## Transcript: Chris Sofield (deactivated)-5292861184491520-5977334284763136

## **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you. Benefits In a Card, this is Chris. How can I help you today? Hi, Chris. I'm calling from a dental practice, and we received an EOB in the mail, and I'm not really sure what I need to do with this. Mm-hmm. Okay. Uh, was it something along the lines of, like, American Public Life- Mm-hmm. ... is, work, is, like, awaiting eligibility information or- Yes. ... something to that effect? Mm-hmm. Okay. Yeah, and it was- So- ... for an exam, so I'm totally confused about what this is. Right. So to my knowledge, um- Mm-hmm. ... that is just... that is more or less a document advising that APL is currently working on the claim, but they're just verifying- Okay. ... that your patient ha- sorry, had active coverage on the date of service. Uh-huh. Okay, Um, anything claims-related would need to be referred back to APL. Um, if their number isn't on that document that you have, I can give that to you so you can reach out to them for any further assistance. Okay. So they're checking whether- 'Cause all we are- Mm-hmm. Y-'cause, 'cause all we are is just, we're the enrollment administrator for the patient's place of employment. We're the, um- Mm-hmm. ... we're the ones who actually got them enrolled into the plan, though we're not the actual administrator of the plan itself. We're not the carrier. Um, so effectively, what that means is just, um, APL is checking to see if the patient was active depend- as pe- dependent on if we received deduction information from their employer. Okay. So you're not the ones that I'm supposed to speak with, is what you're saying. Uh, i- if it's regarding the claim itself, then no, unfortunately. The only thing I can verify is if the patient had active coverage or not on the date of service. Okay. Uh-huh. But anything claims-related itself is gonna be, is gonna be back to APL. Well, let me read this to you 'cause I've never seen anything like this before. Um, it, it just says under Remarks that, "We are awaiting information to confirm eligibility from Benefits In a Card. Upon receipt of this information, we will continue processing your claim. If you have any questions, please call Benefits In a Card," and then that lists your number. Right. So yeah, that's, that's effectively, yeah, what I just explained. Um, they're- Okay. ... they're just verifying that the member ha- was eligible for service at that time, that they had- Uh-huh. ... an active policy at, at the date of service- Okay. Okay. ... which they, they get that information from us because we get the information that the premium was paid for from their employer. We pass that on to American Public Life. Um- Okay. ... now, as far as them referring you to get in contact with us, I, I'm not sure why they would suggest that. The only thing we can verify is if the patient had active coverage on the date of service. Okay. But even, even if they did, we still would end up having to refer you to American Public Life for the actual claim- Okay. ... like, for actually claim-related information. Well, can you check to see if he had active coverage on the date that he was here before I call that other number? Yeah. Um- Okay. ... what's the patient's first and last name? His name is Andrew Latham. It's L-A-T-H-A-M. And then Mr. Latham's date of birth? 01/20/81. Thank you. And then what was

the date of service? Date of service was on 12/02/2024. 12/02/24. It was an exam. Mm-hmm. All right, so two weeks ago. Okay. Yeah. The, uh, I show that they had active that, uh, they had active coverage that day, so yeah, at this point, anything further with the claim is going to be, uh, related to or relayed to American Public Life, um. Okay. As, as far as, as far as we can tell, your coverage should be active, so there shouldn't be an issue with, with being able to run, like, run the claim and pay out- Uh-huh. ... whatever they need paid out. Um... Okay. But I still need to call there, you think? It... if you have any questions regarding the claim itself, then yes. Okay, 'cause it's saying patient responsibility to pay for the whole thing, and, and you're telling me he's got coverage. So that, I need to clarify that with them, I guess. Y- yes, ma'am, you would. Um- Right? Okay. Yes, ma'am, you would. Let me know when you're ready. I can give you their phone number if you need it. All right. Let me, uh, read it to you to make sure this is where I should be calling next. Um, I have 1-800-256-8606. Yes, that is correct. Okay. All right. So I'll call there and ask what's going on with this claim then. Okay. All right. All right. Well, thanks for your help. I appreciate it. No problem. Thanks for calling and have a wonderful day. You too. Bye-bye.

## **Conversation Format**

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Thank you. Benefits In a Card, this is Chris. How can I help you today?

Speaker speaker\_2: Hi, Chris. I'm calling from a dental practice, and we received an EOB in the mail, and I'm not really sure what I need to do with this.

Speaker speaker\_1: Mm-hmm. Okay. Uh, was it something along the lines of, like, American Public Life-

Speaker speaker\_3: Mm-hmm.

Speaker speaker\_1: ... is, work, is, like, awaiting eligibility information or-

Speaker speaker\_2: Yes.

Speaker speaker\_1: ... something to that effect?

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Yeah, and it was-

Speaker speaker\_1: So-

Speaker speaker\_2: ... for an exam, so I'm totally confused about what this is.

Speaker speaker\_1: Right. So to my knowledge, um-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... that is just... that is more or less a document advising that APL is currently working on the claim, but they're just verifying-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... that your patient ha- sorry, had active coverage on the date of service.

Speaker speaker\_2: Uh-huh. Okay.

Speaker speaker\_1: Um, anything claims-related would need to be referred back to APL. Um, if their number isn't on that document that you have, I can give that to you so you can reach out to them for any further assistance.

Speaker speaker\_2: Okay. So they're checking whether-

Speaker speaker\_1: 'Cause all we are-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Y- 'cause, 'cause all we are is just, we're the enrollment administrator for the patient's place of employment. We're the, um-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... we're the ones who actually got them enrolled into the plan, though we're not the actual administrator of the plan itself. We're not the carrier. Um, so effectively, what that means is just, um, APL is checking to see if the patient was active depend- as pedependent on if we received deduction information from their employer.

Speaker speaker\_2: Okay. So you're not the ones that I'm supposed to speak with, is what you're saying.

Speaker speaker\_1: Uh, i- if it's regarding the claim itself, then no, unfortunately. The only thing I can verify is if the patient had active coverage or not on the date of service.

Speaker speaker\_2: Okay. Uh-huh.

Speaker speaker\_1: But anything claims-related itself is gonna be, is gonna be back to APL.

Speaker speaker\_2: Well, let me read this to you 'cause I've never seen anything like this before. Um, it, it just says under Remarks that, "We are awaiting information to confirm eligibility from Benefits In a Card. Upon receipt of this information, we will continue processing your claim. If you have any questions, please call Benefits In a Card," and then that lists your number.

Speaker speaker\_1: Right. So yeah, that's effectively, yeah, what I just explained. Um, they're-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... they're just verifying that the member ha- was eligible for service at that time, that they had-

Speaker speaker\_2: Uh-huh.

Speaker speaker\_1: ... an active policy at, at the date of service-

Speaker speaker\_2: Okay. Okay.

Speaker speaker\_1: ... which they, they get that information from us because we get the information that the premium was paid for from their employer. We pass that on to American Public Life. Um-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... now, as far as them referring you to get in contact with us, I, I'm not sure why they would suggest that. The only thing we can verify is if the patient had active coverage on the date of service.

Speaker speaker\_2: Okay.

Speaker speaker\_1: But even, even if they did, we still would end up having to refer you to American Public Life for the actual claim-

Speaker speaker\_2: Okay.

Speaker speaker 1: ... like, for actually claim-related information.

Speaker speaker\_2: Well, can you check to see if he had active coverage on the date that he was here before I call that other number?

Speaker speaker\_1: Yeah. Um-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... what's the patient's first and last name?

Speaker speaker\_2: His name is Andrew Latham. It's L-A-T-H-A-M.

Speaker speaker\_1: And then Mr. Latham's date of birth?

Speaker speaker\_2: 01/20/81.

Speaker speaker\_1: Thank you. And then what was the date of service?

Speaker speaker\_2: Date of service was on 12/02/2024.

Speaker speaker\_1: 12/02/24.

Speaker speaker\_2: It was an exam. Mm-hmm.

Speaker speaker\_1: All right, so two weeks ago. Okay. Yeah. The, uh, I show that they had active that, uh, they had active coverage that day, so yeah, at this point, anything further with the claim is going to be, uh, related to or relayed to American Public Life, um.

Speaker speaker\_2: Okay.

Speaker speaker\_1: As, as far as, as far as we can tell, your coverage should be active, so there shouldn't be an issue with, with being able to run, like, run the claim and pay out-

Speaker speaker\_2: Uh-huh.

Speaker speaker\_1: ... whatever they need paid out. Um...

Speaker speaker\_2: Okay. But I still need to call there, you think?

Speaker speaker\_1: It... if you have any questions regarding the claim itself, then yes.

Speaker speaker\_2: Okay, 'cause it's saying patient responsibility to pay for the whole thing, and, and you're telling me he's got coverage. So that, I need to clarify that with them, I guess.

Speaker speaker\_1: Y- yes, ma'am, you would. Um-

Speaker speaker\_2: Right? Okay.

Speaker speaker\_1: Yes, ma'am, you would. Let me know when you're ready. I can give you their phone number if you need it.

Speaker speaker\_2: All right. Let me, uh, read it to you to make sure this is where I should be calling next. Um, I have 1-800-256-8606.

Speaker speaker\_1: Yes, that is correct.

Speaker speaker\_2: Okay. All right. So I'll call there and ask what's going on with this claim then. Okay. All right.

Speaker speaker\_1: All right.

Speaker speaker\_2: Well, thanks for your help. I appreciate it.

Speaker speaker\_1: No problem. Thanks for calling and have a wonderful day.

Speaker speaker 2: You too. Bye-bye.