

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. I hope you can help me big time. Okay. Um, so here's the problem. Um, there's too many different groups involved with these claims and payments and all this other stuff. My wife sent a check to Benefits in a Card on March 27. Now, when I call APL to try to get my, uh, claim paid, they're telling me I'm not even covered for the month of March, when in fact I know I had pay based on when, when I wrote the check early in the year, so early April. So, um, I don't have my policy number for you guys. I have a policy number on this claim from APL. Do you- So when it comes- ... that have a policy number that you would have? So when it... So when it comes to the claims, who you do need to talk to is APL, um, they, since they're the carrier. Yeah. Wait, wait a minute, wait a minute. No, no, no, no, no, no, no, no, no, no. What's your name again, miss? Uh, Stephanie. Hello? Stephanie. Stephanie. Okay. So what we... Yes. So what we need to verify and figure out is one, what am I covered under here? Okay. So let me, let me get in your file- And is it ... 'cause I don't have any information right now whatsoever about your file. Is it your file or is it your spouse? Like are you the policy holder? It's mine. Okay. What's happening is- I'm the policy holder. I was with PRC, but this is now under COBRA. Okay. So, let me, let me just get in your file. You said PRC Staffing? Mm-hmm. Yes. And you're not even with them no more. Okay. And then what are the last four of your Social? 2048. And your first and last name. John Harrington. H-A-R-R-I-N-G-T-O-N. For security purposes, can you verify your address and date of birth? Yep. 503 South Parker Road, Greenville, South Carolina, 29609, 5/6/1959. 518-322-1551 is your phone number? Exactly. Okay. And- Perfect. ... what was the service or, like, when was it for? The only thing I would be able to do is to see what plans you used to have, if you had active coverage for that day, a week. When it comes to if something- Dental. ... would be covered or not, you do have to speak to the carrier. I don't get to see anything else. I just get to see if you have active coverage or not, and what plans you had. Now, to find out- Okay. ... why they denied it or anything- Do I have... Do I... I should have active c- I should have active coverage right now. So you actually don't. I'm just asking. You're under COBRA enrollment. It looks like the last date that you had active coverage... Let me see when it was. It was June 23rd. It was actually, um, the 30th of June. And it looks like you made a direct payment. No. Last year? Of last year? Yes, you made a direct- I made a payment all last year, and then I made another one the beginning of this year. So if you did do that- I'm going back. ... you probably did it- Look. ... through COBRA, um, because through us, we only take up to four direct payments. And it looks like you made it from M- Monday, May June 27th, that was your first one, to the 2nd of June, and then the second payment was from June 3rd to the 9th. Then the other one from June 10th to the 16th. And then one from June 24th to the 30th. Then from there, you're completely in the red. And it looks like you went into COBRA enrollment. Is it gone in October

the 2nd? Right. So how do I get... How do I get this taken care of with COBRA enrollment? So from there- And how do they... How do they... Give me one second. I don't have information regarding COBRA, 'cause that is a different department. But who you do need to speak to is COBRA. I'm not sure if you have that number. If you don't, I can give it to you and I- I don't. ... can reach out for you. Yes, please. Call us back. But anytime you go into COBRA, that is a different, like, department. So we would need that information that you're asking me right now. Uh, just... If you... That's, that's, that's fine. You're about the eighth person, ninth person I've talked to today, so just give me a phone number, so I can call somebody else and whine to them and then get pushed around and... I think, you know, these people just take our money, and then they just kind of push you, uh... You know, and I'm not saying you, because I know you've just got a regular job. You're just a person working. What's COBRA number, please? That's gonna be 800-833-4296. No. Yeah. And you know what? That's... I've already... Yeah. I've already talked to them. No, no, that's 90 Degree Benefit. Yeah, so that's COBRA- That's the pay company. ... as well. Um, what option did you choose? Was it one? I don't... I don't remember if... Could have been one. Is one the one I'm supposed to? Yes. Okay. Thank you. You have a good day. You're welcome. Um, if you want, I can check-

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. I hope you can help me big time.

Speaker speaker_0: Okay.

Speaker speaker_1: Um, so here's the problem. Um, there's too many different groups involved with these claims and payments and all this other stuff. My wife sent a check to Benefits in a Card on March 27. Now, when I call APL to try to get my, uh, claim paid, they're telling me I'm not even covered for the month of March, when in fact I know I had pay based on when, when I wrote the check early in the year, so early April. So, um, I don't have my policy number for you guys. I have a policy number on this claim from APL. Do you-

Speaker speaker_0: So when it comes-

Speaker speaker_1: ... that have a policy number that you would have?

Speaker speaker_0: So when it... So when it comes to the claims, who you do need to talk to is APL, um, they, since they're the carrier.

Speaker speaker_1: Yeah. Wait, wait a minute, wait a minute. No, no, no, no, no, no, no, no, no, no, no.

Speaker speaker_0: What's your name again, miss? Uh, Stephanie.

Speaker speaker_1: Hello?

Speaker speaker_0: Stephanie.

Speaker speaker_1: Stephanie. Okay. So what we... Yes. So what we need to verify and figure out is one, what am I covered under here?

Speaker speaker_0: Okay. So let me, let me get in your file-

Speaker speaker_1: And is it ...

Speaker speaker_0: ... 'cause I don't have any information right now whatsoever about your file. Is it your file or is it your spouse? Like are you the policy holder?

Speaker speaker_1: It's mine.

Speaker speaker_0: Okay. What's happening is-

Speaker speaker_1: I'm the policy holder. I was with PRC, but this is now under COBRA.

Speaker speaker_0: Okay. So, let me, let me just get in your file. You said PRC Staffing?

Speaker speaker_1: Mm-hmm. Yes.

Speaker speaker_0: And you're not even with them no more. Okay. And then what are the last four of your Social?

Speaker speaker_1: 2048.

Speaker speaker_0: And your first and last name.

Speaker speaker_1: John Harrington. H-A-R-R-I-N-G-T-O-N.

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

Speaker speaker_1: Yep. 503 South Parker Road, Greenville, South Carolina, 29609, 5/6/1959.

Speaker speaker_0: 518-322-1551 is your phone number?

Speaker speaker_1: Exactly.

Speaker speaker_0: Okay. And-

Speaker speaker_1: Perfect.

Speaker speaker_0: ... what was the service or, like, when was it for? The only thing I would be able to do is to see what plans you used to have, if you had active coverage for that day, a week. When it comes to if something-

Speaker speaker_1: Dental.

Speaker speaker_0: ... would be covered or not, you do have to speak to the carrier. I don't get to see anything else. I just get to see if you have active coverage or not, and what plans you had. Now, to find out-

Speaker speaker_1: Okay.

Speaker speaker_0: ... why they denied it or anything-

Speaker speaker_1: Do I have... Do I... I should have active c- I should have active coverage right now.

Speaker speaker_0: So you actually don't.

Speaker speaker_1: I'm just asking.

Speaker speaker_0: You're under COBRA enrollment. It looks like the last date that you had active coverage... Let me see when it was. It was June 23rd. It was actually, um, the 30th of June. And it looks like you made a direct payment.

Speaker speaker_1: No.

Speaker speaker_0: Last year?

Speaker speaker_1: Of last year?

Speaker speaker_0: Yes, you made a direct-

Speaker speaker_1: I made a payment all last year, and then I made another one the beginning of this year.

Speaker speaker_0: So if you did do that-

Speaker speaker_1: I'm going back.

Speaker speaker_0: ... you probably did it-

Speaker speaker_1: Look.

Speaker speaker_0: ... through COBRA, um, because through us, we only take up to four direct payments. And it looks like you made it from M- Monday, May June 27th, that was your first one, to the 2nd of June, and then the second payment was from June 3rd to the 9th. Then the other one from June 10th to the 16th. And then one from June 24th to the 30th. Then from there, you're completely in the red. And it looks like you went into COBRA enrollment. Is it gone in October the 2nd?

Speaker speaker_1: Right. So how do I get... How do I get this taken care of with COBRA enrollment?

Speaker speaker_0: So from there-

Speaker speaker_1: And how do they... How do they...

Speaker speaker_0: Give me one second. I don't have information regarding COBRA, 'cause that is a different department. But who you do need to speak to is COBRA. I'm not sure if you have that number. If you don't, I can give it to you and I-

Speaker speaker_1: I don't.

Speaker speaker_0: ... can reach out for you.

Speaker speaker_1: Yes, please.

Speaker speaker_0: Call us back. But anytime you go into COBRA, that is a different, like, department. So we would need that information that you're asking me right now.

Speaker speaker_1: Uh, just... If you... That's, that's, that's fine. You're about the eighth person, ninth person I've talked to today, so just give me a phone number, so I can call somebody else and whine to them and then get pushed around and... I think, you know, these people just take our money, and then they just kind of push you, uh... You know, and I'm not saying you, because I know you've just got a regular job. You're just a person working. What's COBRA number, please?

Speaker speaker_0: That's gonna be 800-833-4296.

Speaker speaker_1: No. Yeah. And you know what? That's... I've already... Yeah. I've already talked to them. No, no, that's 90 Degree Benefit.

Speaker speaker_0: Yeah, so that's COBRA-

Speaker speaker_1: That's the pay company.

Speaker speaker_0: ... as well. Um, what option did you choose? Was it one?

Speaker speaker_1: I don't... I don't remember if... Could have been one. Is one the one I'm supposed to?

Speaker speaker_0: Yes.

Speaker speaker_1: Okay. Thank you. You have a good day.

Speaker speaker_0: You're welcome. Um, if you want, I can check-