

Transcript: Francesca

Baez-5056008859860992-5781195129536512

Full Transcript

Thank you for calling Benefits 10-89. My name is Francesca. How can I assist you today? Okay. Hi, good morning. My name is Vanessa. I have my, eh, plan, my insurance with you. I go to the hospital before, um, fired to my job and after one month the hospital send me everything bill later to pay. The insurance pay nothing for me. Okay, so I'll have to see which plan you're on. What staffing company do you work with? Eh, Surge. What are the last four of your Social and the last name, please? 9140, my last name is Myrthil, M-Y-R-T-H-I-L. Okay, please verify your mailing address and date of birth so that I can make sure I have the right account. 11 November 11592. Eh, my email address? No, ma'am, your home address, the mailing address they have on file. 8816 W Rich Street, Columbus, Ohio 43222. I have your best contact number, 475-300-1120. Yes. And I have your email address down as vanessa.myrthil.92@yahoo.com. Yes. And for what date was the visit the bill is for? Uh, let me see. I have... Uh. They sent me that, eh, on three... No. No, no, no. That's why I said- No, ma'am. What date where you at the hospital? 10/10/17 2022. I'm going on 10/7 in 2022 and 10/31/24, 10/7 in '24 and 10/31/24 and 12/16/24 and 12/20/24. I'm not suppose to have this bill on me. I'm still working at this time. I stopped my, my work on, on February. Okay. Um, so first, that date from 10/17/2022 wouldn't be covered 'cause you didn't have any coverage with Surge during the year 2022. You had coverage with them back in 2024. Now regarding all of those visits from- No, not 20, not, not, not 20, not 2022, 2024. I'm sorry. Okay. Regarding all of the visits from November and from December, did you make sure that the provider location was under network? 'Cause all you had during that time was a medical preventative care plan that does have a network requirement. Say again, please? Yes, ma'am. Did you make sure that the hospital that you went to was within the network? Yes. And are those services more than preventative? 'Cause that plan only covers preventative services. Wa... Uh, I don't know. They, they took my insurance. They said- Okay. ... it's, it's good. Was that a hospital visit, emergency room, urgent care? It's just, uh... So that's not a preventative visit, ma'am. So preventative services are everything that you do to make sure you're in health. But things like urgent care visits, emergency room or surgeries, those things are not preventative so they will not be covered under your plan. However, if it's- Not for surgery. I understand, ma'am. I'm so- You said urgent care, I was just giving you examples and information. Okay. Why they took- Now to know specifically why- Why they took my, my insurance? They, they, they know it's not good for me. Why they took my insurance? Every time when I go, I, I see, uh, I don't have any bill to pay. After I lost my job and they sent me every- everything. Unfortunately, ma'am, I don't work with your clinic that you went to for that urgent care. I'm just an administrator for health benefits. I can't answer that question. I'm not sure why they processed the insurance. To know specifically why all of those services were not covered, you'll have to speak with 90 Degree. They are the owners of that plan that you had back in 2024. Do you want me to give

you their number? Okay. Uh- Please let me know when you're ready. Okay. I have it here. It's 800- 800- 833- 833, mm-hmm. 4296.... 800-833-4296. Yes, ma'am. So they were the owners of the plan that you were active on. Okay. They'll be able to give you... Oh, yes? Yes, ma'am. They'll be able to give you more detailed information as to why those services were not covered, since they're the ones that approve any services paid off under the plan. Oh. Oh, for this plan I'm supposed to go to the hospital, not urgent care? So you no longer have coverage with Surge because you're no longer an active employee. It shows here that this- Yes, yes. I know I don't have no longer a work with them. But before I, I'm already go to the hospital. They're supposed to pay for me. I got to the hospital on October. I stopped, stopped my job on February. And I understand that, Miss Vanessa. What I was trying to explain to you is, with insurance the company that owns them, they have their own guideline. Your plan has its own guideline which were explained. Your plan more than likely does not cover those urgent care visits, due to them not being preventative. To have specific information as to why it was not paid you have to speak with your carrier. As to why the hospital still processed your insurance, we don't have that information. I do apologize for the limited access that I have. I can't answer that. Only the hospital can. Okay. Okay, thank you. You're welcome. Was there anything else that I can assist you with today? No. Uh, and you see, the hospital every day, every, every week they charge me more money. It's very hard. Okay, thank you. My pleasure, have a great day. Thank you. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits 10-89. My name is Francesca. How can I assist you today? Okay.

Speaker speaker_1: Hi, good morning. My name is Vanessa. I have my, eh, plan, my insurance with you. I go to the hospital before, um, fired to my job and after one month the hospital send me everything bill later to pay. The insurance pay nothing for me.

Speaker speaker_0: Okay, so I'll have to see which plan you're on. What staffing company do you work with?

Speaker speaker_1: Eh, Surge.

Speaker speaker_0: What are the last four of your Social and the last name, please?

Speaker speaker_1: 9140, my last name is Myrthil, M-Y-R-T-H-I-L.

Speaker speaker_0: Okay, please verify your mailing address and date of birth so that I can make sure I have the right account.

Speaker speaker_1: 11 November 11592. Eh, my email address?

Speaker speaker_0: No, ma'am, your home address, the mailing address they have on file.

Speaker speaker_1: 8816 W Rich Street, Columbus, Ohio 43222.

Speaker speaker_0: I have your best contact number, 475-300-1120.

Speaker speaker_1: Yes.

Speaker speaker_0: And I have your email address down as vanessa.myrthil.92@yahoo.com.

Speaker speaker_1: Yes.

Speaker speaker_0: And for what date was the visit the bill is for?

Speaker speaker_1: Uh, let me see. I have... Uh. They sent me that, eh, on three... No. No, no, no. That's why I said-

Speaker speaker_0: No, ma'am. What date where you at the hospital?

Speaker speaker_1: 10/10/17 2022. I'm going on 10/7 in 2022 and 10/31/24, 10/7 in '24 and 10/31/24 and 12/16/24 and 12/20/24. I'm not suppose to have this bill on me. I'm still working at this time. I stopped my, my work on, on February.

Speaker speaker_0: Okay. Um, so first, that date from 10/17/2022 wouldn't be covered 'cause you didn't have any coverage with Surge during the year 2022. You had coverage with them back in 2024. Now regarding all of those visits from-

Speaker speaker_1: No, not 20, not, not, not 20, not 2022, 2024. I'm sorry.

Speaker speaker_0: Okay. Regarding all of the visits from November and from December, did you make sure that the provider location was under network? 'Cause all you had during that time was a medical preventative care plan that does have a network requirement.

Speaker speaker_1: Say again, please?

Speaker speaker_0: Yes, ma'am. Did you make sure that the hospital that you went to was within the network?

Speaker speaker_1: Yes.

Speaker speaker_0: And are those services more than preventative? 'Cause that plan only covers preventative services.

Speaker speaker_1: Wa... Uh, I don't know. They, they took my insurance. They said-

Speaker speaker_0: Okay.

Speaker speaker_1: ... it's, it's good.

Speaker speaker_0: Was that a hospital visit, emergency room, urgent care?

Speaker speaker_1: It's just, uh...

Speaker speaker_0: So that's not a preventative visit, ma'am. So preventative services are everything that you do to make sure you're in health. But things like urgent care visits, emergency room or surgeries, those things are not preventative so they will not be covered under your plan. However, if it's-

Speaker speaker_1: Not for surgery.

Speaker speaker_0: I understand, ma'am.

Speaker speaker_1: I'm so-

Speaker speaker_0: You said urgent care, I was just giving you examples and information.

Speaker speaker_1: Okay. Why they took-

Speaker speaker_0: Now to know specifically why-

Speaker speaker_1: Why they took my, my insurance? They, they, they know it's not good for me. Why they took my insurance? Every time when I go, I, I see, uh, I don't have any bill to pay. After I lost my job and they sent me every- everything.

Speaker speaker_0: Unfortunately, ma'am, I don't work with your clinic that you went to for that urgent care. I'm just an administrator for health benefits. I can't answer that question. I'm not sure why they processed the insurance. To know specifically why all of those services were not covered, you'll have to speak with 90 Degree. They are the owners of that plan that you had back in 2024. Do you want me to give you their number?

Speaker speaker_1: Okay. Uh-

Speaker speaker_0: Please let me know when you're ready.

Speaker speaker_1: Okay. I have it here.

Speaker speaker_0: It's 800-

Speaker speaker_1: 800-

Speaker speaker_0: 833-

Speaker speaker_1: 833, mm-hmm.

Speaker speaker_0: 4296.

Speaker speaker_1: ... 800-833-4296.

Speaker speaker_0: Yes, ma'am. So they were the owners of the plan that you were active on.

Speaker speaker_1: Okay.

Speaker speaker_0: They'll be able to give you...

Speaker speaker_1: Oh, yes?

Speaker speaker_0: Yes, ma'am. They'll be able to give you more detailed information as to why those services were not covered, since they're the ones that approve any services paid off under the plan.

Speaker speaker_1: Oh. Oh, for this plan I'm supposed to go to the hospital, not urgent care?

Speaker speaker_0: So you no longer have coverage with Surge because you're no longer an active employee. It shows here that this-

Speaker speaker_1: Yes, yes. I know I don't have no longer a work with them. But before I, I'm already go to the hospital. They're supposed to pay for me. I got to the hospital on October. I stopped, stopped my job on February.

Speaker speaker_0: And I understand that, Miss Vanessa. What I was trying to explain to you is, with insurance the company that owns them, they have their own guideline. Your plan has its own guideline which were explained. Your plan more than likely does not cover those urgent care visits, due to them not being preventative. To have specific information as to why it was not paid you have to speak with your carrier. As to why the hospital still processed your insurance, we don't have that information. I do apologize for the limited access that I have. I can't answer that. Only the hospital can.

Speaker speaker_1: Okay. Okay, thank you.

Speaker speaker_0: You're welcome. Was there anything else that I can assist you with today?

Speaker speaker_1: No. Uh, and you see, the hospital every day, every, every week they charge me more money. It's very hard. Okay, thank you.

Speaker speaker_0: My pleasure, have a great day.

Speaker speaker_1: Thank you. Bye-bye.