

Transcript: Chris Sofield

(deactivated)-5112978471862272-4608385933590528

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card, this is Chris. How can I help you today? Hi, Chris. This is Chris with GenLyn. Um, I have insurance through you guys, and I'm confused. I don't, I don't know what exactly Benefits in a Card is, um, or what I'm supposed to give my provider when I go to an appointment. Okay. So I'm wondering if you can help me with that? Yeah. Uh, what staffing company do you work with? Uh, Doherty. And the last four of your social? Five, six, seven, one. Thank you. GenLyn, could you verify your address and your date of birth for me please? Uh, 2019 Winchester Way, North Mankato, Minnesota, 56003. And my birthday is 9/1/1973. Thank you. Phone on file was 507-469-2900, is that correct? Correct. All right. Let's take a look here. Because all I'm seeing is, uh, something for vision, dental and then for if I have a hospital stay. I don't see anything for actual medical- The- ... insurance. Okay. The, the card that you're saying is for a hospital stay, does it, does it say that your plan is a Limited Benefit Hospital Indemnity Plan? Yes. That's your medical card. Okay. So that is like if I go to my primary for appointments and blood work and things like that? Correct. Okay. And, God that's weird. Can you put in a request that they mark those things differently? Because I'm like, I don't give two craps if I have medical indemnity. I need regular medical insurance. Um- And then- ... how do I find out what services are covered? Um, on that ID card should be a customer service number for American Public Life. They're the actual insurance company for your medical policy. Uh- Okay. ... just give them a call and they should be able to provide you with that information. Okay. So, eh, pretty much everything with Benefit in a Card, I have to call somebody else, I can't do anything myself? So I wouldn't- Yeah. ... know regar... Uh, so- Oh. Benefits in a Card, we are only the enrollment administrator for Doherty. We are not the insurance company- Oh! ... nor are we like anything related to what is actually covered under the policy. Okay. Okay. American Public Life is the actual carrier, so they would have all that information, we wouldn't. Okay. I know, this has been so confusing. I've, I've never had insurance like this. I've usually had, you know, Blue Cross Blue Shield. Um, so the fact that I have to call 100 different people to find out what I'm supposed to do. Um, but so that, that one card, that is what I would give the clinic then on Friday? Correct. Okay. All right. Well, all right, so I have more phone calls to make then. Um, yeah, it says Limited Benefit Med Plan, is what it says on the one. Or i- or is that a different one? So, the, it, if it says like Limited Benefit Indemnity or Hospital Indemnity Plan or something to that effect, that is your, that is your medical card. It should be- Okay. ... yeah, it should have American Public Life's logo and, I believe in the corner or something. But again- Oh, yeah, ... like, we're- That's what she said. Yeah, we're, we're just the enrollment admins, so we're not- Okay. ... involved in- Yep. ... how they name things or how they- Yeah. ... label things or anything like that. Oh, I thought maybe you guys would have anything to do with the cards, so. Well, I'll ask them when I call 'em,

'cause... You know, I normally used to doing things by myself so having to call you is a very hard thing to do anyways, so... Um, I will just give them a call next then. And I think, I think that's all need from you then. Thank you for your help. No problem. Thanks again for calling and have a good day. You too. Bye bye. Bye now.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling Benefits in a Card, this is Chris. How can I help you today?

Speaker speaker_2: Hi, Chris. This is Chris with GenLyn. Um, I have insurance through you guys, and I'm confused. I don't, I don't know what exactly Benefits in a Card is, um, or what I'm supposed to give my provider when I go to an appointment.

Speaker speaker_1: Okay.

Speaker speaker_2: So I'm wondering if you can help me with that?

Speaker speaker_1: Yeah. Uh, what staffing company do you work with?

Speaker speaker_2: Uh, Doherty.

Speaker speaker_1: And the last four of your social?

Speaker speaker_2: Five, six, seven, one.

Speaker speaker_1: Thank you. GenLyn, could you verify your address and your date of birth for me please?

Speaker speaker_2: Uh, 2019 Winchester Way, North Mankato, Minnesota, 56003. And my birthday is 9/1/1973.

Speaker speaker_1: Thank you. Phone on file was 507-469-2900, is that correct?

Speaker speaker_2: Correct.

Speaker speaker_1: All right. Let's take a look here.

Speaker speaker_2: Because all I'm seeing is, uh, something for vision, dental and then for if I have a hospital stay. I don't see anything for actual medical-

Speaker speaker_1: The-

Speaker speaker_2: ... insurance.

Speaker speaker_1: Okay. The, the card that you're saying is for a hospital stay, does it, does it say that your plan is a Limited Benefit Hospital Indemnity Plan?

Speaker speaker_2: Yes.

Speaker speaker_1: That's your medical card.

Speaker speaker_2: Okay. So that is like if I go to my primary for appointments and blood work and things like that?

Speaker speaker_1: Correct.

Speaker speaker_2: Okay. And, God that's weird. Can you put in a request that they mark those things differently? Because I'm like, I don't give two craps if I have medical indemnity. I need regular medical insurance. Um-

Speaker speaker_1: And then-

Speaker speaker_2: ... how do I find out what services are covered?

Speaker speaker_1: Um, on that ID card should be a customer service number for American Public Life. They're the actual insurance company for your medical policy. Uh-

Speaker speaker_2: Okay.

Speaker speaker_1: ... just give them a call and they should be able to provide you with that information.

Speaker speaker_2: Okay. So, eh, pretty much everything with Benefit in a Card, I have to call somebody else, I can't do anything myself?

Speaker speaker_1: So I wouldn't-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... know regar... Uh, so-

Speaker speaker_2: Oh.

Speaker speaker_1: Benefits in a Card, we are only the enrollment administrator for Doherty. We are not the insurance company-

Speaker speaker_2: Oh!

Speaker speaker_1: ... nor are we like anything related to what is actually covered under the policy.

Speaker speaker_2: Okay. Okay.

Speaker speaker_1: American Public Life is the actual carrier, so they would have all that information, we wouldn't.

Speaker speaker_2: Okay. I know, this has been so confusing. I've, I've never had insurance like this. I've usually had, you know, Blue Cross Blue Shield. Um, so the fact that I have to call 100 different people to find out what I'm supposed to do. Um, but so that, that one card, that is what I would give the clinic then on Friday?

Speaker speaker_1: Correct.

Speaker speaker_2: Okay. All right. Well, all right, so I have more phone calls to make then. Um, yeah, it says Limited Benefit Med Plan, is what it says on the one. Or i- or is that a different one?

Speaker speaker_1: So, the, it, if it says like Limited Benefit Indemnity or Hospital Indemnity Plan or something to that effect, that is your, that is your medical card. It should be-

Speaker speaker_2: Okay.

Speaker speaker_1: ... yeah, it should have American Public Life's logo and, I believe in the corner or something. But again-

Speaker speaker_2: Oh, yeah,

Speaker speaker_1: ... like, we're-

Speaker speaker_2: That's what she said.

Speaker speaker_1: Yeah, we're, we're just the enrollment admins, so we're not-

Speaker speaker_2: Okay.

Speaker speaker_1: ... involved in-

Speaker speaker_2: Yep.

Speaker speaker_1: ... how they name things or how they-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... label things or anything like that.

Speaker speaker_2: Oh, I thought maybe you guys would have anything to do with the cards, so. Well, I'll ask them when I call 'em, 'cause... You know, I normally used to doing things by myself so having to call you is a very hard thing to do anyways, so... Um, I will just give them a call next then. And I think, I think that's all need from you then. Thank you for your help.

Speaker speaker_1: No problem. Thanks again for calling and have a good day.

Speaker speaker_2: You too. Bye bye.

Speaker speaker_1: Bye now.