Transcript: Estefania Acevedo-5501572116692992-4543998319968256

Full Transcript

Thank you for calling Benefits in a Card. My name's Stephanie. How can I assist you? I need to find out if I should be going to the hospital or doctor to get medication, 'cause I'd like to talk about my symptoms with somebody. Okay. So we're the hou- That this is about, right? No. We're the healthcare administrators for the staffing agency, so we're the ones that enroll you into the benefits. But, um, if you wanna make, like, an appointment, you would have to contact the MultiPlan Network. Um, let me look in your file though. Which staffing agency do you work for? Oh, I have that info, so that's... I have to call 90degrees. Correct. Find out what I qualify for. Um... Um, so you wou- To find, like, the list of providers, you actually contact the MultiPlan Network. That's, like, to find the list of the providers that take that insurance 'cause with the one that you have- I know, but like... Yeah. Go ahead. With the one that you have, is you said 90degrees, you either have the MEC Enhance or the MEC Tele-RS. And those do require you to stay within the network. Yeah. I know, I know. That's why I was trying to see if I can get an urgent care that would be in my network. Okay. So yeah you would have to contact- If this one covers... Oh, okay. I'm really sorry. Um, so if you have questions regarding if a service is covered, you do have to contact the carrier, which is 90degrees. And then, um, they would let you know if it's covered or not. And then to find the providers, you would contact that MultiPlan Network. So yeah, I would first contact the carrier. And then call who? MultiPlan. MultiPlan? Mm-hmm. Yes, ma'am. Oh, that is not who I called. Okay, thank you. You're welcome. All right, I appreciate- I was gonna... Um, do you know by any chance if you have the Enhance or the Tele-RS? Because the Enhance is the one that covers both your preventative services, as well as your hospital in the middie. And then the m- the Tele-RS is the one that only covers your preventative services. I have MEC. Uh, does it en- MEC coverage. Okay. Um, can I help you- No payments, no deductible, no out of pocket. Let me see. Um, what staffing agency do you work for, just so that I'm sure? Oxford. Oxford. And then what are the last four of that social? Of my social? Yes, the last- 9466. 9466. And then your first and last name, is it Reina? Reina Arnold. For security purposes, could you please verify your address and date of birth? 1515 Linda Mar Boulevard, Pacific California, 83069. Okay, thank you. And then 650-315-7498 is your phone number? Correct. Okay, thank you. So you have the Insure Plus Enhance and the MEC Tele-RS. Your Insure Plus Enhance plan is the one that actually covers doctor visits at sick, hospital visits at injured, urgent care, emergency room and even some surgeries. And then the MEC Tele-RS is the one for your preventative, which that one's the one that covers, like, one physical visit, some vaccinations, an STD and cancer screening. But it doesn't cover doctor visits at sick, hospital visits of injured, urgent care, emergency room, nor surgeries. So you would actually contact, um, ni- APL, not 90degrees, 'cause 90degrees is for your preventatives and that one doesn't cover, like, doctor visits if you're sick. So you actually have- Who, who's APL? Oh, yeah. APL is... APL's the carrier of your Insure

Plus Enhance, which is your medical plan. Um, normally that one, they don't send you the card. You actually have to request it. Oh. So if you want, I can go ahead and send you that card, 'cause they're gonna ask for it. Can you please? Mm-hmm. Yeah. 'Cause obviously I can't use it if I don't have the information. Yeah. Um- And then with the plan that you have, it doesn't require you to stay within network. So you don't have to only use their clinics with the Insure Plus Enhance. As long as they take that insurance, you, you can get this, um, you can get covered. But let me go ahead and send you that information so that you can go ahead and have it. And then did you wanna go ahead and request a physical card? Yes, please. And is that a good address, the 1515? Yes, please. Yes. Okay. Um, I'll be right back. I'm putting you in a brief hold while I send you that information and request your card. Okay. Okay. Did you want me to send you all of your cards or just the one that you need? Can you send me all of them? 'Cause obviously I don't know what I need. Oh, yeah. I only have one card that has, like, all this information on it. But apparently- Yeah. So- ... it doesn't have what I need. So-Yeah. So it sounds like you have the MEC Tele-RS, which is the one that would cover, like, a physical, some vaccines, an STD and cancer screening. So in other words, you have the one that would cover your preventative services, such as, like, your checkups and annuals. Um, but you actually need the Insure Plus Enhance because with the card you currently have, if you go to the doctor with that one, they're gonna tell you that you don't have coverage. When you do. It's for the hospital and the Miti. Um, so I'm gonna go ahead and just go ahead and send you all of that. I'm gonna put you in a brief hold. I just wanted to ask real quick. I appreciate it. Thank you. Okay. Thank you for your hold. I went ahead and requested... I'm sorry. I went ahead and requested your medical card, and I went ahead and emailed those cards to you. Do you mind double-checking, just in case that you didn't receive them, just so that I'm aware? It should come from an email- Yes. ... that says info@benefitsandidcard.com. Yeah. Info/idcard.com. Yes. So, the first card, the one that is... says APL, that's the card that you're actually gonna use, 'cause that's the one for your Ensure Plus Enhanced. That actually covers doctor visits, the sick, urgent care, emergency room and surgeries. And then the one right beside it, I believe it has your RCA, is the one for 90 degrees that you actually have. And then the one beside it's for dental, and then the last one is for vision. Okay. So you can-So the first one is APL, which is the one I would need for, um... Yeah, if you're sick. ... my urgent care, urgent care visits. Correct. Mm-hmm. All right. Thank you. Mm-hmm. And if you're ever curious if a certain service is covered or how much is covered or anything like that, um, who you actually need to contact is the carrier, 'cause they'll actually let you know if that would be covered or not. I will. Thank you. Okay. You're welcome. And then you should be getting your-Well, thank you. ... your medical card within- Go ahead. ... like, seven to 10 business days, not including holidays nor weekends. I appreciate it. Thank you. You're welcome. Have a nice day. You as well. Mm-hmm. Bye. Bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. My name's Stephanie. How can I assist you?

Speaker speaker_1: I need to find out if I should be going to the hospital or doctor to get medication, 'cause I'd like to talk about my symptoms with somebody.

Speaker speaker_0: Okay. So we're the hou-

Speaker speaker_1: That this is about, right?

Speaker speaker_0: No. We're the healthcare administrators for the staffing agency, so we're the ones that enroll you into the benefits. But, um, if you wanna make, like, an appointment, you would have to contact the MultiPlan Network. Um, let me look in your file though. Which staffing agency do you work for?

Speaker speaker_1: Oh, I have that info, so that's... I have to call 90degrees.

Speaker speaker_0: Correct.

Speaker speaker_1: Find out what I qualify for.

Speaker speaker_0: Um... Um, so you wou- To find, like, the list of providers, you actually contact the MultiPlan Network. That's, like, to find the list of the providers that take that insurance 'cause with the one that you have-

Speaker speaker_1: I know, but like... Yeah. Go ahead.

Speaker speaker_0: With the one that you have, is you said 90degrees, you either have the MEC Enhance or the MEC Tele-RS. And those do require you to stay within the network.

Speaker speaker_1: Yeah. I know, I know. That's why I was trying to see if I can get an urgent care that would be in my network.

Speaker speaker_0: Okay. So yeah you would have to contact-

Speaker speaker_1: If this one covers...

Speaker speaker_0: Oh, okay.

Speaker speaker_1: I'm really sorry.

Speaker speaker_0: Um, so if you have questions regarding if a service is covered, you do have to contact the carrier, which is 90degrees. And then, um, they would let you know if it's covered or not. And then to find the providers, you would contact that MultiPlan Network. So yeah, I would first contact the carrier.

Speaker speaker_1: And then call who?

Speaker speaker_0: MultiPlan.

Speaker speaker_1: MultiPlan?

Speaker speaker_0: Mm-hmm. Yes, ma'am.

Speaker speaker_1: Oh, that is not who I called. Okay, thank you.

Speaker speaker_0: You're welcome.

Speaker speaker_1: All right, I appreciate-

Speaker speaker_0: I was gonna... Um, do you know by any chance if you have the Enhance or the Tele-RS? Because the Enhance is the one that covers both your preventative services, as well as your hospital in the middie. And then the m- the Tele-RS is the one that only covers your preventative services.

Speaker speaker_1: I have MEC.

Speaker speaker_0: Uh, does it en-

Speaker speaker_1: MEC coverage.

Speaker speaker_0: Okay. Um, can I help you-

Speaker speaker_1: No payments, no deductible, no out of pocket.

Speaker speaker_0: Let me see. Um, what staffing agency do you work for, just so that I'm sure?

Speaker speaker_1: Oxford.

Speaker speaker_0: Oxford. And then what are the last four of that social?

Speaker speaker_1: Of my social?

Speaker speaker_0: Yes, the last-

Speaker speaker_1: 9466.

Speaker speaker_0: 9466. And then your first and last name, is it Reina?

Speaker speaker_1: Reina Arnold.

Speaker speaker_0: For security purposes, could you please verify your address and date of birth?

Speaker speaker_1: 1515 Linda Mar Boulevard, Pacific California, 83069.

Speaker speaker_0: Okay, thank you. And then 650-315-7498 is your phone number?

Speaker speaker 1: Correct.

Speaker speaker_0: Okay, thank you. So you have the Insure Plus Enhance and the MEC Tele-RS. Your Insure Plus Enhance plan is the one that actually covers doctor visits at sick, hospital visits at injured, urgent care, emergency room and even some surgeries. And then the MEC Tele-RS is the one for your preventative, which that one's the one that covers, like, one physical visit, some vaccinations, an STD and cancer screening. But it doesn't cover doctor visits at sick, hospital visits of injured, urgent care, emergency room, nor surgeries. So you would actually contact, um, ni- APL, not 90degrees, 'cause 90degrees is for your preventatives and that one doesn't cover, like, doctor visits if you're sick. So you actually have-

Speaker speaker_1: Who, who's APL? Oh, yeah.

Speaker speaker_0: APL is... APL's the carrier of your Insure Plus Enhance, which is your medical plan. Um, normally that one, they don't send you the card. You actually have to request it.

Speaker speaker_1: Oh.

Speaker speaker_0: So if you want, I can go ahead and send you that card, 'cause they're gonna ask for it.

Speaker speaker_1: Can you please?

Speaker speaker 0: Mm-hmm. Yeah.

Speaker speaker_1: 'Cause obviously I can't use it if I don't have the information.

Speaker speaker_0: Yeah.

Speaker speaker_1: Um-

Speaker speaker_0: And then with the plan that you have, it doesn't require you to stay within network. So you don't have to only use their clinics with the Insure Plus Enhance. As long as they take that insurance, you, you can get this, um, you can get covered. But let me go ahead and send you that information so that you can go ahead and have it. And then did you wanna go ahead and request a physical card?

Speaker speaker_1: Yes, please.

Speaker speaker_0: And is that a good address, the 1515?

Speaker speaker_1: Yes, please. Yes.

Speaker speaker_0: Okay. Um, I'll be right back. I'm putting you in a brief hold while I send you that information and request your card.

Speaker speaker_1: Okay. Okay.

Speaker speaker_0: Did you want me to send you all of your cards or just the one that you need?

Speaker speaker_1: Can you send me all of them? 'Cause obviously I don't know what I need.

Speaker speaker_0: Oh, yeah.

Speaker speaker_1: I only have one card that has, like, all this information on it. But apparently-

Speaker speaker_0: Yeah. So-

Speaker speaker_1: ... it doesn't have what I need. So-

Speaker speaker_0: Yeah. So it sounds like you have the MEC Tele-RS, which is the one that would cover, like, a physical, some vaccines, an STD and cancer screening. So in other words, you have the one that would cover your preventative services, such as, like, your checkups and annuals. Um, but you actually need the Insure Plus Enhance because with the

card you currently have, if you go to the doctor with that one, they're gonna tell you that you don't have coverage. When you do. It's for the hospital and the Miti. Um, so I'm gonna go ahead and just go ahead and send you all of that. I'm gonna put you in a brief hold. I just wanted to ask real quick.

Speaker speaker_2: I appreciate it. Thank you.

Speaker speaker_0: Okay. Thank you for your hold. I went ahead and requested... I'm sorry. I went ahead and requested your medical card, and I went ahead and emailed those cards to you. Do you mind double-checking, just in case that you didn't receive them, just so that I'm aware? It should come from an email-

Speaker speaker_3: Yes.

Speaker speaker_0: ... that says info@benefitsandidcard.com.

Speaker speaker_3: Yeah. Info/idcard.com. Yes.

Speaker speaker_0: So, the first card, the one that is... says APL, that's the card that you're actually gonna use, 'cause that's the one for your Ensure Plus Enhanced. That actually covers doctor visits, the sick, urgent care, emergency room and surgeries. And then the one right beside it, I believe it has your RCA, is the one for 90 degrees that you actually have. And then the one beside it's for dental, and then the last one is for vision.

Speaker speaker_3: Okay.

Speaker speaker_0: So you can-

Speaker speaker_3: So the first one is APL, which is the one I would need for, um...

Speaker speaker_0: Yeah, if you're sick.

Speaker speaker_3: ... my urgent care, urgent care visits.

Speaker speaker_0: Correct. Mm-hmm.

Speaker speaker_3: All right. Thank you.

Speaker speaker_0: Mm-hmm. And if you're ever curious if a certain service is covered or how much is covered or anything like that, um, who you actually need to contact is the carrier, 'cause they'll actually let you know if that would be covered or not.

Speaker speaker_3: I will. Thank you.

Speaker speaker_0: Okay. You're welcome. And then you should be getting your-

Speaker speaker_3: Well, thank you.

Speaker speaker_0: ... your medical card within-

Speaker speaker_3: Go ahead.

Speaker speaker_0: ... like, seven to 10 business days, not including holidays nor weekends.

Speaker speaker_3: I appreciate it. Thank you.

Speaker speaker_0: You're welcome. Have a nice day.

Speaker speaker_3: You as well. Mm-hmm. Bye.

Speaker speaker_0: Bye.