I know how much they're going to be paying?

Speaker speaker\_0: That is not something that I'd be able to answer. However, I can give you phone numbers to representatives over at American Public Life that can answer that question prior to you having an active policy through them.

Speaker speaker\_1: Okay. Um, so my... Noor told me that, um, my insurance is going to be active by this Monday.... 'cause they're expediting it.

Speaker speaker\_0: Okay. That would be something I'd have to send to my back office team regarding your account and have them reach out to Nor based off of that, because I don't see anything on the system on our side about any sort of expedited enrollment.

Speaker speaker\_1: Yeah, so can you, um, have that done, please? Just because I don't know who, uh, whose mishap this was, but I am... currently have no insurance, which is extreme negligence on someone's end, um, seems like the agencies. Um, so if you can have that done, that would be great.



Speaker speaker\_0: Yeah, I'll re- I'll reach out to our back office team and let them know that you were told by Nor that you would have expedited enrollment, and they can reach out to Nor to figure out what's going on with that. Um, once I hear back from the back office-

Speaker speaker\_1: And then what, what is the... Where do I get like my, um... Who pays for the... Like, if I need, uh, medications, what does that go through?

Speaker speaker\_0: So with... You selected both the I- Elite Pro and the FreeRx, meaning that you have two options for medication coverage. Elite Pro has its own prescription policy or its own prescription coverage through the PharmaVeil Prescription Benefit Manager, um, in which case if it's covered under PharmaVeil, it's a \$10, \$20, or \$30 copay. And then you also selected FreeRx, which is a completely separate prescription program. If it's covered by FreeRx, which you can check that by going to their website, [freerx.com](http://freerx.com), then it is completely free out of pocket for you.

Speaker speaker\_1: Okay, great. Thank you. So yeah, if you can, um, contact my agency.

Speaker speaker\_0: Yeah, I'll send an email to our back office team and ask them for, for... to look into that. Once I hear back from them, I can give you a call back to let you know what they... what, what's going on with that. Okay?

Speaker speaker\_1: Yes, please. That would be great.

Speaker speaker\_0: All right. Was there anything else I could help you with?

Speaker speaker\_1: Um, no. Thank you.

Speaker speaker\_0: You're welcome. Thanks again for calling and have a wonderful day.

Speaker speaker\_1: You too.