

## Transcript: Francesca

**Baez-6118575173320704-5319827958579200**

### Full Transcript

Thank you for calling Benefits in a Card. My name is Francesca. How can I assist you today? Um, yes. My name is Connie Joyce and my husband, um, was insured through your company last year, um, through Staff Solutions and, um, I had to get a cardiac monitor that was put on, and according to my physician, um, it'd been pre-approved through the insurance company, um, for payment or whatever ahead of time. And the company that supplied the cardiac monitors contacted me today and said that, um, that it wasn't approved and they're trying to bill me an outrageous amount. So I'm trying to figure out what's going on because he was through the temp agency and then he got hired in. So, at the time his insurance was through you guys. Okay. I do want to clarify, Benefits in a Card is not an insurance company. We administer the coverage, so it would have been through the carrier. Are you on the policy? Yes. I was on the policy. Okay. And you said it was with Innovative Staff Solutions, correct? Yes. What were the last four of the social of the policy holder? What's the last four digits to your social? 3477. 3477. And what is his last name? Joyce. Hmm, hmm, hmm. Connor Joyce? Yes. And could you verify your date of birth? 08/09/77. All right. Do you remember when it was that you guys submitted for that medical device? Hmm. I believe it was last spring is when I had it done. I don't remember the exact date when I had to wear it. Okay. Um, but I don't know when they last submitted a claim for it. Okay. The reason why I'm asking is because the last time your policy was active was June 16, 2024. Mm-hmm. So there, either it was declined due to you guys not being active during the time that it was submitted for it to be paid by your carrier or it was just something that the carrier does not cover, which will, you will need to speak with that specific carrier that you had which was American Public Life. What I will suggest Ms. Joyce doing is speaking with the specific doctor or the place that's billing you guys for that medical device and seeing when it was that the claim was submitted for us. 'Cause if it was past June 16, 2024, it would have to- It wasn't past June. It was not past June. And when I had, like our insurance automatically, he was through the temp agency when he had this insurance and as soon as he got hired in, it automatically switched over to his other insurance through the employer, Hydro-Gear. Okay. So unfortunately, I only have access to the insurance he had with the staffing company. Okay. What I would suggest doing is speaking with the carrier to see if they have any documentation as to reason why it was declined on their side. I can give you their phone number if you like and then get you transferred to them. Okay. Yes, please. Of course. Let me know whenever you're ready. I'm ready. It is 800- Click on your button. ... 256- Okay. Okay. ... 8606. 8-0-0-6? No, ma'am. 8-6-0-6. 86-06. Okay. Okay. All right? And then once again, they're called American Public Life. Okay. All right. And if you can bear with me one moment, I can get you transferred over to them. All right. Thank you. Of course. I hope you have a wonderful rest of your day and hopefully this can help you get some answers that you're looking for. You should have verified

your 2,500. Yeah. All right. I'll go ahead and get you transferred now. Okay, thank you. Of course.

## 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. My name is Connie Joyce and my husband, um, was insured through your company last year, um, through Staff Solutions and, um, I had to get a cardiac monitor that was put on, and according to my physician, um, it'd been pre-approved through the insurance company, um, for payment or whatever ahead of time. And the company that supplied the cardiac monitors contacted me today and said that, um, that it wasn't approved and they're trying to bill me an outrageous amount. So I'm trying to figure out what's going on because he was through the temp agency and then he got hired in. So, at the time his insurance was through you guys.

Speaker speaker\_0: Okay. I do want to clarify, Benefits in a Card is not an insurance company. We administer the coverage, so it would have been through the carrier. Are you on the policy?

Speaker speaker\_1: Yes. I was on the policy.

Speaker speaker\_0: Okay. And you said it was with Innovative Staff Solutions, correct?

Speaker speaker\_1: Yes.

Speaker speaker\_0: What were the last four of the social of the policy holder?

Speaker speaker\_1: What's the last four digits to your social?

Speaker speaker\_2: 3477.

Speaker speaker\_1: 3477.

Speaker speaker\_0: And what is his last name?

Speaker speaker\_1: Joyce.

Speaker speaker\_0: Hmm, hmm, hmm. Connor Joyce?

Speaker speaker\_1: Yes.

Speaker speaker\_0: And could you verify your date of birth?

Speaker speaker\_1: 08/09/'77.

Speaker speaker\_0: All right. Do you remember when it was that you guys submitted for that medical device?

Speaker speaker\_1: Hmm. I believe it was last spring is when I had it done. I don't remember the exact date when I had to wear it.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Um, but I don't know when they last submitted a claim for it.

Speaker speaker\_0: Okay. The reason why I'm asking is because the last time your policy was active was June 16, 2024.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: So there, either it was declined due to you guys not being active during the time that it was submitted for it to be paid by your carrier or it was just something that the carrier does not cover, which will, you will need to speak with that specific carrier that you had which was American Public Life. What I will suggest Ms. Joyce doing is speaking with the specific doctor or the place that's billing you guys for that medical device and seeing when it was that the claim was submitted for us. 'Cause if it was past June 16, 2024, it would have to-

Speaker speaker\_1: It wasn't past June. It was not past June. And when I had, like our insurance automatically, he was through the temp agency when he had this insurance and as soon as he got hired in, it automatically switched over to his other insurance through the employer, Hydro-Gear.

Speaker speaker\_0: Okay. So unfortunately, I only have access to the insurance he had with the staffing company.

Speaker speaker\_1: Okay.

Speaker speaker\_0: What I would suggest doing is speaking with the carrier to see if they have any documentation as to reason why it was declined on their side. I can give you their phone number if you like and then get you transferred to them.

Speaker speaker\_1: Okay. Yes, please.

Speaker speaker\_0: Of course. Let me know whenever you're ready.

Speaker speaker\_1: I'm ready.

Speaker speaker\_0: It is 800-

Speaker speaker\_2: Click on your button.

Speaker speaker\_0: ... 256-

Speaker speaker\_1: Okay. Okay.

Speaker speaker\_0: ... 8606.

Speaker speaker\_1: 8-0-0-6?

Speaker speaker\_0: No, ma'am. 8-6-0-6. 86-06.

Speaker speaker\_1: Okay. Okay.

Speaker speaker\_0: All right? And then once again, they're called American Public Life.

Speaker speaker\_1: Okay.

Speaker speaker\_0: All right. And if you can bear with me one moment, I can get you transferred over to them.

Speaker speaker\_1: All right. Thank you.

Speaker speaker\_0: Of course. I hope you have a wonderful rest of your day and hopefully this can help you get some answers that you're looking for.

Speaker speaker\_2: You should have verified your 2,500. Yeah.

Speaker speaker\_0: All right. I'll go ahead and get you transferred now.

Speaker speaker\_1: Okay, thank you.

Speaker speaker\_0: Of course.