

## **Transcript: Estefania**

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### **Full Transcript**

Thank you for calling Benefits and Accord. My name is Stephanie. How can I assist you? Um, yes, my name is Garrett Foster, and sometimes last week my doctor should have sent in, uh, stuff for prior authorization, and I was just calling to check in on that. Um, your doctor sent what? I'm sorry. Uh, the prior authorization for my medication. Okay. So that is something that you would have to speak to the carrier regarding to, or just the administrators. Um, so let me get in your file to see what plan you have, to know exactly where to connect you two. Um, what's your staffing- Well, also I do have a problem with Benefits and Accord, the virtual care thing. Okay, yeah. That is, uh, on your part. At that part, I need canceled entirely, because those people refuse to help me. Okay. Let me get- So I need that completely stopped today. Let me get in your, let me get in your file first, so that I can actually get to your plan, 'cause I don't, like, I don't have nothing pulled up whatsoever. Um, what's your staffing agency and the last four of your social? Surge, Efferville. Mm-hmm. And 7333. Okay. Thank you. And then your first and last name, please. Garrett Foster. For security purposes, can you verify your address and date of birth? Uh, house, uh, 5322 Houseerville Road, Efferville, Alabama, 35951 and February 14th, 1995. Okay. 256-470-1995. I'm sorry, that's not your date of birth. I have 256-470-0531, and then it has Garrett Foster 2021 at gmail.com. Is that up to date? Yes. Okay. So you actually have the NEC TeleRF and then the VIP. Um, that's something that's actually included into those plans. Um, you don't pay extra for the virtual urgent care. I see out of my check every week it specifically says the virtual care is, like, 30 something dollars. So you don't have a plan- I need that stopped. ... that's 30. You don't have a plan that's 30... Your dental is 417, vision is 116. Ma'am. VIP package- I see it out of every check. I know the dental, I know the rest of it, but it literally says for that online service, those people refuse to help me. Mm-hmm. After a few months of my blood pressure medicine, I have hit my limit. Not only that, like, my insurance doesn't pay for the in-person and they keep telling me to go see someone in person. Well, the re- I need to know the status of my prior authorization, 'cause that's gonna decide whether or not I have any of this insurance now. Okay. Um, so I was just trying to let you know the plans that I'm seeing, 'cause that virtual urgent care... Is it the virtual urgent care that you're talking about? Yes, those people refuse to help me. Yes. Those are, um- I need to know about my prior authorization. If I do not have that- Those are, um- ... then I need this entire thing canceled, if I don't... If y'all didn't approve that, then we have a problem 'cause y'all won't, y'all won't cover anything. You will not help me, and I, I don't understand 'cause I've even asked and upgraded to the best apparently. This is the best. When I ask for it. So I need to know about that and then we can move forward. Okay. Give me one second. Okay. So I am seeing, um, a, a note left yesterday, um, and they actually wanted to ask how did you reach out for that medication to be covered? Um, was it through Pharmaville, Elecsar or your FreeRx? Because you have the NEC Tele- I, I asked my doctor. My doctor did it. I had

no idea even after I've asked my insurance to cover it, y'all didn't say anything about a prior authorization when I tried, struggled trying to pay for it for hundreds of dollars every month. Mm-hmm. A pharmacist finally brought it up, that it's, I need a prior authorization first. And no one had ever said that, and then when I went to my doctor they was like, "Yeah, sure," 'cause they had no idea and they sent in the paperwork. That's, they asked for my insurance stuff and they didn't- Yes. Um, and the thing is, you- It's real quick, quick as can be. You have two, you have two different medical plans. Both of them have prescription benefits, but I would need to know if it was through, which carrier? Was it Pharmaville, Elecsar or FreeRx? Like, I know your doctor did it. See, even when I call my insurance, I can't even get them, get them to send me a physical copy. When I talk to the insurance lady, they made me wait 'til August open enrollment even though I was already off from the plan- Mm-hmm. ... from working, and I, I've just told the lady, "I want the best you have." And I now think that was a gigantic mistake, because it's a mess. Mm-hmm. They, it seems like I have a different company for each thing. I..... just trying to keep up with it. You, I, I, it doesn't work for me going to see a doctor. The best I could get is I got refills from that virtual care and... But now they've refused to do it. I've done it. I've hit my limit, even though they get paid and whatever. But I can't even use that anymore. So if I can't get this, I don't understand what you're asking. My doctor sent it in. Nothing- I don't know which insurance this was supposed to be handled by y'all. It's 'cause you have three- I don't know which one. I don't. So, look- Because I don't even know my insurance. As far as I'm aware, I have American Public Life. That's it. For your VIP Class, it's 'cause the thing is, for, you do have different carriers. So for dental, your VIP Classic plan, it's American Public Life. For vision, it's MetLife, and for your preventative plan, which is the MEC TeleRS, it's 90 Degrees. Um, when it comes to your medical plan, the VIP Classic is the one that actually covers like a flat fee towards your doctor visits, urgent care and stuff like that. You have prescription benefits through Pharmaville. And for your preventative plan it's through the carrier, it's 90 Degrees, it's only that preventative services. Well- And it's through Med Impact. I've never... I've only ever got a Benefits in a Card card and a digital version of American Public Life card. I'm apparently paying- Yes, correct. ... for things that they have refused to send out to me and this is a problem because- And then, um- ... none of these, none of these companies are helping me, but they seem to be taking my money. And it's crazy. And then, I would say- 'Cause when I've tried to use my insurance, it's made my medication hundreds dollars more. I don't understand. So, I, I need this handled and like, I, I, I don't know why I'm paying for all this extra. 'Cause I know I went like, in the end, this is like over \$200 being taken out of every week's check. I used to make a lot more and it's, it's a big difference. And this is a problem if y'all, if nothing can be done and you're asking me which one it's through and it, I should have one insurance, ma'am. I never asked for multiple- I think, I, it's 'cause- I need that figured out. I know you're, what you're asking. Don't get it. This, I need that medication cleared. If it cannot be, then I'm, I'm gonna cancel everything. Okay. Th- the reason why I'm asking these questions is 'cause, like I said, you do have different prescription benefits for your VIP Class. Okay. Well, what, how do we solve it? You're, you're explaining it. I get it. How do we solve it? So what, what, what do I do? There's multiple ones. Okay. Try both, ma'am. Okay, so- I don't know what to tell you- And also- ... because my doctor sent it in. I only have one insurance card- I understand that, but through- ... and y'all have the wrong number. Where did they send it in? That's the question that I'm asking you, is that you have- I don't know. To you. So I wouldn't be able to- To the Benefits in a Card. Yeah.

Well, it's with the administrators. I, I gave it to you. Well, who takes care of like, the pharm, like the prescriptions and all of that? I will have to connect you to the actual pharmacy carrier. That's why it's important that you know- Okay. ... which one they sent it to. I, I n- I just need this PA figured out like soon, 'cause I'm, I have to go to work every day, and if I can't get this, then I'm, I need to cancel. I don't want another dollar taken. This is ridiculous. And then like I, I was gonna mention to you earlier, since you have the VIP Classic and the Stay Healthy, the Virtual Urgent Care is a added service. Um. Yeah. That's why I'm not seeing that. Why won't they help me either? I want that addressed. I'm not seeing that. Like they refuse. They're saying I hit my limit, when all they would give me, uh, for my HPV or H, herpes medicine is a week's worth. And, you know, that's my business how long it lasts if I'm struggling with it. Mm-hmm. And my blood pressure medicine is every week. Only been dealing with them for like three months and now I hit a limit. But they, when I asked them to do more than a week's worth, which seems reasonable, I'm asking for both. They have been so disrespectful. Mm-hmm. And they refuse to do any type of care. All they've a- said they can do is see a picture of my bottles and they can refill them. That's not being a doctor. Okay. Okay. Um, give me one second. I'm gonna put you in a brief hold, um, 'cause the person that's reached for his- I need this PA solved now first. Okay. Because if it can't be solved, then we're just gonna go ahead and cancel everything, ma'am. Okay. G- Give me one second. I'm gonna put you in a brief hold. Okay.

## Conversation Format

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

Speaker speaker\_1: Um, yes, my name is Garrett Foster, and sometimes last week my doctor should have sent in, uh, stuff for prior authorization, and I was just calling to check in on that.

Speaker speaker\_0: Um, your doctor sent what? I'm sorry.

Speaker speaker\_1: Uh, the prior authorization for my medication.

Speaker speaker\_0: Okay. So that is something that you would have to speak to the carrier regarding to, or just the administrators. Um, so let me get in your file to see what plan you have, to know exactly where to connect you two. Um, what's your staffing-

Speaker speaker\_1: Well, also I do have a problem with Benefits and Accord, the virtual care thing.

Speaker speaker\_0: Okay, yeah.

Speaker speaker\_1: That is, uh, on your part. At that part, I need canceled entirely, because those people refuse to help me.

Speaker speaker\_0: Okay. Let me get-

Speaker speaker\_1: So I need that completely stopped today.

Speaker speaker\_0: Let me get in your, let me get in your file first, so that I can actually get to your plan, 'cause I don't, like, I don't have nothing pulled up whatsoever. Um, what's your staffing agency and the last four of your social?

Speaker speaker\_1: Surge, Effervile.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: And 7333.

Speaker speaker\_0: Okay. Thank you. And then your first and last name, please.

Speaker speaker\_1: Garrett Foster.

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

Speaker speaker\_1: Uh, house, uh, 5322 Houseerville Road, Effervile, Alabama, 35951 and February 14th, 1995.

Speaker speaker\_0: Okay. 256-470-1995. I'm sorry, that's not your date of birth. I have 256-470-0531, and then it has Garrett Foster 2021 at gmail.com. Is that up to date?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. So you actually have the NEC TeleRF and then the VIP. Um, that's something that's actually included into those plans. Um, you don't pay extra for the virtual urgent care.

Speaker speaker\_1: I see out of my check every week it specifically says the virtual care is, like, 30 something dollars.

Speaker speaker\_0: So you don't have a plan-

Speaker speaker\_1: I need that stopped.

Speaker speaker\_0: ... that's 30. You don't have a plan that's 30... Your dental is 417, vision is 116.

Speaker speaker\_1: Ma'am.

Speaker speaker\_0: VIP package-

Speaker speaker\_1: I see it out of every check. I know the dental, I know the rest of it, but it literally says for that online service, those people refuse to help me.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: After a few months of my blood pressure medicine, I have hit my limit. Not only that, like, my insurance doesn't pay for the in-person and they keep telling me to go see someone in person.

Speaker speaker\_0: Well, the re-

Speaker speaker\_1: I need to know the status of my prior authorization, 'cause that's gonna decide whether or not I have any of this insurance now.

Speaker speaker\_0: Okay. Um, so I was just trying to let you know the plans that I'm seeing, 'cause that virtual urgent care... Is it the virtual urgent care that you're talking about?

Speaker speaker\_1: Yes, those people refuse to help me.

Speaker speaker\_0: Yes. Those are, um-

Speaker speaker\_1: I need to know about my prior authorization. If I do not have that-

Speaker speaker\_0: Those are, um-

Speaker speaker\_1: ... then I need this entire thing canceled, if I don't... If y'all didn't approve that, then we have a problem 'cause y'all won't, y'all won't cover anything. You will not help me, and I, I don't understand 'cause I've even asked and upgraded to the best apparently. This is the best. When I ask for it. So I need to know about that and then we can move forward.

Speaker speaker\_0: Okay. Give me one second. Okay. So I am seeing, um, a, a note left yesterday, um, and they actually wanted to ask how did you reach out for that medication to be covered? Um, was it through Pharmaville, Elecsar or your FreeRx? Because you have the NEC Tele-

Speaker speaker\_1: I, I asked my doctor. My doctor did it. I had no idea even after I've asked my insurance to cover it, y'all didn't say anything about a prior authorization when I tried, struggled trying to pay for it for hundreds of dollars every month.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: A pharmacist finally brought it up, that it's, I need a prior authorization first. And no one had ever said that, and then when I went to my doctor they was like, "Yeah, sure," 'cause they had no idea and they sent in the paperwork. That's, they asked for my insurance stuff and they didn't-

Speaker speaker\_0: Yes. Um, and the thing is, you-

Speaker speaker\_1: It's real quick, quick as can be.

Speaker speaker\_0: You have two, you have two different medical plans. Both of them have prescription benefits, but I would need to know if it was through, which carrier? Was it Pharmaville, Elecsar or FreeRx? Like, I know your doctor did it.

Speaker speaker\_1: See, even when I call my insurance, I can't even get them, get them to send me a physical copy. When I talk to the insurance lady, they made me wait 'til August open enrollment even though I was already off from the plan-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... from working, and I, I've just told the lady, "I want the best you have." And I now think that was a gigantic mistake, because it's a mess.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: They, it seems like I have a different company for each thing. I..... just trying to keep up with it. You, I, I, it doesn't work for me going to see a doctor. The best I could got is I got refills from that virtual care and... But now they've refused to do it. I've done it. I've hit my limit, even though they get paid and whatever. But I can't even use that anymore. So if I can't get this, I don't understand what you're asking. My doctor sent it in.

Speaker speaker\_0: Nothing-

Speaker speaker\_1: I don't know which insurance this was supposed to be handled by y'all.

Speaker speaker\_0: It's 'cause you have three-

Speaker speaker\_1: I don't know which one. I don't.

Speaker speaker\_0: So, look-

Speaker speaker\_1: Because I don't even know my insurance. As far as I'm aware, I have American Public Life. That's it.

Speaker speaker\_0: For your VIP Class, it's 'cause the thing is, for, you do have different carriers. So for dental, your VIP Classic plan, it's American Public Life. For vision, it's MetLife, and for your preventative plan, which is the MEC TeleRS, it's 90 Degrees. Um, when it comes to your medical plan, the VIP Classic is the one that actually covers like a flat fee towards your doctor visits, urgent care and stuff like that. You have prescription benefits through Pharmaville. And for your preventative plan it's through the carrier, it's 90 Degrees, it's only that preventative services.

Speaker speaker\_1: Well-

Speaker speaker\_0: And it's through Med Impact.

Speaker speaker\_1: I've never... I've only ever got a Benefits in a Card card and a digital version of American Public Life card. I'm apparently paying-

Speaker speaker\_0: Yes, correct.

Speaker speaker\_1: ... for things that they have refused to send out to me and this is a problem because-

Speaker speaker\_0: And then, um-

Speaker speaker\_1: ... none of these, none of these companies are helping me, but they seem to be taking my money. And it's crazy.

Speaker speaker\_0: And then, I would say-

Speaker speaker\_1: 'Cause when I've tried to use my insurance, it's made my medication hundreds dollars more. I don't understand. So, I, I need this handled and like, I, I, I don't know why I'm paying for all this extra. 'Cause I know I went like, in the end, this is like over \$200 being taken out of every week's check. I used to make a lot more and it's, it's a big difference.

And this is a problem if y'all, if nothing can be done and you're asking me which one it's through and it, I should have one insurance, ma'am. I never asked for multiple-

Speaker speaker\_0: I think, I, it's 'cause-

Speaker speaker\_1: I need that figured out. I know you're, what you're asking. Don't get it. This, I need that medication cleared. If it cannot be, then I'm, I'm gonna cancel everything.

Speaker speaker\_0: Okay. Th- the reason why I'm asking these questions is 'cause, like I said, you do have different prescription benefits for your VIP Class.

Speaker speaker\_1: Okay. Well, what, how do we solve it? You're, you're explaining it. I get it. How do we solve it? So what, what, what do I do? There's multiple ones. Okay. Try both, ma'am.

Speaker speaker\_0: Okay, so-

Speaker speaker\_1: I don't know what to tell you-

Speaker speaker\_0: And also-

Speaker speaker\_1: ... because my doctor sent it in. I only have one insurance card-

Speaker speaker\_0: I understand that, but through-

Speaker speaker\_1: ... and y'all have the wrong number.

Speaker speaker\_0: Where did they send it in? That's the question that I'm asking you, is that you have-

Speaker speaker\_1: I don't know. To you.

Speaker speaker\_0: So I wouldn't be able to-

Speaker speaker\_1: To the Benefits in a Card.

Speaker speaker\_0: Yeah. Well, it's with the administrators.

Speaker speaker\_1: I, I gave it to you.

Speaker speaker\_0: Well, who takes care of like, the pharm, like the prescriptions and all of that? I will have to connect you to the actual pharmacy carrier. That's why it's important that you know-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... which one they sent it to.

Speaker speaker\_1: I, I n- I just need this PA figured out like soon, 'cause I'm, I have to go to work every day, and if I can't get this, then I'm, I need to cancel. I don't want another dollar taken. This is ridiculous.

Speaker speaker\_0: And then like I, I was gonna mention to you earlier, since you have the VIP Classic and the Stay Healthy, the Virtual Urgent Care is a added service. Um.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: That's why I'm not seeing that.

Speaker speaker\_1: Why won't they help me either? I want that addressed.

Speaker speaker\_0: I'm not seeing that.

Speaker speaker\_1: Like they refuse. They're saying I hit my limit, when all they would give me, uh, for my HPV or H, herpes medicine is a week's worth. And, you know, that's my business how long it lasts if I'm struggling with it.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: And my blood pressure medicine is every week. Only been dealing with them for like three months and now I hit a limit. But they, when I asked them to do more than a week's worth, which seems reasonable, I'm asking for both. They have been so disrespectful.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: And they refuse to do any type of care. All they've a- said they can do is see a picture of my bottles and they can refill them. That's not being a doctor.

Speaker speaker\_0: Okay. Okay. Um, give me one second. I'm gonna put you in a brief hold, um, 'cause the person that's reached for his-

Speaker speaker\_1: I need this PA solved now first.

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Speaker speaker\_1: Because if it can't be solved, then we're just gonna go ahead and cancel everything, ma'am.

Speaker speaker\_0: Okay. G- Give me one second. I'm gonna put you in a brief hold.

Speaker speaker\_1: Okay.