

## 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. My name is Jane and I am calling from Marshall Chiropractic Life Center about our mutual patient, Sean O'Leary, um, and we keep... He has... The bills are going to American Public Life Insurance Company. Mm-hmm. Um, and they keep sending us a message every time saying, "We are awaiting information to confirm eligibility from Benefits in a Card. Upon receipt of this message, we will continue processing your claim." Um, however, they have not, um, finished processing any claims yet this year. So I'm... Have, have you guys gotten, have... 'Cause normally even, even though it's saying that, we always have to direct you guys to APL. Has anybody spoken to them directly? No. Um, I, I... Yours was the number listed on here, so that was the number I called. So I can get you to them, 'cause the claims is something that they have to reach out to the carrier specifically about. Okay. Um, so can I- 'Cause they keep saying, "We're waiting on you." Yeah, I don't... Yeah. Yeah, in the past, I'm not sure this has happened before. Um, but you, you do have to reach out to the carrier. Like I can let you know if for that specific week if they had active coverage. But if they did, you still would have to contact the carrier regarding that 'cause we're just the administrators. Okay. Um, but I can open the file up real quick. Oh, what staffing agency was the member with? Um, uh, where... You're asking what kind of agency we are? No. Um, does it tell you like what staffing agency the member was in? Affiliated with? If not, I can just look him up- Um... ... with his name. The card says, um, ATC. Okay. Multi-plan preventative services only. Okay. And then what is- And, um. ... his last name? O'Leary. O-L-E-A-R-Y. And it's under Tonya, his wife, but it has medical coverage- Oh, okay. ... for family. Gotcha. Okay, so actually give me her name. her name. It's a part. Her name is Tonya, T-O-N-Y-A, O'Leary. Mm-hmm. Same last name? Uh-huh. What's, uh, the date of birth? For Tonya or Sean? Mm, give me both of them. Okay. Sean's date of birth is July 3rd, 1973. And I'll have to look hers up. Hers is February 8th, 1977. Okay. Let me see. 'Cause when I have... Her first name was T-A-N-Y-A? T-O-N-Y-A. I don't know. You can try it. It'll run through. I mean, Let's start at last year's. Okay. Yes. So you say 08/03/77. Yes. So- So I don't have a number with her first name in our system with this first name Tonya and then I'm entering her date of birth. 1977 of the 8th and February. Let's see if we have something. Nope. As long as when I put in her date of birth alone and her last name, nothing is showing up with that Tonya S-... um, information. Only do Sean. You only show Sean? Um, I haven't pulled him up yet either. I'm gonna- Hmm. ... verify real quick. That was July 3rd, 1973. For his birthdate? Um... Shh. I have to go back to him. Um, yes, July 3rd, 1973. Yeah, I'm not seeing them in our system. I'm not sure if that's why you guys are getting that, those claims back. Hmm. Okay. I don't know how we got... Okay. Let me try one more time, but I've tried a few times and I still don't get anything. That's Tanya O'Leary, 1977-08-02. Here's a... On the back of the card, it shows your guy's address. And it says, "Call 90 Degree

Benefits for coverage." Hello? Yes. Um, I was saying- Oh. So, she is the policy holder, right? 'Cause I do have to put the policyholder's information. She is the policyholder, yes. Okay. Oh, no. Yeah, she's not appearing in our system. I have no Tanya with that last name. Okay. Hmm. I have a- It's weird 'cause I have her card. ... Trevor, a Paul, Hailey, Williams, and there's not a lotta clients with that last name either. No. Definitely not. Yeah, no, there's only two pages and in both pages, I'm not seeing her name nowhere. Um, I have a T8 ... Delemma, Greg, Laura, Ronald, Brittney, Jennifer, Marvin, Daniel, John, Ryan, Jo- Joshua, William, Hailey, Paul, Trevor, Jennifer, Brad, Noah, Christopher, Megan, Brian, Roosevelt, Crister, Thomas, Jennifer, Saundra, Ashley, Edwin, Andrew. Those are the only names though. Not a Tanya. Okay. Okay. Mm. Ooph. Let me see if somebody else can find it, but I... It's the same system, so I don't think they're gonna appear. And that was February- Okay. ... the 8th of 1977, correct? Yes. Yeah, and I don't even have 1970... I don't even have that year of birth under, um, none of our members. Not a single one with 1977. Huh. Well- Anyone can- I appreciate you lookin'. Okay. So, I found it. It looks like there was an apostrophe after the O. That's why they weren't showing up. Oh, okay. It doesn't have that on her card. I'm sorry. It's okay. All right. And then, are you guys in Michigan? Yes. All right. Yes. I found it. Okay. When was- Yay. ... the service for... Yeah. When was the service for? Um, he has been seen, let me look here, um, on 1/22/25. That was the first one this year. Oh, okay. So for that- And then he had- For January- Mm-hmm. ... 22nd of this year, um, the member didn't have active coverage for that week. So, within the route- Okay. Okay. And then was the second one. Have they had active coverage since then? Uh, yes. The week after, starting the 27th, they had active coverage since. But it looks like that, for that week, he wasn't active. Okay. What about February 18th? He had active coverage for that. What was the visit for? Um, chiropractic services, spinal adjustment. Okay. Um- Yeah, that's something they would h- um, I would have to connect you to APL regarding. For that, they did have active coverage. Let me see what plans he ha- VIP Prime. Yeah, so for that they do have to speak to the carrier regarding about... But that date, of the 18th of this year, he d- he was covered. Okay. And then is there a third date? Yes. There is. Um, it, uh, March 19th. Yes. For that he was covered as well. Um, so I do have to direct you to APL regarding the February and March 18th. But for the 1st, the January appointment, he wasn't covered. Okay. He wasn't active for that week. But I'm gonna go ahead and... Did you want me to provide the contact number of APL just in case you were to disconnect for some reason? Yes, please. All right. So that's gonna be 800-256-8606. Okay. Okay. 86-06. Oh, okay. All right, and then I'mma go ahead and transfer that call. Okay. Thank you.

## 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. My name is Jane and I am calling from Marshall Chiropractic Life Center about our mutual patient, Sean O'Leary, um, and we keep... He has... The bills are going to American Public Life Insurance Company.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Um, and they keep sending us a message every time saying, "We are awaiting information to confirm eligibility from Benefits in a Card. Upon receipt of this message, we will continue processing your claim." Um, however, they have not, um, finished processing any claims yet this year. So I'm...

Speaker speaker\_0: Have, have you guys gotten, have... 'Cause normally even, even though it's saying that, we always have to direct you guys to APL. Has anybody spoken to them directly?

Speaker speaker\_1: No. Um, I, I... Yours was the number listed on here, so that was the number I called.

Speaker speaker\_0: So I can get you to them, 'cause the claims is something that they have to reach out to the carrier specifically about.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, so can I-

Speaker speaker\_1: 'Cause they keep saying, "We're waiting on you."

Speaker speaker\_0: Yeah, I don't...

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Yeah, in the past, I'm not sure this has happened before. Um, but you, you do have to reach out to the carrier. Like I can let you know if for that specific week if they had active coverage. But if they did, you still would have to contact the carrier regarding that 'cause we're just the administrators.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, but I can open the file up real quick. Oh, what staffing agency was the member with?

Speaker speaker\_1: Um, uh, where... You're asking what kind of agency we are?

Speaker speaker\_0: No. Um, does it tell you like what staffing agency the member was in? Affiliated with? If not, I can just look him up-

Speaker speaker\_1: Um...

Speaker speaker\_0: ... with his name.

Speaker speaker\_1: The card says, um, ATC.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Multi-plan preventative services only.

Speaker speaker\_0: Okay. And then what is-

Speaker speaker\_1: And, um.

Speaker speaker\_0: ... his last name?

Speaker speaker\_1: O'Leary. O-L-E-A-R-Y. And it's under Tonya, his wife, but it has medical coverage-

Speaker speaker\_0: Oh, okay.

Speaker speaker\_1: ... for family.

Speaker speaker\_0: Gotcha. Okay, so actually give me her name. her name.

Speaker speaker\_1: It's a part. Her name is Tonya, T-O-N-Y-A, O'Leary.

Speaker speaker\_0: Mm-hmm. Same last name?

Speaker speaker\_1: Uh-huh.

Speaker speaker\_0: What's, uh, the date of birth?

Speaker speaker\_1: For Tonya or Sean?

Speaker speaker\_0: Mm, give me both of them.

Speaker speaker\_1: Okay. Sean's date of birth is July 3rd, 1973. And I'll have to look hers up. Hers is February 8th, 1977.

Speaker speaker\_0: Okay. Let me see. 'Cause when I have... Her first name was T-A-N-Y-A?

Speaker speaker\_1: T-O-N-Y-A.

Speaker speaker\_2: I don't know. You can try it. It'll run through. I mean,

Speaker speaker\_3: Let's start at last year's.

Speaker speaker\_0: Okay.

Speaker speaker\_2: Yes.

Speaker speaker\_0: So you say 08/03/77.

Speaker speaker\_1: Yes. So-

Speaker speaker\_0: So I don't have a number with her first name in our system with this first name Tonya and then I'm entering her date of birth. 1977 of the 8th and February. Let's see if we have something. Nope. As long as when I put in her date of birth alone and her last name, nothing is showing up with that Tonya S... um, information. Only do Sean.

Speaker speaker\_1: You only show Sean?

Speaker speaker\_0: Um, I haven't pulled him up yet either. I'm gonna-

Speaker speaker\_1: Hmm.

Speaker speaker\_0: ... verify real quick. That was July 3rd, 1973.

Speaker speaker\_1: For his birthdate?

Speaker speaker\_0: Um... Shh.

Speaker speaker\_1: I have to go back to him. Um, yes, July 3rd, 1973.

Speaker speaker\_0: Yeah, I'm not seeing them in our system. I'm not sure if that's why you guys are getting that, those claims back.

Speaker speaker\_1: Hmm. Okay. I don't know how we got... Okay.

Speaker speaker\_0: Let me try one more time, but I've tried a few times and I still don't get anything. That's Tanya O'Leary, 1977-08-02.

Speaker speaker\_1: Here's a... On the back of the card, it shows your guy's address. And it says, "Call 90 Degree Benefits for coverage." Hello?

Speaker speaker\_0: Yes. Um, I was saying-

Speaker speaker\_1: Oh.

Speaker speaker\_0: So, she is the policy holder, right? 'Cause I do have to put the policyholder's information.

Speaker speaker\_1: She is the policyholder, yes.

Speaker speaker\_0: Okay. Oh, no. Yeah, she's not appearing in our system. I have no Tanya with that last name.

Speaker speaker\_1: Okay. Hmm.

Speaker speaker\_0: I have a-

Speaker speaker\_1: It's weird 'cause I have her card.

Speaker speaker\_0: ... Trevor, a Paul, Hailey, Williams, and there's not a lotta clients with that last name either.

Speaker speaker\_1: No. Definitely not.

Speaker speaker\_0: Yeah, no, there's only two pages and in both pages, I'm not seeing her name nowhere. Um, I have a T8 ... Delemma, Greg, Laura, Ronald, Brittney, Jennifer, Marvin, Daniel, John, Ryan, Jo- Joshua, William, Hailey, Paul, Trevor, Jennifer, Brad, Noah, Christopher, Megan, Brian, Roosevelt, Crister, Thomas, Jennifer, Sandra, Ashley, Edwin, Andrew. Those are the only names though. Not a Tanya.

Speaker speaker\_1: Okay. Okay.

Speaker speaker\_0: Mm. Ooph. Let me see if somebody else can find it, but I... It's the same system, so I don't think they're gonna appear. And that was February-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... the 8th of 1977, correct?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Yeah, and I don't even have 1970... I don't even have that year of birth under, um, none of our members. Not a single one with 1977.

Speaker speaker\_1: Huh. Well-

Speaker speaker\_0: Anyone can-

Speaker speaker\_1: I appreciate you lookin'.

Speaker speaker\_0: Okay. So, I found it. It looks like there was an apostrophe after the O. That's why they weren't showing up.

Speaker speaker\_1: Oh, okay. It doesn't have that on her card. I'm sorry.

Speaker speaker\_0: It's okay. All right. And then, are you guys in Michigan?

Speaker speaker\_1: Yes.

Speaker speaker\_0: All right. Yes. I found it. Okay. When was-

Speaker speaker\_1: Yay.

Speaker speaker\_0: ... the service for... Yeah. When was the service for?

Speaker speaker\_1: Um, he has been seen, let me look here, um, on 1/22/25. That was the first one this year.

Speaker speaker\_0: Oh, okay. So for that-

Speaker speaker\_1: And then he had-

Speaker speaker\_0: For January-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... 22nd of this year, um, the member didn't have active coverage for that week. So, within the route-

Speaker speaker\_1: Okay. Okay.

Speaker speaker\_0: And then was the second one.

Speaker speaker\_1: Have they had active coverage since then?

Speaker speaker\_0: Uh, yes. The week after, starting the 27th, they had active coverage since. But it looks like that, for that week, he wasn't active.

Speaker speaker\_1: Okay. What about February 18th?

Speaker speaker\_0: He had active coverage for that. What was the visit for?

Speaker speaker\_1: Um, chiropractic services, spinal adjustment.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Um-

Speaker speaker\_0: Yeah, that's something they would h- um, I would have to connect you to APL regarding. For that, they did have active coverage. Let me see what plans he ha- VIP Prime. Yeah, so for that they do have to speak to the carrier regarding about... But that date, of the 18th of this year, he d- he was covered.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And then is there a third date?

Speaker speaker\_1: Yes. There is. Um, it, uh, March 19th.

Speaker speaker\_0: Yes. For that he was covered as well. Um, so I do have to direct you to APL regarding the February and March 18th. But for the 1st, the January appointment, he wasn't covered.

Speaker speaker\_1: Okay.

Speaker speaker\_0: He wasn't active for that week. But I'm gonna go ahead and... Did you want me to provide the contact number of APL just in case you were to disconnect for some reason?

Speaker speaker\_1: Yes, please.

Speaker speaker\_0: All right. So that's gonna be 800-256-8606.

Speaker speaker\_1: Okay. Okay.

Speaker speaker\_0: 86-06.

Speaker speaker\_1: Oh, okay.

Speaker speaker\_0: All right, and then I'mma go ahead and transfer that call.

Speaker speaker\_1: Okay. Thank you.