

Transcript: Estefania

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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. My name is Stephanie. How can I assist you? Hi. Um, I just talked to another person about, um, d- uh, doctors that are in network and I discovered that one of my doctors is out of network, and I'm wondering if anything would still be covered and how that works. Okay. Let's see. What staffing agency are you with? Oxford. And then what's the last four of your social? Um, 9057. For security purposes, could you please, um, verify your full address and your date of birth? 40 East Cherry Street, Rahway, New Jersey and 4/2/98. And is it a house or an apartment? Apartment. What number? 408. Thank you. Is 518-860-9740 your phone number? Yes. And then I have your first name, last name at gmail.com. Is that up to date? Yes. Okay. So you I- it looks like you have the Insure Plus Enhance. With that plan, you're not required to just stay within the network. You could be in the network or out of the network and still receive coverage. Uh-huh. Okay. So will there be a... Like, do you know how much co-pays are or anything like that? No, ma'am. I know they cover, um, a flat fee depending on what service you go for. Okay. Um, but I wouldn't... I wouldn't know how much the co-pay would be. I know they cover a flat fee. Like, for example, for a daily hospital confinement, with the Enhance they would cover \$100 per day, intensive care with the Insure Plus Enhance, \$400 per day. Um, so it really just tells me the flat fee that they would cover but I- I don't have information- Okay. ... regarding the co-pays. I don't know if I know the- But what I can tell you is that you're not required to just use their preferred provider. So you could be in the network or out of the network. Okay. Mm-hmm. Okay. Um, I don't know if you would know the answer to this, but, um, so I had it covered before with my other insurance and then I'm just trying to, like, get it re-covered here. Um, do you know... So I'm trying to get BOTOX coverage. Do you know the likelihood of them doing that? Um, so, um, with that type of stuff, with any specific, like, services- Mm-hmm. ... I can really just go based off what the guide tells us. This is- Okay. ... which is the Health Administrator. If you ever wanna know if a certain service is covered or not, um, who you would have to contact is the carrier, which I could transfer you and also provide the phone number and they would be able to answer if that's covered or not. Okay. That would be great. And if, um... Mm-hmm. And then, if you, if you want me, I can transfer you and I can give you that phone number of APL who is the- Oh, okay. ... carrier. Let me just see the phone number I already have. Hold on. Um, is it the 800 number? Yes. 800-256-8606. Okay. I have a different number. Okay. So 800 what? 256. 256-8606. 8606. And that's for what? For American Public Life. That's the carrier of the insurance that you have. Okay. So that's, like, directly to them? Yes, ma'am. And then if you want, I can transfer you as well. That would be great. Okay. All right. Well, thank you for your time. Thank you. I'll pay you back for your call. Awesome. Thank you so much.

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. My name is Stephanie. How can I assist you?

Speaker speaker_2: Hi. Um, I just talked to another person about, um, d- uh, doctors that are in network and I discovered that one of my doctors is out of network, and I'm wondering if anything would still be covered and how that works.

Speaker speaker_1: Okay. Let's see. What staffing agency are you with?

Speaker speaker_2: Oxford.

Speaker speaker_1: And then what's the last four of your social?

Speaker speaker_2: Um, 9057.

Speaker speaker_1: For security purposes, could you please, um, verify your full address and your date of birth?

Speaker speaker_2: 40 East Cherry Street, Rahway, New Jersey and 4/2/98.

Speaker speaker_1: And is it a house or an apartment?

Speaker speaker_2: Apartment.

Speaker speaker_1: What number?

Speaker speaker_2: 408.

Speaker speaker_1: Thank you. Is 518-860-9740 your phone number?

Speaker speaker_2: Yes.

Speaker speaker_1: And then I have your first name, last name at gmail.com. Is that up to date?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. So you I- it looks like you have the Insure Plus Enhance. With that plan, you're not required to just stay within the network. You could be in the network or out of the network and still receive coverage.

Speaker speaker_2: Uh-huh. Okay. So will there be a... Like, do you know how much co-pays are or anything like that?

Speaker speaker_1: No, ma'am. I know they cover, um, a flat fee depending on what service you go for.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, but I wouldn't... I wouldn't know how much the co-pay would be. I know they cover a flat fee. Like, for example, for a daily hospital confinement, with the Enhance they would cover \$100 per day, intensive care with the Insure Plus Enhance, \$400 per day. Um, so it really just tells me the flat fee that they would cover but I- I don't have information-

Speaker speaker_2: Okay.

Speaker speaker_1: ... regarding the co-pays.

Speaker speaker_2: I don't know if I know the-

Speaker speaker_1: But what I can tell you is that you're not required to just use their preferred provider. So you could be in the network or out of the network.

Speaker speaker_2: Okay.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay. Um, I don't know if you would know the answer to this, but, um, so I had it covered before with my other insurance and then I'm just trying to, like, get it re-covered here. Um, do you know... So I'm trying to get BOTOX coverage. Do you know the likelihood of them doing that?

Speaker speaker_1: Um, so, um, with that type of stuff, with any specific, like, services-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... I can really just go based off what the guide tells us. This is-

Speaker speaker_2: Okay.

Speaker speaker_1: ... which is the Health Administrator. If you ever wanna know if a certain service is covered or not, um, who you would have to contact is the carrier, which I could transfer you and also provide the phone number and they would be able to answer if that's covered or not.

Speaker speaker_2: Okay. That would be great.

Speaker speaker_1: And if, um... Mm-hmm. And then, if you, if you want me, I can transfer you and I can give you that phone number of APL who is the-

Speaker speaker_2: Oh, okay.

Speaker speaker_1: ... carrier.

Speaker speaker_2: Let me just see the phone number I already have. Hold on. Um, is it the 800 number?

Speaker speaker_1: Yes. 800-256-8606.

Speaker speaker_2: Okay. I have a different number. Okay. So 800 what?

Speaker speaker_1: 256.

Speaker speaker_2: 256-

Speaker speaker_1: 8606.

Speaker speaker_2: 8606. And that's for what?

Speaker speaker_1: For American Public Life. That's the carrier of the insurance that you have.

Speaker speaker_2: Okay. So that's, like, directly to them?

Speaker speaker_1: Yes, ma'am. And then if you want, I can transfer you as well.

Speaker speaker_2: That would be great.

Speaker speaker_1: Okay. All right. Well, thank you for your time.

Speaker speaker_2: Thank you.

Speaker speaker_1: I'll pay you back for your call.

Speaker speaker_2: Awesome. Thank you so much.