

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 in a Card. This is Chris. How can I help you today? Hi, Chris. This is Katrina with Specific Scores Health Insurance. I am needing help with one of your members and trying just to confirm if their coverage type will meet the qualifications so they can waive out of the portal for like the health insurance through their school, if that makes any sense at all to you. So on one hand, I get, I get where you're coming from. But on the other hand, we are just the enrollment admin, so we're not going to have the information to answer that kind of question. Um, what I can do, I can- So you don't have their actual medical coverage details for like say whether they're active with insurance? Like w- we can, we can tell if they're, if they currently are enrolled and what, what kinds of plans they may be enrolled into. But anything more specific than that, such as like any sort of, um, any sort of actual coverages or what, what kinds- Mm-hmm. ... of restrictions or qualifications or anything that it may, it may include that would waive- Well, tell me this, if you can answer this question, or if you have the answer to this one. Would you be able to tell me if a member has like primary care coverage in the Portland, Oregon area, and then if they need a mental health provider, if they would be able to get an in-network mental health provider in that area as well? Yeah. I'd, I'd have to look up their file in our system and see what plans they are enrolled into and then from there- Okay. ... I may be able to answer those questions, and if I can't, then I will- Okay. ... at least know who to get you to, to answer those questions. Um- Perfect. Let's try that. Yeah. Yeah. What do you need from me? Uh, what's, what's their first and last name? First name is Sadie and then last name is Weingarten. R... or W-E-I-N-G-A-R-T-E-N, -garten. G-A-R-T- I don't know her. ... T-E-N? Uh, W-E-I-N-G-A-R-T-E-N. And name is Sadie? Sadie. Yes. And... She- you, you said that because this is something related to school, I assume she is a student? Yes. Do you happen to know if she is the dependent on the policy? I want to assume so. In most situations that is what's going on, they're still underneath that age of 26, so still fall underneath a parent. Right. Oh, let's see. Elizabeth Morgan looks like who is the subscriber it should be syncing up to. Yep. That's where, that's... Okay. I had to do a- Okay. I had to search for dependents to see if we could find her in our system. So I- Right. Yeah. And what, uh, what's Sadie's date of birth? Oh, I have 7-26-2005. Awesome. Thank you. Okay. I'm showing... Looks like Sadie currently has her... One moment. Okay. Aha. Okay. So at this specific moment, Sadie is not yet covered. Um. Mm-hmm. We do see here that her mother called in, uh, looks like last week, and set up a change to add Sadie to her coverage but that yet, that's not yet processed. So at this very moment, she has no coverage. However, when, um, when coverage does kick in, it looks like- Mm-hmm. ... it's, uh, looks like she is going to have some coverage for primary care services. Um... Mm-hmm. And then she is, there is a behavioral health policy on here. However, the behavioral health policy offered through her mother's employer, um, is a-

Mm-hmm. ... virtual care benefit service only. So it's, it's, it's not good for like in-network physical providers in the area. Okay. Only virtual for mental health. Not currently active, but mom called in to try to get it activated. Once it's active, they will have access to... Uh, oh, what state are you guys even out of? Does it give me? 'Cause I'm just trying to confirm. They'll have access in Portland, Oregon area. Yeah. So- For like a primary care provider in network? Yes. Should, they should. So, so we, we are based out of, uh, well, th- the, we as in the enrollment admin, we're based out of South Carolina. Yeah. Um, but I do know that the network that the medical plan uses, it's, uh, it's MultiPlan is the network they use and, um, that I, I know that that's got providers in network all over the country. Okay. And actually, they emailed like a thing Benefits in a Card. Is that what, that, is that you guys? Yes. Benefits in a Card is us. Yes, ma'am. Okay. And then they did give me the... So they're going to be on the MultiPlan network? Correct. Okay. 'Cause they gave me a thing, but we didn't know what one they were on either to confirm it. And I'm like, "I don't know." Um... So, um- And you don't have any kind of determination on when they're going to be active, right? Because it's still..... right. So- ... in that process. E-earliest date I could give you, based on information, is next Monday, the 27th. However, activation is- Not good. ... entirely and wholly dependent on when, um, her mother's employer starts taking the requisite deductions out of her check to... for the increased premiums. Uh-huh. Which that's, that's at the whim of her mother's employer's payroll team. Unfortunately, we're not involved in that bit. Yeah. No, that makes sense. Well, this is just, like, all kinds of a fun conundrum. Um. Next week, the soonest, so they don't do, generally, like, backdating. Like, her effective date would fall sometime in the... 'Cause I know, like, general rule, you have the plan start at, like, the beginning of the month and then you have them term out the end of the month. Right. That would be- Do you know ... that's where she's heading. ... that would be for... That would be for, like, a, like, any sort of other major medical policy or like a Blue Cross PPO or anything like that. But these aren't those. These are- Yeah. Uh, these are limited benefit indemnity plans and they are on a week-by-week basis based off of the employer taking the requisite deductions out of, out of the check. So, the effective date would be the Monday following the first deduction with the new premiums and new pol- new policies added, um, out of Elizabeth Morgan's check. So this plan runs week to week? Correct. It's, it's a week-to-week, it's a week-to-week insurance policy, um, because the... And because of the nature of how, how this, how this works, 'cause we offer, or we help enroll, uh, enroll employees of temporary agencies, um, staffing companies. Oh, okay. These are... Yeah. So high turnover type, high turnover type companies where they could either- Mm-hmm. ... they are no longer on assignment or they get hired into their assignment and it's... And at that point, they're subject to that, to that company's insurance practices or, like, whatever benefits they may offer. Um, but because, because of the nature of who we partner with- Mm-hmm. ... this is, it's week by week. You said... I put... I wrote down employment agency, but I feel like you said something better. What... Wasn't it... Is it... Is that the right word for it? Yeah. It's, uh, employment agency, temporary agency, staffing company. Some, uh, something, something along those lines. Temporary agency staffing. I just like all the different words because sometimes certain things fit better in certain scenarios, you know? Okay. Right. So certain, certain phrases- Um. ... may be a better explanation for certain things. Yes. Exactly. So, it kind of makes sense. Um, I guess we may need to... I just have to give you guys a call back just to confirm that she's going to be active next week. But we're running into a situation with, uh, the portal's about to close for that where we have to make the

determination when it comes to certain students that are left and so, um, I think that is all I need. And then again they got the primary care when it comes to Portland, but the mental health is just virtual online, right? Correct. Yeah. Virtual visits. Okay. Um, set up through a- Telehealth? ... set up through an... Yeah. Telehealth service, a specific portal. And that one, that one I can tell you, that's in-house. That's, that's Benefits in a Card is the actual carrier for that plan as well. Um... Okay. Now the, now the, uh, actual medical policy, um, because I do know which medical policy they're adding on, um, that medical policy that's going to cover the pr- the primary care services is going to be, uh, American Public Life. Um... Okay. So, I can, I can provide you with, like, their phone number, uh, if you need any information on what's, what exact benefits that may cover. However, I'm not sure if they'd be able to help out prior to the policy becoming effective. Becoming active. Yeah. No. I can definitely understand those scenarios. So yeah, no, dealt with that one before. Um, I believe that should be good. So I got American Public Life. I don't know if I really need... because I'm not needing like full breakdowns of it, but can I get their number just in case? Yeah. I'll give it. Just go ahead and have, like... Give you all the information you may need, that way you have it in case you need it. Right? Um- If they... if I don't have to make another phone call, that's always the best . Exactly. All right. So American Public Life's number is 800-256-8606. Okay. So I have 800-256-8606, right? Yes, ma'am. All right. That's all I needed. I appreciate it. Thank you. No problem. And if you need a reference number for today's call, that's going to be my first name, Chris, C-H-R-I-S. My last initial S as in Sam, and then today's date. We do the same thing here. . Perfect. You have a good day. Yes, ma'am. You too. It makes it so much easier. I do. I always appreciate, like, just giving out name and date. So yeah, you have a good one. Thanks. You, you too, ma'am. 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 Katrina with Specific Scores Health Insurance. I am needing help with one of your members and trying just to confirm if their coverage type will meet the qualifications so they can waive out of the portal for like the health insurance through their school, if that makes any sense at all to you.

Speaker speaker_1: So on one hand, I get, I get where you're coming from. But on the other hand, we are just the enrollment admin, so we're not going to have the information to answer that kind of question. Um, what I can do, I can-

Speaker speaker_2: So you don't have their actual medical coverage details for like say whether they're active with insurance?

Speaker speaker_1: Like w- we can, we can tell if they're, if they currently are enrolled and what, what kinds of plans they may be enrolled into. But anything more specific than that, such as like any sort of, um, any sort of actual coverages or what, what kinds-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... of restrictions or qualifications or anything that it may, it may include that would waive-

Speaker speaker_2: Well, tell me this, if you can answer this question, or if you have the answer to this one. Would you be able to tell me if a member has like primary care coverage in the Portland, Oregon area, and then if they need a mental health provider, if they would be able to get an in-network mental health provider in that area as well?

Speaker speaker_1: Yeah. I'd, I'd have to look up their file in our system and see what plans they are enrolled into and then from there-

Speaker speaker_2: Okay.

Speaker speaker_1: ... I may be able to answer those questions, and if I can't, then I will-

Speaker speaker_2: Okay.

Speaker speaker_1: ... at least know who to get you to, to answer those questions. Um-

Speaker speaker_2: Perfect. Let's try that.

Speaker speaker_1: Yeah. Yeah.

Speaker speaker_2: What do you need from me?

Speaker speaker_1: Uh, what's, what's their first and last name?

Speaker speaker_2: First name is Sadie and then last name is Weingarten. R... or W-E-I-N-G-A-R-T-E-N, -garten. G-A-R-T- I don't know her.

Speaker speaker_1: ... T-E-N?

Speaker speaker_2: Uh, W-E-I-N-G-A-R-T-E-N.

Speaker speaker_1: And name is Sadie?

Speaker speaker_2: Sadie. Yes.

Speaker speaker_1: And... She- you, you said that because this is something related to school, I assume she is a student?

Speaker speaker_2: Yes.

Speaker speaker_1: Do you happen to know if she is the dependent on the policy?

Speaker speaker_2: I want to assume so. In most situations that is what's going on, they're still underneath that age of 26, so still fall underneath a parent.

Speaker speaker_1: Right.

Speaker speaker_2: Oh, let's see. Elizabeth Morgan looks like who is the subscriber it should be syncing up to.

Speaker speaker_1: Yep. That's where, that's... Okay. I had to do a-

Speaker speaker_2: Okay.

Speaker speaker_1: I had to search for dependents to see if we could find her in our system. So I-

Speaker speaker_2: Right. Yeah.

Speaker speaker_1: And what, uh, what's Sadie's date of birth?

Speaker speaker_2: Oh, I have 7-26-2005.

Speaker speaker_1: Awesome. Thank you. Okay. I'm showing... Looks like Sadie currently has her... One moment.

Speaker speaker_2: Okay.

Speaker speaker_1: Aha. Okay. So at this specific moment, Sadie is not yet covered. Um.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: We do see here that her mother called in, uh, looks like last week, and set up a change to add Sadie to her coverage but that yet, that's not yet processed. So at this very moment, she has no coverage. However, when, um, when coverage does kick in, it looks like-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... it's, uh, looks like she is going to have some coverage for primary care services. Um...

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And then she is, there is a behavioral health policy on here. However, the behavioral health policy offered through her mother's employer, um, is a-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... virtual care benefit service only. So it's, it's, it's not good for like in-network physical providers in the area.

Speaker speaker_2: Okay. Only virtual for mental health. Not currently active, but mom called in to try to get it activated. Once it's active, they will have access to... Uh, oh, what state are you guys even out of? Does it give me? 'Cause I'm just trying to confirm. They'll have access in Portland, Oregon area.

Speaker speaker_1: Yeah. So-

Speaker speaker_2: For like a primary care provider in network?

Speaker speaker_1: Yes. Should, they should. So, so we, we are based out of, uh, well, th-the, we as in the enrollment admin, we're based out of South Carolina.

Speaker speaker_2: Yeah.

Speaker speaker_1: Um, but I do know that the network that the medical plan uses, it's, uh, it's MultiPlan is the network they use and, um, that I, I know that that's got providers in network all over the country.

Speaker speaker_2: Okay. And actually, they emailed like a thing Benefits in a Card. Is that what, that, is that you guys?

Speaker speaker_1: Yes. Benefits in a Card is us. Yes, ma'am.

Speaker speaker_2: Okay. And then they did give me the... So they're going to be on the MultiPlan network?

Speaker speaker_1: Correct.

Speaker speaker_2: Okay. 'Cause they gave me a thing, but we didn't know what one they were on either to confirm it. And I'm like, "I don't know." Um...

Speaker speaker_1: So, um-

Speaker speaker_2: And you don't have any kind of determination on when they're going to be active, right? Because it's still...

Speaker speaker_1: ... right. So-

Speaker speaker_2: ... in that process.

Speaker speaker_1: E-earliest date I could give you, based on information, is next Monday, the 27th. However, activation is-

Speaker speaker_2: Not good.

Speaker speaker_1: ... entirely and wholly dependent on when, um, her mother's employer starts taking the requisite deductions out of her check to... for the increased premiums.

Speaker speaker_2: Uh-huh.

Speaker speaker_1: Which that's, that's at the whim of her mother's employer's payroll team. Unfortunately, we're not involved in that bit.

Speaker speaker_2: Yeah. No, that makes sense. Well, this is just, like, all kinds of a fun conundrum. Um. Next week, the soonest, so they don't do, generally, like, backdating. Like, her effective date would fall sometime in the... 'Cause I know, like, general rule, you have the plan start at, like, the beginning of the month and then you have them term out the end of the month.

Speaker speaker_1: Right. That would be-

Speaker speaker_2: Do you know

Speaker speaker_3: ... that's where she's heading.

Speaker speaker_1: ... that would be for... That would be for, like, a, like, any sort of other major medical policy or like a Blue Cross PPO or anything like that. But these aren't those. These are-

Speaker speaker_2: Yeah.

Speaker speaker_1: Uh, these are limited benefit indemnity plans and they are on a week-by-week basis based off of the employer taking the requisite deductions out of, out of the check. So, the effective date would be the Monday following the first deduction with the new premiums and new pol- new policies added, um, out of Elizabeth Morgan's check.

Speaker speaker_2: So this plan runs week to week?

Speaker speaker_1: Correct. It's, it's a week-to-week, it's a week-to-week insurance policy, um, because the... And because of the nature of how, how this, how this works, 'cause we offer, or we help enroll, uh, enroll employees of temporary agencies, um, staffing companies.

Speaker speaker_2: Oh, okay.

Speaker speaker_1: These are... Yeah. So high turnover type, high turnover type companies where they could either-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... they are no longer on assignment or they get hired into their assignment and it's... And at that point, they're subject to that, to that company's insurance practices or, like, whatever benefits they may offer. Um, but because, because of the nature of who we partner with-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... this is, it's week by week.

Speaker speaker_2: You said... I put... I wrote down employment agency, but I feel like you said something better. What... Wasn't it... Is it... Is that the right word for it?

Speaker speaker_1: Yeah. It's, uh, employment agency, temporary agency, staffing company. Some, uh, something, something along those lines.

Speaker speaker_2: Temporary agency staffing. I just like all the different words because sometimes certain things fit better in certain scenarios, you know? Okay.

Speaker speaker_1: Right. So certain, certain phrases-

Speaker speaker_2: Um.

Speaker speaker_1: ... may be a better explanation for certain things.

Speaker speaker_2: Yes. Exactly. So, it kind of makes sense. Um, I guess we may need to... I just have to give you guys a call back just to confirm that she's going to be active next week. But we're running into a situation with, uh, the portal's about to close for that where we have to make the determination when it comes to certain students that are left and so, um, I think that

is all I need. And then again they got the primary care when it comes to Portland, but the mental health is just virtual online, right?

Speaker speaker_1: Correct. Yeah. Virtual visits.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, set up through a-

Speaker speaker_2: Telehealth?

Speaker speaker_1: ... set up through an... Yeah. Telehealth service, a specific portal. And that one, that one I can tell you, that's in-house. That's, that's Benefits in a Card is the actual carrier for that plan as well. Um...

Speaker speaker_2: Okay.

Speaker speaker_1: Now the, now the, uh, actual medical policy, um, because I do know which medical policy they're adding on, um, that medical policy that's going to cover the primary care services is going to be, uh, American Public Life. Um...

Speaker speaker_2: Okay.

Speaker speaker_1: So, I can, I can provide you with, like, their phone number, uh, if you need any information on what's, what exact benefits that may cover. However, I'm not sure if they'd be able to help out prior to the policy becoming effective.

Speaker speaker_2: Becoming active. Yeah. No. I can definitely understand those scenarios. So yeah, no, dealt with that one before. Um, I believe that should be good. So I got American Public Life. I don't know if I really need... because I'm not needing like full breakdowns of it, but can I get their number just in case?

Speaker speaker_1: Yeah. I'll give it. Just go ahead and have, like... Give you all the information you may need, that way you have it in case you need it.

Speaker speaker_2: Right?

Speaker speaker_1: Um-

Speaker speaker_2: If they... if I don't have to make another phone call, that's always the best .

Speaker speaker_1: Exactly. All right. So American Public Life's number is 800-256-8606.

Speaker speaker_2: Okay. So I have 800-256-8606, right?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: All right. That's all I needed. I appreciate it. Thank you.

Speaker speaker_1: No problem. And if you need a reference number for today's call, that's going to be my first name, Chris, C-H-R-I-S. My last initial S as in Sam, and then today's date.

Speaker speaker_2: We do the same thing here.

Speaker speaker_1: .

Speaker speaker_2: Perfect. You have a good day.

Speaker speaker_1: Yes, ma'am. You too.

Speaker speaker_2: It makes it so much easier. I do. I always appreciate, like, just giving out name and date. So yeah, you have a good one. Thanks.

Speaker speaker_1: You, you too, ma'am.

Speaker speaker_2: Bye.

Speaker speaker_1: Bye now.