

## Transcript: Francesca

**Baez-5128048856973312-6021760717864960**

### Full Transcript

Thank you for calling Benefits in a Card. My name is Francesca. How can I assist you today? Francesca, um, the pharmacist all the sudden is telling me this card ain't no good that I have. I've had it since last year with you guys when I renewed it. They're telling me my insurance is no good. It's not active. All right. Let's take a look. What staffing company do you work with? Pardon? Yes, sir. What staffing company do you work with? Morales. And what are the last four of your Social and the last name? 6443-M-C-G-I-L-L. All right. And then to make sure that I have the right account pulled up, could you verify your mailing address for me and date of birth? My mailing address is 400 North Illinois Street Apartment G, Monticello, Indiana, 47960. My birthday is 4/16/1965. All right. We have the contact information with the same number you called on, 574-870-6621, with the email of your last name, DE84 at gmail.com? Yes. So you're actually- But they want the fun- Go ahead. Yeah. Well, after they want to give me, uh, my medication today, they wanted almost \$200. And I haven't had to pay for anything and they're telling me that this, uh, Magellan Rx is inactive for the pharmacy plan, and that was the basic reason I got this insurance. It's been working. I don't know. I, I don't understand what's going on. Okay. So you have- So now I can, I can, I can get any of my medicine for my asthma or my high blood pressure. So... Okay. So you have been active on the same plans that you were on last year and you are currently active this year, too. So- So I'm unsure why their pharmacy is informing you that you're not active when you are indeed active. Well, 'cause I just used it to go to the Arnet Clinic a couple weeks ago. No problem there. I used it, uh, I don't know, three weeks, maybe four weeks ago, at, uh, Logansport Memorial to get the pain shots in my ankle. No problems there. Been using... been h- I've been dealing with Krogers for over a year. No problems. Today they want \$200 for the same stuff that's been free. Do I need to call this help desk line on this Rx? I do wanna ask, sir, what Rx are you reading off from? 'Cause your plans don't have any Rx attached to it. The pharmacy carrier is Pharmaville Prescription. And on the benefit card that is provided for your medical plan, there isn't any Rx number on it. Well, the, I got the p- I got this card. This is the card that you guys sent me. Mm-hmm. And in the bottom right hand corner, there's a pharmacy plan. So covered individual. The- has my name on it. Um, there's the... This is the one they sent me, the hard copy of the one they sent me. I have the Morales one for, it says Morales Group Staffing and it says, uh, vision coverage employee. I've got that one, and then I got the hard copy. At the top of it, it says live your best. And then at the bottom of it, right hand corner, it says pharmacy plan. So I don't understand. And that was what they were trying to punch in, was the pharmacy plan numbers. But it says Magellan, M-A-G-E-L-L-A-N Rx Management. And you're reading that off from the ones that has EPO on it for your medical plan, or from the other one that has vision? The one that has vision is just a, just simply is with, it says Morales Group Staffing on it for vision care. See, I asked for new cards when I got all this, and they said,



"Nope, the old stuff'll work." So this is all I've ever been gotten. I've never gotten anything. It's been like trying to pull teeth trying to get cards and stuff from you guys. But you guys, the last person I talked to said, "Everything is fine, it'll roll over." Now ain't nothing working. Yes, sir. We're only in a- Now, I do have a card- Go ahead. I do have a thing in here that says, "Medical Benefit Verification Customer Service," but that's not a card, is it? Because you have to claim those cards. So we don't know any of the- Ma'am? We don't know any of these services. We only administer them, sir. So we're not at liberty to decide how we go on regarding the benefit cards, unfortunately. We're limited to that. But if you're looking at the same card that I'm looking at, once I say APL, it will say plan limited benefit MED plan BIP/BIC. Is that what you're looking at right now? From the Carington group? No, sir. That's your dental card. Okay. The MultiPlan one? It will say MultiPlan at the bottom and APL on top. Yes, sir. Okay. And then it should say limited benefit MED plan. Okay. Well, when I first got this plan they sent me this other card. So did they send me the wrong freaking card? All this time I've been using the wrong card? No, sir. You have three cards in total. The vision, the dental which is the APL Carington and the medical one. Okay but what I'm saying is... This doesn't make any freaking sense. This isn't the card that I was sent. I was sent this one first. Okay. So my question is, sir, the one that has limited benefit MED plan BIP/BIC, right next to it is the information for your pharmacy carrier. Is this what you're providing to your pharmacy? Obviously not because it ain't freaking the one I've been showing 'em. I've been showing 'em the one you guys gave me the first time I signed up to this, which obviously is the wrong freaking card. I remember there was an issue about the cards, they sent the wrong cards or something is what Meralis said. So we'll basically... They've had to go through a lot of bowl to get another card but I don't ever remember seeing this one. This is the one I'm reading off of a ca- a paper that's in my... It's not even a card, it's just this piece of paper that's in front of me. It's, it's not even a card. I've never been sent cards is what I'm trying to say. These are just squares on a piece of paper that I was sent. I've never been sent any cards in the mail. Okay, sir. So that's what I meant when I say that we're not the owners of any of these plans. We're limited to the involvement that we can have on them. We can go ahead and put in a request for a card, but unfortunately we can't decide what type of material our card gets sent to you on. No, I get that but I don't think it's the right setup that I'm s- I'm showing these... I'll, I'll take this one back tomorrow but the one that says MultiPlan on the bottom of it is my actual, uh... If I read you the medical ID number on it, can you verify it's the right card or will we, you be able to know that? Um, yes. If you can read the policy number, I can compare it to the one that I'm looking at right now. Okay. The policy number on this one that I'm looking at is 02477065. Yes, sir. That should be your medical card. Yeah and the, the activation date was 3/11/24. Is that right? Yes, sir. Okay. So obviously I've been showing them the wrong damn card but so somehow it's been going through. Now I remember showing this one... The, the thing I think what screwed all this up was Walgreens closed down in town, turned it over to Kroger's. I'm wondering if they didn't pick up the wrong freaking information 'cause all this time I've never shown the Kroger's people this card, this piece of paper. On the back I was just- Well, let's see- That would not surprise me, you know, what I mean? When a company goes out of business and, you know, they can have- I was also gonna say it could be that they went off the information saved on the system 'cause me personally, I know with CVS and Walgreens, even if you switch from one location to the other, sometimes your insurance information gets crossed over to the other stores per their system. That could also be what was happening.



Yeah, because I guess it was... If she was telling me that I'm like one or two numbers off and it won't, it won't reload it. I will take this information card that I, that I verified with you in there tomorrow and see what I can do with it 'cause obviously we've been... Obviously there's a screw up between that because I've never had a problem with it and then all of a sudden I got a problem with it but... Okay. That's the, that's why- If you like... I'm sorry. Uh- I was gonna say, Mr. McGill, if you like I can send you also digital copies of all three benefit cards label, along with the phone number for your prescription carrier. You can still have them. Even- Mm-hmm. Yeah, you can probably just send that to my email and I can just print it off. Okay. And then I'm also gonna go ahead and send you the information for the prescription carrier so if anything happens, whether they say something is not covered or it's not going through, you can give a call- Okay. ... to the specific company that owns the plan for prescriptions that you have.... and they can let you know what's going on in their system. Yeah, that would probably help because... Calm that guy. 'Cause I know I showed all this stuff to Walgreens back in- Mm-hmm. ... back before they closed but... At that particular time, it was a rough setup because the old company was messing me around and I was trying to get things switched over to you and they, they weren't even allowing me to switch over because I still had insurance. And that doesn't make any s- It doesn't make any sense. I think, think somehow or another when Walgreens and Kroger's took over, I got screwed up. Oh, no. Okay. I, I see your email where you sent us, so... But it ain't no biggie. I'm not, I'm not pissed off about it. I'm just gonna have to probably go take this to the, to the hospital and, and, uh, give it to my doctor to make sure everything- Right. ... because he's probably gonna be the one who's gonna have to get it straightened out. 'cause I mean, I don't know. Yeah, 'cause I know... Yeah. 'Cause I know depending on the pharmacy sometimes, 'cause I recently had an issue like this for my prescriptions as well. Um, at the end of it, it came up to me ha- having to ask the doctor to resend the prescription order once again to me. So... Yeah. Probably gonna have to do that. So yeah, I, eh, it is what it is. I ain't... I'm just... It never ends. It never ends. So um- If you do run into... Go ahead, I'm sorry. Go ahead. No, go ahead. No, I was gonna say, if you do run into any issues tomorrow when you're at the pharmacy and for some reason, PharmaWov prescription is not picking up, you can also give us a call to see if there's anything we can assist with over the phone, depending on the... Yeah, well... Well, I'm gonna have to go to the doctor anyway 'cause I'm gonna have to make sure he's got this proper information because if it doesn't come from him, he doesn't put it in right the first time, I ain't gonna get it anyway. What? Gotcha. But I know depending on the... What is that word? On the person that tells the, the employee that they are at the pharmacy- Yeah. ... sometimes they let us verify coverage over the phone. So hopefully, fingers crossed- Right. ... you don't run into any issues. But if you do, you can also give us a call to see if there's anything we can do on our end. Okay. All right. All right, I do apologize for- All right. ... this inconvenience, Mr. McGill. No, it's just- Hope you have a wonderful rest of your day. I just got home, I gotta see what it is. So... Oh, no. I appreciate your help. I think I got it figured out what I'll be doing or what, what's been going on. So... All right. Like I said, we'll get it from here. Thank you. Of course. My pleasure. All right, bye. Bye-bye.

## Conversation Format



Speaker speaker\_0: Thank you for calling Benefits in a Card. My name is Francesca. How can I assist you today?

Speaker speaker\_1: Francesca, um, the pharmacist all the sudden is telling me this card ain't no good that I have. I've had it since last year with you guys when I renewed it. They're telling me my insurance is no good. It's not active.

Speaker speaker\_0: All right. Let's take a look. What staffing company do you work with?

Speaker speaker\_1: Pardon?

Speaker speaker\_0: Yes, sir. What staffing company do you work with?

Speaker speaker\_1: Morales.

Speaker speaker\_0: And what are the last four of your Social and the last name?

Speaker speaker\_1: 6443-M-C-G-I-L-L.

Speaker speaker\_0: All right. And then to make sure that I have the right account pulled up, could you verify your mailing address for me and date of birth?

Speaker speaker\_1: My mailing address is 400 North Illinois Street Apartment G, Monticello, Indiana, 47960. My birthday is 4/16/1965.

Speaker speaker\_0: All right. We have the contact information with the same number you called on, 574-870-6621, with the email of your last name, DE84 at gmail.com?

Speaker speaker\_1: Yes.

Speaker speaker\_0: So you're actually-

Speaker speaker\_1: But they want the fun-

Speaker speaker\_0: Go ahead.

Speaker speaker\_1: Yeah. Well, after they want to give me, uh, my medication today, they wanted almost \$200. And I haven't had to pay for anything and they're telling me that this, uh, Magellan Rx is inactive for the pharmacy plan, and that was the basic reason I got this insurance. It's been working. I don't know. I, I don't understand what's going on.

Speaker speaker\_0: Okay. So you have-

Speaker speaker\_1: So now I can, I can, I can get any of my medicine for my asthma or my high blood pressure. So...

Speaker speaker\_0: Okay. So you have been active on the same plans that you were on last year and you are currently active this year, too.

Speaker speaker\_1: So-

Speaker speaker\_0: So I'm unsure why their pharmacy is informing you that you're not active when you are indeed active.



Speaker speaker\_1: Well, 'cause I just used it to go to the Arnet Clinic a couple weeks ago. No problem there. I used it, uh, I don't know, three weeks, maybe four weeks ago, at, uh, Logansport Memorial to get the pain shots in my ankle. No problems there. Been using... been h- I've been dealing with Krogers for over a year. No problems. Today they want \$200 for the same stuff that's been free. Do I need to call this help desk line on this Rx?

Speaker speaker\_0: I do wanna ask, sir, what Rx are you reading off from? 'Cause your plans don't have any Rx attached to it. The pharmacy carrier is Pharmaville Prescription. And on the benefit card that is provided for your medical plan, there isn't any Rx number on it.

Speaker speaker\_1: Well, the, I got the p- I got this card. This is the card that you guys sent me.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: And in the bottom right hand corner, there's a pharmacy plan. So covered individual. The- has my name on it. Um, there's the... This is the one they sent me, the hard copy of the one they sent me. I have the Morales one for, it says Morales Group Staffing and it says, uh, vision coverage employee. I've got that one, and then I got the hard copy. At the top of it, it says live your best. And then at the bottom of it, right hand corner, it says pharmacy plan. So I don't understand. And that was what they were trying to punch in, was the pharmacy plan numbers. But it says Magellan, M-A-G-E-L-L-A-N Rx Management.

Speaker speaker\_0: And you're reading that off from the ones that has EPO on it for your medical plan, or from the other one that has vision?

Speaker speaker\_1: The one that has vision is just a, just simply is with, it says Morales Group Staffing on it for vision care. See, I asked for new cards when I got all this, and they said, "Nope, the old stuff'll work." So this is all I've ever been gotten. I've never gotten anything. It's been like trying to pull teeth trying to get cards and stuff from you guys. But you guys, the last person I talked to said, "Everything is fine, it'll roll over." Now ain't nothing working.

Speaker speaker\_0: Yes, sir. We're only in a-

Speaker speaker\_1: Now, I do have a card-

Speaker speaker\_0: Go ahead.

Speaker speaker\_1: I do have a thing in here that says, "Medical Benefit Verification Customer Service," but that's not a card, is it? Because you have to claim those cards.

Speaker speaker\_0: So we don't know any of the-

Speaker speaker\_1: Ma'am?

Speaker speaker\_0: We don't know any of these services. We only administer them, sir. So we're not at liberty to decide how we go on regarding the benefit cards, unfortunately. We're limited to that. But if you're looking at the same card that I'm looking at, once I say APL, it will say plan limited benefit MED plan BIP/BIC. Is that what you're looking at right now?



Speaker speaker\_1: From the Carington group?

Speaker speaker\_0: No, sir. That's your dental card.

Speaker speaker\_1: Okay. The MultiPlan one?

Speaker speaker\_0: It will say MultiPlan at the bottom and APL on top. Yes, sir.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And then it should say limited benefit MED plan.

Speaker speaker\_1: Okay. Well, when I first got this plan they sent me this other card. So did they send me the wrong freaking card? All this time I've been using the wrong card?

Speaker speaker\_0: No, sir. You have three cards in total. The vision, the dental which is the APL Carington and the medical one.

Speaker speaker\_1: Okay but what I'm saying is... This doesn't make any freaking sense. This isn't the card that I was sent. I was sent this one first.

Speaker speaker\_0: Okay. So my question is, sir, the one that has limited benefit MED plan BIP/BIC, right next to it is the information for your pharmacy carrier. Is this what you're providing to your pharmacy?

Speaker speaker\_1: Obviously not because it ain't freaking the one I've been showing 'em. I've been showing 'em the one you guys gave me the first time I signed up to this, which obviously is the wrong freaking card. I remember there was an issue about the cards, they sent the wrong cards or something is what Meralis said. So we'll basically... They've had to go through a lot of bowl to get another card but I don't ever remember seeing this one. This is the one I'm reading off of a ca- a paper that's in my... It's not even a card, it's just this piece of paper that's in front of me. It's, it's not even a card. I've never been sent cards is what I'm trying to say. These are just squares on a piece of paper that I was sent. I've never been sent any cards in the mail.

Speaker speaker\_0: Okay, sir. So that's what I meant when I say that we're not the owners of any of these plans. We're limited to the involvement that we can have on them. We can go ahead and put in a request for a card, but unfortunately we can't decide what type of material our card gets sent to you on.

Speaker speaker\_1: No, I get that but I don't think it's the right setup that I'm s- I'm showing these... I'll, I'll take this one back tomorrow but the one that says MultiPlan on the bottom of it is my actual, uh... If I read you the medical ID number on it, can you verify it's the right card or will we, you be able to know that?

Speaker speaker\_0: Um, yes. If you can read the policy number, I can compare it to the one that I'm looking at right now.

Speaker speaker\_1: Okay. The policy number on this one that I'm looking at is 02477065.

Speaker speaker\_0: Yes, sir. That should be your medical card.



Speaker speaker\_1: Yeah and the, the activation date was 3/11/24. Is that right?

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: Okay. So obviously I've been showing them the wrong damn card but so somehow it's been going through. Now I remember showing this one... The, the thing I think what screwed all this up was Walgreens closed down in town, turned it over to Kroger's. I'm wondering if they didn't pick up the wrong freaking information 'cause all this time I've never shown the Kroger's people this card, this piece of paper. On the back I was just-

Speaker speaker\_0: Well, let's see-

Speaker speaker\_1: That would not surprise me, you know, what I mean? When a company goes out of business and, you know, they can have-

Speaker speaker\_0: I was also gonna say it could be that they went off the information saved on the system 'cause me personally, I know with CVS and Walgreens, even if you switch from one location to the other, sometimes your insurance information gets crossed over to the other stores per their system. That could also be what was happening.

Speaker speaker\_1: Yeah, because I guess it was... If she was telling me that I'm like one or two numbers off and it won't, it won't reload it. I will take this information card that I, that I verified with you in there tomorrow and see what I can do with it 'cause obviously we've been... Obviously there's a screw up between that because I've never had a problem with it and then all of a sudden I got a problem with it but...

Speaker speaker\_0: Okay.

Speaker speaker\_1: That's the, that's why-

Speaker speaker\_0: If you like... I'm sorry.

Speaker speaker\_1: Uh-

Speaker speaker\_0: I was gonna say, Mr. McGill, if you like I can send you also digital copies of all three benefit cards label, along with the phone number for your prescription carrier.

Speaker speaker\_1: You can still have them. Even-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Yeah, you can probably just send that to my email and I can just print it off.

Speaker speaker\_0: Okay. And then I'm also gonna go ahead and send you the information for the prescription carrier so if anything happens, whether they say something is not covered or it's not going through, you can give a call-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... to the specific company that owns the plan for prescriptions that you have.... and they can let you know what's going on in their system.



Speaker speaker\_1: Yeah, that would probably help because... Calm that guy. 'Cause I know I showed all this stuff to Walgreens back in-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... back before they closed but... At that particular time, it was a rough setup because the old company was messing me around and I was trying to get things switched over to you and they, they weren't even allowing me to switch over because I still had insurance. And that doesn't make any s- It doesn't make any sense. I think, think somehow or another when Walgreens and Kroger's took over, I got screwed up.

Speaker speaker\_2: Oh, no.

Speaker speaker\_1: Okay. I, I see your email where you sent us, so... But it ain't no biggie. I'm not, I'm not pissed off about it. I'm just gonna have to probably go take this to the, to the hospital and, and, uh, give it to my doctor to make sure everything-

Speaker speaker\_0: Right.

Speaker speaker\_1: ... because he's probably gonna be the one who's gonna have to get it straightened out. 'cause I mean, I don't know.

Speaker speaker\_0: Yeah, 'cause I know... Yeah. 'Cause I know depending on the pharmacy sometimes, 'cause I recently had an issue like this for my prescriptions as well. Um, at the end of it, it came up to me ha- having to ask the doctor to resend the prescription order once again to me. So...

Speaker speaker\_1: Yeah. Probably gonna have to do that. So yeah, I, eh, it is what it is. I ain't... I'm just... It never ends. It never ends. So um-

Speaker speaker\_0: If you do run into... Go ahead, I'm sorry.

Speaker speaker\_1: Go ahead. No, go ahead.

Speaker speaker\_0: No, I was gonna say, if you do run into any issues tomorrow when you're at the pharmacy and for some reason, PharmaWov prescription is not picking up, you can also give us a call to see if there's anything we can assist with over the phone, depending on the...

Speaker speaker\_1: Yeah, well... Well, I'm gonna have to go to the doctor anyway 'cause I'm gonna have to make sure he's got this proper information because if it doesn't come from him, he doesn't put it in right the first time, I ain't gonna get it anyway. What?

Speaker speaker\_0: Gotcha. But I know depending on the... What is that word? On the person that tells the, the employee that they are at the pharmacy-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... sometimes they let us verify coverage over the phone. So hopefully, fingers crossed-

Speaker speaker\_1: Right.



Speaker speaker\_0: ... you don't run into any issues. But if you do, you can also give us a call to see if there's anything we can do on our end.

Speaker speaker\_1: Okay. All right.

Speaker speaker\_0: All right, I do apologize for-

Speaker speaker\_1: All right.

Speaker speaker\_0: ... this inconvenience, Mr. McGill.

Speaker speaker\_1: No, it's just-

Speaker speaker\_0: Hope you have a wonderful rest of your day.

Speaker speaker\_1: I just got home, I gotta see what it is. So...

Speaker speaker\_0: Oh, no.

Speaker speaker\_1: I appreciate your help. I think I got it figured out what I'll be doing or what, what's been going on. So...

Speaker speaker\_0: All right.

Speaker speaker\_1: Like I said, we'll get it from here. Thank you.

Speaker speaker\_0: Of course. My pleasure.

Speaker speaker\_1: All right, bye.

Speaker speaker\_0: Bye-bye.