

## **Transcript: Estefania**

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### **Full Transcript**

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hi, Stephanie. This is Kara over at, uh, APL. How are you? Thank you. I'm doing good. How about you? Doing well, thank you. I have a member on the line, um, and she's just a bit confused about what all kinds of coverages that she does have, um, and like, particularly looking at, um, physical therapy, mental health, uh, regular therapy. Um, she said she tried calling MultiPlan and they weren't able to help. So, um, thought I'd get her over with y'all so you can kind of let her know what she's got. Okay. Yeah, that's fine. You can transfer her over. Okay, thank you. Her name is Melissa. Okay, thank you. Have a nice day. All right, thank you. You too. Bye-bye. Hey, good afternoon. Um, do I have Melissa on the line? Is this Pamela? Um, no, ma'am. Hello? I'm Benefits in a Card from... I'm from Benefits in a Card. Um, she said you wanted to go over- Your name is Pamela? No, ma'am. My name's Stephanie. Oh, God. She said that you wanted to go over- Okay. Let me prepare myself. Mm-hmm. She said that you- Yes, I'm super confused. Okay. What staffing agency do you work for? Oxford. Okay. And then what are the last four of your Social? 3780. For security purposes, can you verify your address and date of birth? 330 J Street, Unit 307, San Diego, California. My birthday is May 26, 1981. And you are the sixth or seventh person I've talked to today. I've spent no time working, um, because this is the most confusing medical coverage I think I've ever had. And I'm 43 years old, so that's saying a lot. And then is your phone number still 201-923-0079? Yes. I have melissa\_lastname2002@yahoo.com. Is that up-to-date? Yes. Okay, so it looks like you have the Insure Plus Enhance. That one is your medical plan. That one would cover, like, doctor visits if sick, hospital visits if injured, urgent care, emergency room, and surgeries. You also have dental, short-term disability, your term life plan, vision, and your preventative plan. The preventative plan would cover, like, a physical, some vaccines, some STD and cancer screenings. Um, but it's only for your preventative services, and it does require you to stay with a network to be covered. Um, and then for your Insure Plus Enhance c- Are you ready for my question? I'm sorry? Are you ready for my question? 'Cause my question- Yeah. ... is kind of complicated. Mm-hmm, mm-hmm. All right. Yes. So I've been paying for this insurance for a whole year. Mm-hmm. A whole year, spent thousands of dollars on whatever convoluted system this is. So I never received an APL insurance card. I was never- Mm-hmm. ... even made aware that that was a separate insurance. Um... Okay. I went off of the insurance card that was mailed to me, which is a MultiPlan. With them, I scheduled an annual checkup, which I'm ensured- Yeah, no. ... that that was covered. And I explained to... What do you mean no? It's not covered? So, so that's what I was explaining to you just now. So your Insure Plus Enhance card, that's your medical card. That's the medical card that you would use if you were to get sick, go to the urgent care, emergency room, and surgeries. So your Insure Plus Enhance card never gets out, never

gets mailed out to the members. Um, that card, you would have to request if you did want it physically. And once you became active- I already did. I already did. ... and you requested... Okay. So that's your medical card. The Insure plan does not cover... preventative visits, which are considered a physical. Anything that, that... like a cancer screening, that's considered preventative services. Um, and then I'm not sure if you stay- What do you have on it? ... within the network? Did... Whenever you called, you said it was for a physical, right? Okay. Hello? Let's, let's take a step back. Yeah, can you hear me? Yes, ma'am. Can you hear me? Yes, ma'am. Take a step back. We are... You're the sixth call, uh, I've made today. I've just spent all morning on the phone. So honestly- Mm-hmm. ... I know I was supposed to speak to Pamela. She seemed really helpful. Unfortunately, she got disconnected. And I'm sure you're great at your job, but I'm already on the brink of losing myself. So I'd need you to listen a little bit more than you talk, because I didn't need to break down to all that. Um, what I did was, I had received a MultiPlan card in the mail, which was sent to me through Oxford. I called MultiPlan to find out if they provided preventative... you know, annual checkups, if that was covered. And they told me yes, right, based on the information I gave them. So I went into a doctor, did my annual checkup through M- MultiPlan, which I just spoke to someone and they confirmed that that was the correct thing, which you just now told me no. So now I'm very confused, because I already thought I had a pile of problems, but you just made me concerned about one more. So regardless- Okay. ... of whether or not it's covered, I guess I'll find out, because it seems based on two individuals, with the exception of yourself, that yes, that was the right thing to do. Um, when I did do my annual checkup, I received a referral. Yeah. The referral was for a physical therapist. Mm-hmm. They told me that the referral they gave me was based off of my coverage from MultiPlan. Mm-hmm. Don't know if they called them, don't know anything, right? So before I called the physical therapist, I wanted to call to find out what percentage of coverage is provided through my insurance. And I then called my company, they- Mm-hmm. ... sent me the number through Benefits and a Card. I then had to call APL. APL said, "There is no insurance coverage for physical therapy or mental health." By the way, my mom died recently, so I'm trying to get mental health as well. They said that it's not covered. So then I said, "Well, how is that the case if MultiPlan gave me these referrals through MultiPlan, if it's not covered?" And then I was like, "You know, the other thing is, is that when I called to schedule my annual checkup, they misunderstood my concern and they sent me, which was according to them in my network, um, a company by the name of Happier Living. Happier Living was some sort of remote version of therapy, right? So she's like, "Oh, you know, sometimes APL has certain coverages, but MultiPlan might have other coverages that are necessarily like, you know, they're filling in the gaps where we are not really providing coverage. So it's entirely likely that they did in fact give you a referral that might be covered through MultiPlan or in-network with MultiPlan." I am so, so confused because it seems that APL covers pretty much nothing. I mean, yes, you went through the spiel of what's it covered, right? Mm-hmm. But basically nothing. It's nothing covered. Right. So I'm- And now I'm confused. ... I'm just trying to tell you... Mm-hmm. I was gonna tell you, so you did, if you took... If you called MultiPlan with the MEC TelRx, was that the card that you used? The carrier is 90degrees, it's not APL. Um, the carrier for your- And how would I know that? So it should say on- How would I know that? That's not even on the card. It doesn't, that's why I'm so aggravated because it's like every freaking thing is a new- Yeah. ... a new, like information. It doesn't say that. So APL i- It says MEC coverage. Mm-hmm. I, I'm not trying to lose my

mind. I'm not trying to yell at you, but I, I mean, I'm telling you, I've been on the phone for four freaking hours and I still don't know what insurance I have. I still don't know what's covered. I still don't know if I'm going to have a bill for doing something as simple as an annual checkup, and I'm losing my freaking mind because you... I mean, what would happen if I actually had something wrong with me, like a, like I, I... Someone stabs me or something like that. Like, I would have to figure out where to go, how to go, where to do, dah, dah, dah. Like, this is crazy. This is absolutely freaking nuts. So I was gonna tell you, if you want, I can pull up your... 'Cause it looks like for your physical you called APL, who was really for your Insure Plus Enhance. They don't cover- No. ... your physical. I didn't, ma'am. I told you, I told you I called the- Mm-hmm. I called the number on MultiPlan. Mm-hmm. I never called APL. I didn't even know I had APL until today. Yeah, 'cause they never- My, my doctor that I went to- Mm-hmm. I went last week. Okay. Yeah, 'cause for your preventative services, it looks like you did do the right thing. You called the MEC TelRx, who the carrier for that... 'Cause for your Insure Plus Enhance, that's APL. For your 90degrees, which is the MEC TelRx, 90degrees is the carrier. So you do have two different carriers for your medical plans. Um, and who you needed to contact was the MEC TelRx. So you, you did go through MultiPlan, which was correct. Where did APL come in hand though? 'Cause they were the ones who transferred your call to me. What, what... At this point, ma'am, you're the sixth person I've called. I don't even know which company you work for at this point. I really don't. Hmm. So what had happened was- Mm-hmm. ... as I mentioned, I used my card. I contacted MultiPlan. MultiPlan told me to go to the doctor to do the annual checkup. Mm-hmm. I did. They did some blood work. Mm-hmm. I told her about some problem I had with my shoulder. She gave- Mm-hmm. ... me a referral and gave me the number to call for my doctor, right? Mm-hmm. To set up an appointment. Mm-hmm. Then I thought, okay, I've never had insurance like this before. This is the first time in my life that I've had insurance that I really just don't even know what the hell they're covering or who the insurance is. Let me- Mm-hmm. ... first find out from the insurance what percentage they cover and let me also- Mm-hmm. ... find out about mental health coverage, right? Mm-hmm. So I called up MultiPlan- Mm-hmm. ... and they told me, "Yes, we do know who's in your network, but we don't know- Yeah. ... who your insurance is. We don't provide that information." So they were like, "You need to call up Benefits and a Card." Yeah. So I called up Benefits and a Card. Benefits and a Card told me, "Oh, it's not on that card. You have APL medical insurance. We can send you a copy." And I said, "Ma'am, why would you have not already sent me my I- M- M- I- ID card already if I have been covered for nearly a year? You haven't sent me any medical coverage information. If something had happened, this is ridiculous." Like, you know, people are supposed to have their ID cards in hand so they know what, what gets covered. So then she said, "That's not a problem. I'm going to send you the APL card." So that's how that all came about. That came out today. Gotcha. Okay. But before today, I was operating with this weird card that has like six cards in the card. Mm-hmm. Yeah, that's your preventative- No, I don't even know what's covered. Okay, so... So I see what you were trying... So you were really just trying to find out if behavioral health was covered with the plan that you have. So who you asking for that- Not behavioral. I'm not... It's behavior issues. What kind of service? Mental health. My mom died. Mental health. Okay, so for mental... For those type of questions, that would be something that you actually had to contact 90 Degrees since that's linked to your MEC telrs. Um, once you contact 90 Degrees, since we can only see so much since we're only the healthcare

administrators, you would have to ask them if mental health is something that they cover. From there, they would give you that answer, then that's when you go and call MultiPlan to find the provider list. So you- But they- So you- But the doctor supposedly- ... need to contact 90 Degrees. The doctor... Supposedly the doctor- Mm-hmm. ... was giving me a referral based on my coverage. Hmm. But you're still saying call 90 Degrees. Yes, 'cause they might- And then the other thing is, is I... If I do use this insurance for physical therapy or mental health, I want to know- How much percentage is covered. ...what percentage is covered. Yes. Right. And they- So you would... How you do that is- They just sent me on a shit spiral of calling five different people and spending half the afternoon doing absolutely nothing work-wise and everything to figure out what kind of medical insurance I have, which it shouldn't be a mystery. 'Cause you're covered, um, as long as you stay within network. So you did the right thing by calling MultiPlan, but you would have to contact 90 Degrees to see if that service is covered since it's... if it's considered a preventative service or not. And you are using the correct card if it says 90 Degrees MEC telrs, then- Okay. So when I look at the medical... Mm-hmm. All right. Let me pull up your card real quick. I'm gonna... Yeah, I'm gonna tell you right quick. Go ahead and look, okay. If you go to the front of the card in the medical section, it says MultiPlan. So anyone with a brain would think, "What is my medical insurance? It has to be in a section that says medical," right? But when you flip it over and you see who are the providers, at the bottom right corner, it says 90 Degrees. Yes, that's the carrier. So, you know, I think you guys... Right. So the thing is, is that based on the card and how it's, like, set up- It can be confusing. ... it's really my position looking to have medical coverage. You're thinking you're gonna call the medical part of the ca- card, which is already super teeny tiny small to begin with. So all this additional stuff in the back, I never even thought to check because why would I? Mm-hmm. It says... It just says providers. Yeah, and I was actually gonna tell you if- I'm... I'm so damn lost. I'm so sorry for that. I was gonna tell you that if you want, I can also send you the benefit guide 'cause for particular questions like that, is mental health is covered with the MEC telrs. That is questions that you would have to ask the carrier who is 90 Degrees. And since the plan MEC telrs requires you to stay within the network, you would have to contact MultiPlan to find the list of the providers that take that insurance. Once 90 Degrees lets you know- Good. ... "Yes, we do consider that a, um, preventative service," then you got your answer there, that's when you can go and contact MultiPlan and they would guide you where you can go and they would take that insurance. And then with your Insure Plus Enhance, same thing goes with that. Let's say, for example, you wanna know if, hmm, like if abortion, if you go to the emergency room for abortion, it's covered. Us as the healthcare administrators, we can't really tell you that it is or isn't. So that's when you would go and reach out to the carrier, which for your medical plan it would be APL, and then you would ask them, then they would tell you yes or no. From there you- I did. So yeah, but for your- So am I... Am I calling APL or am I calling... Am I... For physical therapy- You're supposed to call- ... and for mental health. And 90 Degrees. Good. 90 Degrees. You would have to call 90 Degrees. Yes. All right. Hold on. Hold on. 90 Degrees and if you want- And the identifying- It's not made... I was gonna tell you- Do I transfer you? ... to not make things confusing I can also transfer you as well just in case and provide that phone number. I have the number. Okay. But if you can transfer me, that'd be great. Okay. Yeah. So first I would ask them, "Hey, is mental health co- considered a preventative service with the type of plan that I have?" And then from there they would give you your answer. Okay? So it's 90

Degrees. Okay. And then I would contact MultiPlan to find the provider list. Okay?..... Thank you. I appreciate it. You're welcome. Mm-hmm. And then, uh- No. Yeah, it does. It's just, it's just the amount of hoops I've jumped through today and I basically got- Yeah. ... no answer. It's just, it's just very- Oh, man. It's just hard thing, you know, 'cause you already have a lot on your plate when, when a parent dies. The last thing you wanna do- I'm so sorry. ... is call these people to figure out if you can get therapy. Yes, ma'am. Um, sorry for your loss, but hopefully this is your last call and they can give you that answer 'cause like I said, who would give you that answer is the carrier who is 90 Degrees. That's who you need to call. And then they will tell you, yes, that is considered or no, that is not considered. Okay? Okay. Thank you. All right. Well, I hope you have a great day and I hope they can, um, definitely help you and you don't have to call anybody else from here. All right. Thank you. Have a good day. I hope you have a great day. Mm-hmm. Thank you. Are you going to transfer you? Yes, ma'am. Give me one second.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker\_1: Hi, Stephanie. This is Kara over at, uh, APL. How are you?

Speaker speaker\_0: Thank you. I'm doing good. How about you?

Speaker speaker\_1: Doing well, thank you. I have a member on the line, um, and she's just a bit confused about what all kinds of coverages that she does have, um, and like, particularly looking at, um, physical therapy, mental health, uh, regular therapy. Um, she said she tried calling MultiPlan and they weren't able to help. So, um, thought I'd get her over with y'all so you can kind of let her know what she's got.

Speaker speaker\_0: Okay. Yeah, that's fine. You can transfer her over.

Speaker speaker\_1: Okay, thank you. Her name is Melissa.

Speaker speaker\_0: Okay, thank you. Have a nice day.

Speaker speaker\_1: All right, thank you. You too. Bye-bye. Hey, good afternoon. Um, do I have Melissa on the line?

Speaker speaker\_2: Is this Pamela?

Speaker speaker\_0: Um, no, ma'am.

Speaker speaker\_2: Hello?

Speaker speaker\_0: I'm Benefits in a Card from... I'm from Benefits in a Card. Um, she said you wanted to go over-

Speaker speaker\_2: Your name is Pamela?

Speaker speaker\_0: No, ma'am. My name's Stephanie.

Speaker speaker\_2: Oh, God.

Speaker speaker\_0: She said that you wanted to go over-

Speaker speaker\_2: Okay. Let me prepare myself.

Speaker speaker\_0: Mm-hmm. She said that you-

Speaker speaker\_2: Yes, I'm super confused.

Speaker speaker\_0: Okay. What staffing agency do you work for?

Speaker speaker\_2: Oxford.

Speaker speaker\_0: Okay. And then what are the last four of your Social?

Speaker speaker\_2: 3780.

Speaker speaker\_0: For security purposes, can you verify your address and date of birth?

Speaker speaker\_2: 330 J Street, Unit 307, San Diego, California. My birthday is May 26, 1981. And you are the sixth or seventh person I've talked to today. I've spent no time working, um, because this is the most confusing medical coverage I think I've ever had. And I'm 43 years old, so that's saying a lot.

Speaker speaker\_0: And then is your phone number still 201-923-0079?

Speaker speaker\_2: Yes.

Speaker speaker\_0: I have melissa\_lastname2002@yahoo.com. Is that up-to-date?

Speaker speaker\_2: Yes.

Speaker speaker\_0: Okay, so it looks like you have the Insure Plus Enhance. That one is your medical plan. That one would cover, like, doctor visits if sick, hospital visits if injured, urgent care, emergency room, and surgeries. You also have dental, short-term disability, your term life plan, vision, and your preventative plan. The preventative plan would cover, like, a physical, some vaccines, some STD and cancer screenings. Um, but it's only for your preventative services, and it does require you to stay with a network to be covered. Um, and then for your Insure Plus Enhance c-

Speaker speaker\_2: Are you ready for my question?

Speaker speaker\_0: I'm sorry?

Speaker speaker\_2: Are you ready for my question? 'Cause my question-

Speaker speaker\_0: Yeah.

Speaker speaker\_2: ... is kind of complicated.

Speaker speaker\_0: Mm-hmm, mm-hmm.

Speaker speaker\_2: All right.

Speaker speaker\_0: Yes.

Speaker speaker\_2: So I've been paying for this insurance for a whole year.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: A whole year, spent thousands of dollars on whatever convoluted system this is. So I never received an APL insurance card. I was never-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: ... even made aware that that was a separate insurance. Um...

Speaker speaker\_0: Okay.

Speaker speaker\_2: I went off of the insurance card that was mailed to me, which is a MultiPlan. With them, I scheduled an annual checkup, which I'm ensured-

Speaker speaker\_0: Yeah, no.

Speaker speaker\_2: ... that that was covered. And I explained to... What do you mean no? It's not covered?

Speaker speaker\_0: So, so that's what I was explaining to you just now. So your Insure Plus Enhance card, that's your medical card. That's the medical card that you would use if you were to get sick, go to the urgent care, emergency room, and surgeries. So your Insure Plus Enhance card never gets out, never gets mailed out to the members. Um, that card, you would have to request if you did want it physically. And once you became active-

Speaker speaker\_2: I already did. I already did.

Speaker speaker\_0: ... and you requested... Okay. So that's your medical card. The Insure plan does not cover... ... preventative visits, which are considered a physical. Anything that, that... like a cancer screening, that's considered preventative services. Um, and then I'm not sure if you stay-

Speaker speaker\_2: What do you have on it?

Speaker speaker\_0: ... within the network? Did... Whenever you called, you said it was for a physical, right? Okay. Hello?

Speaker speaker\_2: Let's, let's take a step back. Yeah, can you hear me?

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_2: Can you hear me?

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_2: Take a step back. We are... You're the sixth call, uh, I've made today. I've just spent all morning on the phone. So honestly-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: ... I know I was supposed to speak to Pamela. She seemed really helpful. Unfortunately, she got disconnected. And I'm sure you're great at your job, but I'm already on the brink of losing myself. So I'd need you to listen a little bit more than you talk, because I didn't need to break down to all that. Um, what I did was, I had received a MultiPlan card in the mail, which was sent to me through Oxford. I called MultiPlan to find out if they provided preventative... you know, annual checkups, if that was covered. And they told me yes, right, based on the information I gave them. So I went into a doctor, did my annual checkup through M- MultiPlan, which I just spoke to someone and they confirmed that that was the correct thing, which you just now told me no. So now I'm very confused, because I already thought I had a pile of problems, but you just made me concerned about one more. So regardless-

Speaker speaker\_0: Okay.

Speaker speaker\_2: ... of whether or not it's covered, I guess I'll find out, because it seems based on two individuals, with the exception of yourself, that yes, that was the right thing to do. Um, when I did do my annual checkup, I received a referral.

Speaker speaker\_0: Yeah.

Speaker speaker\_2: The referral was for a physical therapist.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: They told me that the referral they gave me was based off of my coverage from MultiPlan.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: Don't know if they called them, don't know anything, right? So before I called the physical therapist, I wanted to call to find out what percentage of coverage is provided through my insurance. And I then called my company, they-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: ... sent me the number through Benefits and a Card. I then had to call APL. APL said, "There is no insurance coverage for physical therapy or mental health." By the way, my mom died recently, so I'm trying to get mental health as well. They said that it's not covered. So then I said, "Well, how is that the case if MultiPlan gave me these referrals through MultiPlan, if it's not covered?" And then I was like, "You know, the other thing is, is that when I called to schedule my annual checkup, they misunderstood my concern and they sent me, which was according to them in my network, um, a company by the name of Happier Living. Happier Living was some sort of remote version of therapy, right? So she's like, "Oh, you know, sometimes APL has certain coverages, but MultiPlan might have other coverages that are necessarily like, you know, they're filling in the gaps where we are not really providing coverage. So it's entirely likely that they did in fact give you a referral that might be covered through MultiPlan or in-network with MultiPlan." I am so, so confused because it seems that APL covers pretty much nothing. I mean, yes, you went through the spiel of what's it covered, right?



Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: But basically nothing. It's nothing covered.

Speaker speaker\_0: Right.

Speaker speaker\_2: So I'm-

Speaker speaker\_0: And now I'm confused.

Speaker speaker\_2: ... I'm just trying to tell you... Mm-hmm. I was gonna tell you, so you did, if you took... If you called MultiPlan with the MEC TelRx, was that the card that you used? The carrier is 90degrees, it's not APL. Um, the carrier for your- And how would I know that?

Speaker speaker\_0: So it should say on-

Speaker speaker\_2: How would I know that? That's not even on the card. It doesn't, that's why I'm so aggravated because it's like every freaking thing is a new-

Speaker speaker\_0: Yeah.

Speaker speaker\_2: ... a new, like information. It doesn't say that.

Speaker speaker\_0: So APL i-

Speaker speaker\_2: It says MEC coverage.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: I, I'm not trying to lose my mind. I'm not trying to yell at you, but I, I mean, I'm telling you, I've been on the phone for four freaking hours and I still don't know what insurance I have. I still don't know what's covered. I still don't know if I'm going to have a bill for doing something as simple as an annual checkup, and I'm losing my freaking mind because you... I mean, what would happen if I actually had something wrong with me, like a, like I, I... Someone stabs me or something like that. Like, I would have to figure out where to go, how to go, where to do, dah, dah, dah. Like, this is crazy. This is absolutely freaking nuts.

Speaker speaker\_0: So I was gonna tell you, if you want, I can pull up your... 'Cause it looks like for your physical you called APL, who was really for your Insure Plus Enhance. They don't cover-

Speaker speaker\_2: No.

Speaker speaker\_0: ... your physical.

Speaker speaker\_2: I didn't, ma'am. I told you, I told you I called the-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: I called the number on MultiPlan.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: I never called APL. I didn't even know I had APL until today.

Speaker speaker\_0: Yeah, 'cause they never-

Speaker speaker\_2: My, my doctor that I went to-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: I went last week.

Speaker speaker\_0: Okay. Yeah, 'cause for your preventative services, it looks like you did do the right thing. You called the MEC TelRx, who the carrier for that... 'Cause for your Insure Plus Enhance, that's APL. For your 90degrees, which is the MEC TelRx, 90degrees is the carrier. So you do have two different carriers for your medical plans. Um, and who you needed to contact was the MEC TelRx. So you, you did go through MultiPlan, which was correct. Where did APL come in hand though? 'Cause they were the ones who transferred your call to me.

Speaker speaker\_2: What, what... At this point, ma'am, you're the sixth person I've called. I don't even know which company you work for at this point. I really don't. Hmm. So what had happened was-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: ... as I mentioned, I used my card. I contacted MultiPlan. MultiPlan told me to go to the doctor to do the annual checkup.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: I did. They did some blood work.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: I told her about some problem I had with my shoulder. She gave-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: ... me a referral and gave me the number to call for my doctor, right?

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: To set up an appointment.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: Then I thought, okay, I've never had insurance like this before. This is the first time in my life that I've had insurance that I really just don't even know what the hell they're covering or who the insurance is. Let me-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: ... first find out from the insurance what percentage they cover and let me also-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: ... find out about mental health con- mental health coverage, right?

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: So I called up MultiPlan-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: ... and they told me, "Yes, we do know who's in your network, but we don't know-

Speaker speaker\_0: Yeah.

Speaker speaker\_2: ... who your insurance is. We don't provide that information." So they were like, "You need to call up Benefits and a Card."

Speaker speaker\_0: Yeah.

Speaker speaker\_2: So I called up Benefits and a Card. Benefits and a Card told me, "Oh, it's not on that card. You have APL medical insurance. We can send you a copy." And I said, "Ma'am, why would you have not already sent me my I- M- M- I- ID card already if I have been covered for nearly a year? You haven't sent me any medical coverage information. If something had happened, this is ridiculous." Like, you know, people are supposed to have their ID cards in hand so they know what, what gets covered. So then she said, "That's not a problem. I'm going to send you the APL card." So that's how that all came about. That came out today.

Speaker speaker\_0: Gotcha. Okay.

Speaker speaker\_2: But before today, I was operating with this weird card that has like six cards in the card.

Speaker speaker\_0: Mm-hmm. Yeah, that's your preventative-

Speaker speaker\_2: No, I don't even know what's covered.

Speaker speaker\_0: Okay, so... So I see what you were trying... So you were really just trying to find out if behavioral health was covered with the plan that you have. So who you asking for that-

Speaker speaker\_2: Not behavioral. I'm not... It's behavior issues.

Speaker speaker\_0: What kind of service?

Speaker speaker\_2: Mental health. My mom died.

Speaker speaker\_0: Mental health. Okay, so for mental... For those type of questions, that would be something that you actually had to contact 90 Degrees since that's linked to your MEC telrs. Um, once you contact 90 Degrees, since we can only see so much since we're only the healthcare administrators, you would have to ask them if mental health is something that they cover. From there, they would give you that answer, then that's when you go and call MultiPlan to find the provider list. So you-

Speaker speaker\_2: But they-

Speaker speaker\_0: So you-

Speaker speaker\_2: But the doctor supposedly-

Speaker speaker\_0: ... need to contact 90 Degrees.

Speaker speaker\_2: The doctor... Supposedly the doctor-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: ... was giving me a referral based on my coverage.

Speaker speaker\_0: Hmm.

Speaker speaker\_2: But you're still saying call 90 Degrees.

Speaker speaker\_0: Yes, 'cause they might-

Speaker speaker\_2: And then the other thing is, is I... If I do use this insurance for physical therapy or mental health, I want to know-

Speaker speaker\_0: How much percentage is covered.

Speaker speaker\_2: ...what percentage is covered.

Speaker speaker\_0: Yes.

Speaker speaker\_2: Right. And they-

Speaker speaker\_0: So you would... How you do that is-

Speaker speaker\_2: They just sent me on a shit spiral of calling five different people and spending half the afternoon doing absolutely nothing work-wise and everything to figure out what kind of medical insurance I have, which it shouldn't be a mystery.

Speaker speaker\_0: 'Cause you're covered, um, as long as you stay within network. So you did the right thing by calling MultiPlan, but you would have to contact 90 Degrees to see if that service is covered since it's... if it's considered a preventative service or not. And you are using the correct card if it says 90 Degrees MEC telrs, then-

Speaker speaker\_2: Okay. So when I look at the medical...

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: All right.

Speaker speaker\_0: Let me pull up your card real quick.

Speaker speaker\_2: I'm gonna... Yeah, I'm gonna tell you right quick.

Speaker speaker\_0: Go ahead and look, okay.

Speaker speaker\_2: If you go to the front of the card in the medical section, it says MultiPlan. So anyone with a brain would think, "What is my medical insurance? It has to be in a section that says medical," right? But when you flip it over and you see who are the providers, at the bottom right corner, it says 90 Degrees.

Speaker speaker\_0: Yes, that's the carrier.

Speaker speaker\_2: So, you know, I think you guys... Right. So the thing is, is that based on the card and how it's, like, set up-

Speaker speaker\_0: It can be confusing.

Speaker speaker\_2: ... it's really my position looking to have medical coverage. You're thinking you're gonna call the medical part of the ca- card, which is already super teeny tiny small to begin with. So all this additional stuff in the back, I never even thought to check because why would I?

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: It says... It just says providers.

Speaker speaker\_0: Yeah, and I was actually gonna tell you if-

Speaker speaker\_2: I'm... I'm so damn lost.

Speaker speaker\_0: I'm so sorry for that. I was gonna tell you that if you want, I can also send you the benefit guide 'cause for particular questions like that, is mental health is covered with the MEC telrs. That is questions that you would have to ask the carrier who is 90 Degrees. And since the plan MEC telrs requires you to stay within the network, you would have to contact MultiPlan to find the list of the providers that take that insurance. Once 90 Degrees lets you know-

Speaker speaker\_2: Good.

Speaker speaker\_0: ... "Yes, we do consider that a, um, preventative service," then you got your answer there, that's when you can go and contact MultiPlan and they would guide you where you can go and they would take that insurance. And then with your Insure Plus Enhance, same thing goes with that. Let's say, for example, you wanna know if, hmm, like if abortion, if you go to the emergency room for abortion, it's covered. Us as the healthcare administrators, we can't really tell you that it is or isn't. So that's when you would go and reach out to the carrier, which for your medical plan it would be APL, and then you would ask them, then they would tell you yes or no. From there you-

Speaker speaker\_2: I did.

Speaker speaker\_0: So yeah, but for your-

Speaker speaker\_2: So am I... Am I calling APL or am I calling... Am I... For physical therapy-

Speaker speaker\_0: You're supposed to call-

Speaker speaker\_2: ... and for mental health.

Speaker speaker\_0: And 90 Degrees.

Speaker speaker\_2: Good. 90 Degrees.

Speaker speaker\_0: You would have to call 90 Degrees. Yes.

Speaker speaker\_2: All right. Hold on. Hold on.

Speaker speaker\_0: 90 Degrees and if you want-

Speaker speaker\_2: And the identifying-

Speaker speaker\_0: It's not made... I was gonna tell you-

Speaker speaker\_2: Do I transfer you?

Speaker speaker\_0: ... to not make things confusing I can also transfer you as well just in case and provide that phone number.

Speaker speaker\_2: I have the number.

Speaker speaker\_0: Okay.

Speaker speaker\_2: But if you can transfer me, that'd be great.

Speaker speaker\_0: Okay. Yeah. So first I would ask them, "Hey, is mental health co-considered a preventative service with the type of plan that I have?" And then from there they would give you your answer. Okay? So it's 90 Degrees.

Speaker speaker\_2: Okay.

Speaker speaker\_0: And then I would contact MultiPlan to find the provider list.  
Okay?.....

Speaker speaker\_2: Thank you. I appreciate it.

Speaker speaker\_0: You're welcome. Mm-hmm. And then, uh-

Speaker speaker\_2: No. Yeah, it does. It's just, it's just the amount of hoops I've jumped through today and I basically got-

Speaker speaker\_0: Yeah.

Speaker speaker\_2: ... no answer. It's just, it's just very-

Speaker speaker\_0: Oh, man.

Speaker speaker\_2: It's just hard thing, you know, 'cause you already have a lot on your plate when, when a parent dies. The last thing you wanna do-

Speaker speaker\_0: I'm so sorry.

Speaker speaker\_2: ... is call these people to figure out if you can get therapy.

Speaker speaker\_0: Yes, ma'am. Um, sorry for your loss, but hopefully this is your last call and they can give you that answer 'cause like I said, who would give you that answer is the carrier who is 90 Degrees. That's who you need to call. And then they will tell you, yes, that is considered or no, that is not considered. Okay?

Speaker speaker\_2: Okay. Thank you.

Speaker speaker\_0: All right. Well, I hope you have a great day and I hope they can, um, definitely help you and you don't have to call anybody else from here. All right.

Speaker speaker\_2: Thank you. Have a good day.

Speaker speaker\_0: I hope you have a great day. Mm-hmm.

Speaker speaker\_2: Thank you. Are you going to transfer you?

Speaker speaker\_0: Yes, ma'am. Give me one second.