

Transcript: Francesca

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Full Transcript

Thank you for calling Benefits in a Card. My name is Francesca. How can I assist you today? Um, yes. I am trying to use my, uh, insur- medical card, and I'm, um, getting a little confused with what I, what I actually bought into. Um, I paid for MEC Enhanced, which according to the, what I received, you get, um, \$10 co-pay for primary care, um, looks like \$50 co-pay for specialist, and urgent care's \$60. But I received, um, someone from y- area sent me, I guess, what I thought was a policy, but they said it's for hospital. So I'm trying to figure out what plan, um, what plan do I have for medical which references the primary care visit of \$10.00, and the specialist for \$50.00, and that sort of thing. 'Cause you guys, or whoever's taking out \$43.00 every week out of my paycheck. So I'm supposed to have the MEC Enhanced, which gives me opportunity to, you know, take advantage of primary care physician and that sort of thing, not just hospital. Is that something you can help me figure out? What's the name of the policy that I have for this MEC Enhanced? Sure. What's the company do you work with? 'Cause I know it's not hospital. Um, Partners Personnel. What are the last four of your Social? 3811. Last name? Colden. First name Irene? Yes. Mm-hmm. Please verify your mailing address and date of birth to make sure I have the right account in front of me. My emailing address is 1027 Alabama Avenue, Holly Hill, 32117, 21868. And, and, they're all saying that she don't... They're all saying that she can't cover it. But if she gets that money, right, all they have to do is just like... Uh, the phone number to reach you down as 386-244-7808? Yes. And we have your email down as first initial... Actually, I'm sorry, initial T first name, last name initial, number 204 at gmail.com? Right. Okay. Um, yes, ma'am, you're correct. You didn't only enroll into a medical plan, you also enrolled into a dental plan. Now as far as your medical card goes- Well- Go ahead. No, I'm listening. Okay. I was just gonna say, as far as your medical card goes, that specific plan you chose, the MEC Enhanced, it has more than one carrier. So more than one company owned the plan. Now, as far as your co-pays goes, and some of your hospital services, they will be covered under your carrier 90 Degree. Okay. And then the remaining hospital indemnity services will be covered by American Public Life. The only thing to keep in mind- So- ... is your plan does have a network requirement. What does that mean? That it just has to have, the doctors have to be in network? Is that what you mean? Yes, ma'am. So there's a specific list of doctors and offices that you have to be going to in order for your insurance to cover any services. Right, and I thought that's where I found this particular doctor, but when I called the doctor, they asked me, "Well, what's the policy number? What's the phone number? 'Cause we need to verify coverage." And, um, I didn't know... There's no policy number on this card for Enhanced, MEC Enhanced coverage. And so I called you guys this morning, and- Mm-hmm. ... the guy gave me, um, this APL, Partners Personnel Management Service card he emailed me, Limited Benefit Plan. I gave that information to the, to the medical providers, and they called it, and they said, "Oh, this is just for hospital. You

don't have coverage." And I'm like, "That's impossible." So I'm back at you guys again, saying I know I don't just have hospital coverage. I paid into where it specifically says co-pay, you know, these co-pays. So I need to find out what is the policy number for this particular plan that's referencing co-pays. If it's the 90 Degrees, it doesn't reference a policy number, so what do I give the medical people when they're asking for policy information? I'm trying to verify coverage. Okay. And does it say APL on the benefit card that you received? The card that I... The guy that emailed me says, says APL, but this is the same card that, when I called them, they said this is for hospital coverage only. So I need to find out what is the 90 Degrees Benefit Policy number so I can give that to the doctor so they can verify coverage. Of course, I see what happened. Now I'm like, there's more than one card? Mm-hmm. That's actually what it is. So your plan, the same way that it's split into two carriers, by two companies owning the plan itself, there's also two benefit cards. Now, the reason why the one that was sent to you when your doctor ran it, it only says for hospital services, is because it is. So that will be the card that you will use for your hospital services itself. Give me one second. Okay. I'm gonna download the other one that has those copays. Does it say 90 degrees on it? What does it say? It still says APL, or... No, it's gonna have the 90 Degree on it. Okay. Okay. And then based on the note from the previous representative, you were also wanting for me to put in a request for it to be sent to your home specifically as well, correct? Okay. Yes. You're welcome. Okay. Oh. Yeah. Okay, so we're all set. I went ahead and sent you a digital copy of the benefit card with 90 Degree, and I put in the request for them to send you the mail order. Okay. If you have a pen and paper, I can also give you the policy number on that benefit card, which is gonna be labeled down as your employee ID number, which is also the policy number. Okay, hold on. Let me, um, make sure I received... Well, see that's what... Well, no, this is different. It should have four squares on one side and then- Yeah, it's different for me. ... one square on the other one. Okay. Yeah, this one is a little... definitely different from what I have now. Okay, so I'll have a pen. Okay. I'm ready. That policy number will be D as in David, 464-016-08. Okay, and so that will be the policy number, and what is the number that they would call to verify coverage? Let's see. Okay, I believe it will be the phone number they put down. It is the same one. Um, the phone number they put down on the other side that's only one square, that's gonna be 800-833-4296. Um, now... Okay, and this... Oh, I'm sorry. Oh, no, I'm sorry. Go ahead. No, what were you saying? I'm sorry. Oh, no, it's okay. Um, I was just gonna say now about their phone number to verify benefits as well as the customer service line. Okay. As far as your doctor verifying coverage, I'm not sure which prompt he has to select. However, if at some point you have to call them about a procedure being pre-approved or you're having questions whether or not a procedure will be covered- Mm-hmm. ... that's gonna be the same phone number that you will call, but you're gonna use option number one, which is for the members. Okay. And what was your question? I'm sorry. Okay, so I'll try it. Um, this... now this is for the... where it has... I see it says the copay of the 10, the 50, and the 60 urgent care. Um, I, I guess my question is if I had to do like a general OBGYN annual exam, is that under specialist or how does that work? That part I'm not too sure. I think it might be under specialist- Okay. ... just based on the way that, um, our benefits work. The only thing is we don't have these coverages- Mm-hmm. ... but usually whenever I go to a dermatologist or gynecologist, they're put under specialist, but that will be a question that you will ask 90 Degree. Now I do want to clarify both benefit cards that you received today, both of them are correct. If it makes- Okay. ... it easier to kind of comprehend it or, um, to piece it together,

'cause I have to be honest with you, this is one of the most difficult plans, honestly. But the one that I sent you- I know, right? ... was basically... Right. Okay. So what I sent you will be kind of the primary card, and then the other card that they- Okay. ... sent you with APL, that will be the one for your secondary services. Like hospital? Mm-hmm. Okay. So specifically speaking, that's the one that will cover things like your hospital admission, surgeries in a hospital, medical imaging, and your group accident policy that's with that plan as well. Okay. Well, that explains it. I appreciate you, um, going into detail. Of course. And then if there's anything- I'm not really completely If there's anything that you run into an issue with, you can always give us a call back. Anytime that we're unable to answer a call, we can always get you to the right place. Um, but if you do want to- Okay. ... verify how the gynecologist will be billed under the plan, I can get- Mm-hmm. ... you transferred over to 90 Degrees so they can double check with you if it will be under specialist. Okay, I appreciate that. Yes, transfer me please. Thank you. Of course. Um, now I'm going to be transferring you over to that number you wrote down ending in 469... I mean, 4296. So once the automated system- Okay. ... goes through its prompt, just press number one and then from there go into the next options that it's going to provide to you. Okay. All right. Thank you so much. Of course. My pleasure. Let me go ahead and get you transferred over now. Mm-hmm.

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: Um, yes. I am trying to use my, uh, insur- medical card, and I'm, um, getting a little confused with what I, what I actually bought into. Um, I paid for MEC Enhanced, which according to the, what I received, you get, um, \$10 co-pay for primary care, um, looks like \$50 co-pay for specialist, and urgent care's \$60. But I received, um, someone from y-area sent me, I guess, what I thought was a policy, but they said it's for hospital. So I'm trying to figure out what plan, um, what plan do I have for medical which references the primary care visit of \$10.00, and the specialist for \$50.00, and that sort of thing. 'Cause you guys, or whoever's taking out \$43.00 every week out of my paycheck. So I'm supposed to have the MEC Enhanced, which gives me opportunity to, you know, take advantage of primary care physician and that sort of thing, not just hospital. Is that something you can help me figure out? What's the name of the policy that I have for this MEC Enhanced?

Speaker speaker_0: Sure. What's the company do you work with?

Speaker speaker_1: 'Cause I know it's not hospital. Um, Partners Personnel.

Speaker speaker_0: What are the last four of your Social?

Speaker speaker_1: 3811.

Speaker speaker_0: Last name?

Speaker speaker_1: Colden.

Speaker speaker_0: First name Irene?

Speaker speaker_1: Yes. Mm-hmm.

Speaker speaker_0: Please verify your mailing address and date of birth to make sure I have the right account in front of me.

Speaker speaker_1: My emailing address is 1027 Alabama Avenue, Holly Hill, 32117, 21868.

Speaker speaker_2: And, and, they're all saying that she don't... They're all saying that she can't cover it. But if she gets that money, right, all they have to do is just like...

Speaker speaker_0: Uh, the phone number to reach you down as 386-244-7808?

Speaker speaker_1: Yes.

Speaker speaker_0: And we have your email down as first initial... Actually, I'm sorry, initial T first name, last name initial, number 204 at gmail.com?

Speaker speaker_1: Right.

Speaker speaker_0: Okay. Um, yes, ma'am, you're correct. You didn't only enroll into a medical plan, you also enrolled into a dental plan. Now as far as your medical card goes-

Speaker speaker_1: Well-

Speaker speaker_0: Go ahead.

Speaker speaker_1: No, I'm listening.

Speaker speaker_0: Okay. I was just gonna say, as far as your medical card goes, that specific plan you chose, the MEC Enhanced, it has more than one carrier. So more than one company owned the plan. Now, as far as your co-pays goes, and some of your hospital services, they will be covered under your carrier 90 Degree.

Speaker speaker_1: Okay.

Speaker speaker_0: And then the remaining hospital indemnity services will be covered by American Public Life. The only thing to keep in mind-

Speaker speaker_1: So-

Speaker speaker_0: ... is your plan does have a network requirement.

Speaker speaker_1: What does that mean? That it just has to have, the doctors have to be in network? Is that what you mean?

Speaker speaker_0: Yes, ma'am. So there's a specific list of doctors and offices that you have to be going to in order for your insurance to cover any services.

Speaker speaker_1: Right, and I thought that's where I found this particular doctor, but when I called the doctor, they asked me, "Well, what's the policy number? What's the phone number? 'Cause we need to verify coverage." And, um, I didn't know... There's no policy number on this card for Enhanced, MEC Enhanced coverage. And so I called you guys this morning, and-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... the guy gave me, um, this APL, Partners Personnel Management Service card he emailed me, Limited Benefit Plan. I gave that information to the, to the medical providers, and they called it, and they said, "Oh, this is just for hospital. You don't have coverage." And I'm like, "That's impossible." So I'm back at you guys again, saying I know I don't just have hospital coverage. I paid into where it specifically says co-pay, you know, these co-pays. So I need to find out what is the policy number for this particular plan that's referencing co-pays. If it's the 90 Degrees, it doesn't reference a policy number, so what do I give the medical people when they're asking for policy information? I'm trying to verify coverage.

Speaker speaker_0: Okay. And does it say APL on the benefit card that you received?

Speaker speaker_1: The card that I... The guy that emailed me says, says APL, but this is the same card that, when I called them, they said this is for hospital coverage only. So I need to find out what is the 90 Degrees Benefit Policy number so I can give that to the doctor so they can verify coverage.

Speaker speaker_0: Of course, I see what happened.

Speaker speaker_1: Now I'm like, there's more than one card?

Speaker speaker_0: Mm-hmm. That's actually what it is. So your plan, the same way that it's split into two carriers, by two companies owning the plan itself, there's also two benefit cards. Now, the reason why the one that was sent to you when your doctor ran it, it only says for hospital services, is because it is. So that will be the card that you will use for your hospital services itself. Give me one second.

Speaker speaker_1: Okay.

Speaker speaker_0: I'm gonna download the other one that has those copays.

Speaker speaker_1: Does it say 90 degrees on it? What does it say? It still says APL, or...

Speaker speaker_0: No, it's gonna have the 90 Degree on it.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay. And then based on the note from the previous representative, you were also wanting for me to put in a request for it to be sent to your home specifically as well, correct?

Speaker speaker_1: Okay. Yes.

Speaker speaker_0: You're welcome. Okay.

Speaker speaker_3: Oh. Yeah.

Speaker speaker_0: Okay, so we're all set. I went ahead and sent you a digital copy of the benefit card with 90 Degree, and I put in the request for them to send you the mail order.

Speaker speaker_1: Okay.

Speaker speaker_0: If you have a pen and paper, I can also give you the policy number on that benefit card, which is gonna be labeled down as your employee ID number, which is also the policy number.

Speaker speaker_1: Okay, hold on. Let me, um, make sure I received... Well, see that's what... Well, no, this is different.

Speaker speaker_0: It should have four squares on one side and then-

Speaker speaker_1: Yeah, it's different for me.

Speaker speaker_0: ... one square on the other one.

Speaker speaker_1: Okay. Yeah, this one is a little... definitely different from what I have now. Okay, so I'll have a pen.

Speaker speaker_0: Okay.

Speaker speaker_1: I'm ready.

Speaker speaker_0: That policy number will be D as in David, 464-016-08.

Speaker speaker_1: Okay, and so that will be the policy number, and what is the number that they would call to verify coverage?

Speaker speaker_0: Let's see. Okay, I believe it will be the phone number they put down. It is the same one. Um, the phone number they put down on the other side that's only one square, that's gonna be 800-833-4296. Um, now...

Speaker speaker_1: Okay, and this... Oh, I'm sorry.

Speaker speaker_0: Oh, no, I'm sorry. Go ahead.

Speaker speaker_1: No, what were you saying? I'm sorry.

Speaker speaker_0: Oh, no, it's okay. Um, I was just gonna say now about their phone number to verify benefits as well as the customer service line.

Speaker speaker_1: Okay.

Speaker speaker_0: As far as your doctor verifying coverage, I'm not sure which prompt he has to select. However, if at some point you have to call them about a procedure being pre-approved or you're having questions whether or not a procedure will be covered-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... that's gonna be the same phone number that you will call, but you're gonna use option number one, which is for the members.

Speaker speaker_1: Okay.

Speaker speaker_0: And what was your question? I'm sorry.

Speaker speaker_1: Okay, so I'll try it. Um, this... now this is for the... where it has... I see it says the copay of the 10, the 50, and the 60 urgent care. Um, I, I guess my question is if I had to do like a general OBGYN annual exam, is that under specialist or how does that work?

Speaker speaker_0: That part I'm not too sure. I think it might be under specialist-

Speaker speaker_1: Okay.

Speaker speaker_0: ... just based on the way that, um, our benefits work. The only thing is we don't have these coverages-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... but usually whenever I go to a dermatologist or gynecologist, they're put under specialist, but that will be a question that you will ask 90 Degree. Now I do want to clarify both benefit cards that you received today, both of them are correct. If it makes-

Speaker speaker_1: Okay.

Speaker speaker_0: ... it easier to kind of comprehend it or, um, to piece it together, 'cause I have to be honest with you, this is one of the most difficult plans, honestly. But the one that I sent you-

Speaker speaker_1: I know, right?

Speaker speaker_0: ... was basically... Right.

Speaker speaker_1: Okay.

Speaker speaker_0: So what I sent you will be kind of the primary card, and then the other card that they-

Speaker speaker_1: Okay.

Speaker speaker_0: ... sent you with APL, that will be the one for your secondary services.

Speaker speaker_1: Like hospital?

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Okay.

Speaker speaker_0: So specifically speaking, that's the one that will cover things like your hospital admission, surgeries in a hospital, medical imaging, and your group accident policy that's with that plan as well.

Speaker speaker_1: Okay. Well, that explains it. I appreciate you, um, going into detail.

Speaker speaker_0: Of course. And then if there's anything-

Speaker speaker_1: I'm not really completely

Speaker speaker_0: If there's anything that you run into an issue with, you can always give us a call back. Anytime that we're unable to answer a call, we can always get you to the right

place. Um, but if you do want to-

Speaker speaker_1: Okay.

Speaker speaker_0: ... verify how the gynecologist will be billed under the plan, I can get-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... you transferred over to 90 Degrees so they can double check with you if it will be under specialist.

Speaker speaker_1: Okay, I appreciate that. Yes, transfer me please. Thank you.

Speaker speaker_0: Of course. Um, now I'm going to be transferring you over to that number you wrote down ending in 469... I mean, 4296. So once the automated system-

Speaker speaker_1: Okay.

Speaker speaker_0: ... goes through its prompt, just press number one and then from there go into the next options that it's going to provide to you.

Speaker speaker_1: Okay. All right. Thank you so much.

Speaker speaker_0: Of course. My pleasure. Let me go ahead and get you transferred over now.

Speaker speaker_1: Mm-hmm.