

Transcript: Chris Sofield

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card, this is Chris. How can I help you today? Hi, Chris. This is Andrew, um, I called you guys a minute ago there, and explained what I needed and I got put on hold, and then I-I just went to, like, a voicemail or something. Okay. Um, were you being, like, transferred to anyone, or- I, he... No, he just put me on hold. I was explaining my situation, and he said, "Let me put you on hold for a minute," and then, yeah, it just, it went into a voicemail. So, I guess it wasn't you that I was talking to, so I can't remember the guy's name, but, uh... Okay. Uh, what, what was the situation? So, I'm, uh, I work, uh, I have your coverage through my employer, um, and I have the preventive care service. And, I had a colonoscopy done a few months ago, um, at, with a, a healthcare provider in the 90 Degree Benefits, um, network and whatnot. So, I've been s- had some back and forth. So they are denying the claim, and it's a preventive service, it was a colonoscopy, and it, all the documentation says so. So I just talked to the lady over there, and no, it's not covered because it's diagnostics. So, I don't understand that. I just wanted to call to see, kind of, from your end, wha- how that's supposed to work because I, I don't think that's right. Okay. Um... All right. So you said you have the preventative care plan? Yes. Okay. What, what staffing company do you work with? I'm with, uh, Oxford Global. Okay. One moment, let me look at something. Sure. Okay. One moment, let me check something. Mm-hmm. Okay. So, the, the documentation that we have, um, for the Stay Healthy preventative services? Mm-hmm. Um, it doesn't, uh, it doesn't say anything specifically about colonoscopies, but it does mention screenings for colorectal cancer, which I'm- Mm-hmm. I'm assuming that, that should be something that is, like, that screening is what a colonoscopy is for. Um- Right. ... as far as, as to as, as far as my knowledge anyway. Um, the only thing I could really do is refer you back to 90 Degree Benefits to get more information as to what exactly is going on 'cause we're just the enrollment admin for Oxford. We, we don't- Okay. ... unfortunately, we don't have any say in, in the claim itself. Okay, you're just kind of the administrator? Okay, gotcha. Yeah, I just actually talked to 90 Degree Benefits and, um, there's, I guess, colon cancer in my family. So, my father had it, but I was just doing a screening. I don't, I didn't show any signs, I didn't have any problems, they didn't remove any polyps. There was no diagnostic in there, it was a, a screening. So my understanding under the ACA law is that they have to pay that, and now they're telling me, "This was not a screening, this was diagnostic." So, uh, uh, that is just wrong. I'm sorry, but that's, that, they're just trying to get out of paying the bill. It's just wrong. Right, I understand. Um, but like I said- Mm-hmm. ... unfortunately, there's not much that I'd be able to, that we would be able to do at all with that. The only thing that we could do is, just like I said, refer you back to 90 Degree to try to explain what exactly is going on. Or, maybe, maybe your provider could get in contact with 90 Degree and see what's happening. Uh,

that's, that's about all I could suggest at this point. Okay. So you don't know the any, like, the laws or what has to be covered or not covered? That's all 90 Degree? 'Cause we're only the enrollment admin. Like, the, now, the, um, the documentation, the benefits guide does have, uh, preventative care, uh, preventative care benefits for adults on, on, as defined by Healthcare.gov. It does mention colorectal c- cancer screenings. Um... Hmm. Which, it does mention colonoscopy. I know, that's, I'm really confused. So, anyway, okay. I understand. Yeah. I guess you're not really the, um, health insurance people. I mean, you do the, the enrollment and whatnot. But I think that's just feedback I think you need to know. Like, the people that you're in cahoots with are, I think that's shady. I think they're trying to get out of... 'Cause it's, like, a \$10,000 bill. So this is, I'm not, I'm gonna take this to the courts if I have to. I'm gonna appeal this, and that is wrong. This is, this was not diagnostic, this was a screening, and I, my understanding of the ACA law says they have to pay it. But apparently they're saying they don't. So, that's where we're at. So anyway, okay, I, I appreciate the time and the info. I, I understand there's not much else you can do, but I, I do wa- wanted you to get that feedback at least. No, I understand, and we do appreciate the feedback. I can, I can pass that along. Um, but yeah, that's unfortunately all I'd really be able to do at this point. Yeah, gotcha. Okay. All right. Well, I appreciate the time today. No problem, have a good day. All right, thanks. You, too. Bye now. Bye.

Conversation Format

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

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

Speaker speaker_2: Hi, Chris. This is Andrew, um, I called you guys a minute ago there, and explained what I needed and I got put on hold, and then I-I just went to, like, a voicemail or something.

Speaker speaker_1: Okay. Um, were you being, like, transferred to anyone, or-

Speaker speaker_2: I, he... No, he just put me on hold. I was explaining my situation, and he said, "Let me put you on hold for a minute," and then, yeah, it just, it went into a voicemail. So, I guess it wasn't you that I was talking to, so I can't remember the guy's name, but, uh...

Speaker speaker_1: Okay. Uh, what, what was the situation?

Speaker speaker_2: So, I'm, uh, I work, uh, I have your coverage through my employer, um, and I have the preventive care service. And, I had a colonoscopy done a few months ago, um, at, with a, a healthcare provider in the 90 Degree Benefits, um, network and whatnot. So, I've been s- had some back and forth. So they are denying the claim, and it's a preventive service, it was a colonoscopy, and it, all the documentation says so. So I just talked to the lady over there, and no, it's not covered because it's diagnostics. So, I don't understand that. I just wanted to call to see, kind of, from your end, wha- how that's supposed to work because I, I don't think that's right.

Speaker speaker_1: Okay. Um... All right. So you said you have the preventative care plan?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. What, what staffing company do you work with?

Speaker speaker_2: I'm with, uh, Oxford Global.

Speaker speaker_1: Okay. One moment, let me look at something.

Speaker speaker_2: Sure.

Speaker speaker_1: Okay. One moment, let me check something.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Okay. So, the, the documentation that we have, um, for the Stay Healthy preventative services?

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Um, it doesn't, uh, it doesn't say anything specifically about colonoscopies, but it does mention screenings for colorectal cancer, which I'm-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: I'm assuming that, that should be something that is, like, that screening is what a colonoscopy is for. Um-

Speaker speaker_2: Right.

Speaker speaker_1: ... as far as, as to as, as far as my knowledge anyway. Um, the only thing I could really do is refer you back to 90 Degree Benefits to get more information as to what exactly is going on 'cause we're just the enrollment admin for Oxford. We, we don't-

Speaker speaker_2: Okay.

Speaker speaker_1: ... unfortunately, we don't have any say in, in the claim itself.

Speaker speaker_2: Okay, you're just kind of the administrator? Okay, gotcha. Yeah, I just actually talked to 90 Degree Benefits and, um, there's, I guess, colon cancer in my family. So, my father had it, but I was just doing a screening. I don't, I didn't show any signs, I didn't have any problems, they didn't remove any polyps. There was no diagnostic in there, it was a, a screening. So my understanding under the ACA law is that they have to pay that, and now they're telling me, "This was not a screening, this was diagnostic." So, uh, uh, that is just wrong. I'm sorry, but that's, that, they're just trying to get out of paying the bill. It's just wrong.

Speaker speaker_1: Right, I understand. Um, but like I said-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... unfortunately, there's not much that I'd be able to, that we would be able to do at all with that. The only thing that we could do is, just like I said, refer you back to 90 Degree to try to explain what exactly is going on. Or, maybe, maybe your provider could

get in contact with 90 Degree and see what's happening. Uh, that's, that's about all I could suggest at this point.

Speaker speaker_2: Okay. So you don't know the any, like, the laws or what has to be covered or not covered? That's all 90 Degree?

Speaker speaker_1: 'Cause we're only the enrollment admin. Like, the, now, the, um, the documentation, the benefits guide does have, uh, preventative care, uh, preventative care benefits for adults on, on, as defined by Healthcare.gov. It does mention colorectal c- cancer screenings. Um...

Speaker speaker_2: Hmm.

Speaker speaker_1: Which, it does mention colonoscopy.

Speaker speaker_2: I know, that's, I'm really confused. So, anyway, okay. I understand.

Speaker speaker_1: Yeah.

Speaker speaker_2: I guess you're not really the, um, health insurance people. I mean, you do the, the enrollment and whatnot. But I think that's just feedback I think you need to know. Like, the people that you're in cahoots with are, I think that's shady. I think they're trying to get out of... 'Cause it's, like, a \$10,000 bill. So this is, I'm not, I'm gonna take this to the courts if I have to. I'm gonna appeal this, and that is wrong. This is, this was not diagnostic, this was a screening, and I, my understanding of the ACA law says they have to pay it. But apparently they're saying they don't. So, that's where we're at. So anyway, okay, I, I appreciate the time and the info. I, I understand there's not much else you can do, but I, I do wa- wanted you to get that feedback at least.

Speaker speaker_1: No, I understand, and we do appreciate the feedback. I can, I can pass that along. Um, but yeah, that's unfortunately all I'd really be able to do at this point.

Speaker speaker_2: Yeah, gotcha. Okay. All right. Well, I appreciate the time today.

Speaker speaker_1: No problem, have a good day.

Speaker speaker_2: All right, thanks. You, too.

Speaker speaker_1: Bye now.

Speaker speaker_2: Bye.