

Transcript: Francesca

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Full Transcript

Thank you for calling Benefit to Know Card. My name is Francesca at Benefit to Know Card. How can I assist you today? Hi, Francesca. My name is Jaspreet. Um, I'm calling behalf of my mother who is here, so you can speak to her at any time. I'm just calling for communication purposes. Um, my mother, she, um, has a job and she received medical coverage through her, uh, job. Um, just wanted to understand the plan that she has, um, because the card here says MultiPlan Preventative Services only. Um, but, you know, she made some more specific elections during the time of, you know, selecting her coverages. Just wanted to see if you can help us understand what her, you know, what was... Just wanted to make sure if it was, like, correctly elected. Can you go over that with us, please? Sure thing, ma'am. I do have to ask which communication purposes is it from? Is it a language barrier? Oh, yes, language barrier. She can speak English but, like, she won't be able to thoroughly understand and explain the way I can. But you can speak to her if you would like. Okay, 'cause I can get an interpreter on the line if she likes. Uh, no, I don't think she's going to prefer that. I handle a lot of her calls so is sh- can she give you authorization to speak to me? Sure thing, ma'am. I was just asking because it's preferred that it be an interpreter, but that's okay. Please put her on the line. Okay, here you go, Mama. Hello? Yes, hello. Good morning. My name is Francesca with Benefit to Know Card. We're now recorded line. Um, so ma'am, I have to look up- Okay. ... your account before I'm able to continue the call with your daughter. What staffing company do you work with? Uh, yes, ... And what are the last four of your Social? 8931. All right, and lastly, can you verify your mailing address and your date of birth? Uh, date of birth is March 29, 1965. The add- address is 3 Meadowlark Lane, Moorestown, Pennsylvania 17067. All right, and we have your phone number as 212-658-1557. Yes. And we have your email as rks_sajjan@yahoo.com. Yes. And do you give me verbal authorization to continue the call with your daughter for language barrier purposes? Yes, please. All right, you can put her on the phone. Okay. Hi, I'm back and we're both listening in. All right, and can I get your name please, ma'am, for the note purposes? Yes, my name is Jaspreet Kaur, J-A-S-P-R-E-E-T, last name is Kaur, K-A-U-R. All right, let's see. One, two, three, four. So your mother does have three additional plans. Does she only receive that specific card that says MultiPlan Network? Yes, correct. That is the only one, and then the other one that we have is, uh, that I see is APL Carrington, but I think that is for, that's for, uh, dental. And then the only other card that she has is literally the one that we are looking at that says MultiPlan. Okay. So the one that you're looking at that says MultiPlan, that's going to be her medical preventative, as well as her vision card. Okay. The other one that has her hospital services, the reason why it was not delivered to the home is due to the fact that, for some reason, the carrier, American Public Life, doesn't do a hard copy of their medical plans. They only do a digital copy sent to the email, which- Mm-hmm. ... eight out of 10 times, sometimes it goes to junk or spam mail

depending on the email setting. So that might be why she has not rec- received that specific card yet. Um, okay. Uh, okay, we can do this. If I... Can you verify what email you have on file or I can, I can read it out to you and then you can tell me if that's the one you have? Sure thing, ma'am. I can also just resend the benefit card back again to the email on file, which is rks_sajjan. That's correct, yes. And where, where would it come from, just so I can make sure that I'm getting it from the right place? So the one that I'm going to send to you now is gonna be coming in from info@benefittoknowcard.com, and the email itself- Mm-hmm. ... is going to be title ID Card. Info at Benefit something, something. Okay. Yeah. Doesn't seem like... Let me just check her junk. Okay, you can send it- So- ... uh, now, so I can take a look. Okay. Um, yeah, so I was gonna say, it's not going to appear on her email just yet 'cause I just sent it out. Mm-hmm. So it might take a minute or two. Um, while we wait on that email to get there, what were the other coverage-specific questions you had about her plans? Yeah, no, it was, um, it was more of just that, because like I said, the, the card, when it said, like, "Preventative Services Only," that's when my mom and I, we were kind of alerted, like, "Wait a second." You know, we had more than just preventative care, and that's what kind of led us to this question. Um, so-So when I- when we received this email that you just sent, that's for like the hospital and other coverages. Is there anything more than that? Like you said there were like three or something? Yeah. So she has dental, vision, two medical plans which will be that preventative and that hospital indemnity. Mm-hmm. Along with those four- Okay. ... she has group accident and critical illness. And where would that be, group accidents and critical illness? Like where- what- what card would that be? Those specific plans don't get a physical card. So that- And then how- mm-hmm. ... specific- that specific benefit card that I sent over that has the American Public Life information on it? Mm-hmm. Once they're verifying the information through their system, they're gonna be able to see that she has the other plans as well. Oh, okay. Understood. All right, I'm just hoping- let me just check the junk email 'cause I don't see anything yet. Okay. Um, you know what? I know this takes some time- Mm-hmm. Go ahead. Oh, yes. I was just gonna say, um, while we wait on that, I did want to let you know specifically about her vision plan. Her carrier has two separate services that they offer, major medical insurance which is the traditional ones with the deductibles, copays and percentages, as well as PPO Limited. : staffing offers PPO Limited, so there's a specific line as well as specific provider prompt phone number that's gonna need to be provided when they verify her coverage. I have also sent that over on that email that we have on file. Okay. So it's like two type of, uh, um, visions? Yeah. So the company itself has two types. Your mom has one of them. Oh. She needs to be calling the correct phone number to verify her coverage. 'Cause if she calls in- Okay. ... and ends up on the major medical insurance department, she's not going to populate on their system. Oh. That's interesting. Okay. It's so weird. For some strange reason, I'm not... I'm like refreshing the mailbox and checking junk and regular email. I'm not seeing anything. You have RKS_SAJJAN at Yahoo, right? Yes, ma'am. Yeah. I'm not seeing anything come up anywhere, not under junk, not under regular email box. Wha- what else can we do? That's really all we can do, to be honest, 'cause aside from that, it will be trying to send it to another email. On my system, I did not get any error messages. It shows available for now- Mm-hmm. ... with first one at 51 and the second one at 52. Yeah. That's really weird. Can I give you another email address? Sure thing. Go ahead. Okay. The other one's gonna be P as in Paul, R as in Ricky, double E as in elephant, T as in Tom, I as in India, S as in Sam, A as in Apple, J as in Jerry, J as in Jerry, A as in Apple, N as in Nancy at

yahoo.com. So that should be preetysajan@yahoo.com. All right. Let's see. . Yeah. . Okay. I'm refreshing that one if you've already sent it. So for the new email provided, bear with me one moment. Okay. It looks like it's still in the process of going out. . Hey, Mom. Mama. . I'm on the phone right now. Oh my God. Sorry. Oh my God. . I can't let you through this right now. All right. So it says that in a minute, at 57, it's gonna be sent out from our email. Yes. Yes. I actually received one. So I haven't received the second email, but I definitely received this one. Um, so the email that you provided? Yes, correct. Yep. Okay. So there's only gonna be one email with that one, since I put all the information on only one. Okay. Earlier you- you said you were sending two, so I'm not getting the second one, right? This is the only one? Yes, ma'am. I was gonna need two 'cause at first, I only put one part of the information, um, but after we- Oh. ... came, our discussion, I had, needed to add the other part of the vision. But since you provided a new email, I just put all the information on only one, to make it easier. Okay. Under- understood, understood. Let me just take a look at this card. So, um, okay, yeah, this one definitely looks different than what we have. So this is medical benefit verification, blah, blah, blah, limited benefit medical plan. Okay. And so like, um, I just, I'm curious, right? Like, um, if my mom goes to... Um, she has carpal tunnel in her, in her, uh, wrist, and it's getting, like harder and harder for her. So her most recent doctor had, um, uh, what do you call it? Given her a referral for a surgeon, but unfortunately even that primary, uh, care doctor and then plus the referral, they're not under the medical plan that we were looking. So it's like she has to start this process all over again with the different, you know, doctors that are under these plans. So, for surgical care, like what card would she use? It will be the one that I send you today. Um, I do have to say these are PPO-limited plans. Mm-hmm. I'm 80% very doubtful that that specific service will be covered. However, the carrier will be the only one to be able to let you know whether or not a service is covered since we only have the benefit guide to go off. And even then, the current plan that she's enrolled into- Mm-hmm. ... only covers \$500 once a year out of the bill for a surgery. If it is in a hospital, in an outpatient facility, or a freestanding surgery center, and if it was to be done in any physician's office, it will only cover \$250 out of the surgical bill twice a year. So it won't really- Oh, God. ... cover that much. Well, okay. Ouch. That's not good. And is there a way to elect a different plan? Or this is just what the job offers? Like, what do you think? So unfortunately, your mother is not eligible to upgrade plans. Specifically speaking, the only other plan that she would have been able to upgrade to would be their only major medical insurance, which would have been a monthly premium of \$500 and change. But since she's- Hmm. ... not eligible for it at the moment, she won't be able to go ahead and make any changes- Mm-hmm. ... to this policy unless it's cancellation. I understand. Okay. Well, thank you so much for all this, uh, information. That was very helpful. Of course. Was... If... Do you have any other questions? Uh, if there's anything else, feel free to give us a call back. No, that'll be it. Thank you so much. Take care. Thank you. You too. Bye-bye. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefit to Know Card. My name is Francesca at Benefit to Know Card. How can I assist you today?

Speaker speaker_1: Hi, Francesca. My name is Jaspreet. Um, I'm calling behalf of my mother who is here, so you can speak to her at any time. I'm just calling for communication purposes. Um, my mother, she, um, has a job and she received medical coverage through her, uh, job. Um, just wanted to understand the plan that she has, um, because the card here says MultiPlan Preventative Services only. Um, but, you know, she made some more specific elections during the time of, you know, selecting her coverages. Just wanted to see if you can help us understand what her, you know, what was... Just wanted to make sure if it was, like, correctly elected. Can you go over that with us, please?

Speaker speaker_0: Sure thing, ma'am. I do have to ask which communication purposes is it from? Is it a language barrier?

Speaker speaker_1: Oh, yes, language barrier. She can speak English but, like, she won't be able to thoroughly understand and explain the way I can. But you can speak to her if you would like.

Speaker speaker_0: Okay, 'cause I can get an interpreter on the line if she likes.

Speaker speaker_1: Uh, no, I don't think she's going to prefer that. I handle a lot of her calls so is sh- can she give you authorization to speak to me?

Speaker speaker_0: Sure thing, ma'am. I was just asking because it's preferred that it be an interpreter, but that's okay. Please put her on the line.

Speaker speaker_1: Okay, here you go, Mama.

Speaker speaker_2: Hello?

Speaker speaker_0: Yes, hello. Good morning. My name is Francesca with Benefit to Know Card. We're now recorded line. Um, so ma'am, I have to look up-

Speaker speaker_2: Okay.

Speaker speaker_0: ... your account before I'm able to continue the call with your daughter. What staffing company do you work with?

Speaker speaker_2: Uh, yes, ...

Speaker speaker_0: And what are the last four of your Social?

Speaker speaker_2: 8931.

Speaker speaker_0: All right, and lastly, can you verify your mailing address and your date of birth?

Speaker speaker_2: Uh, date of birth is March 29, 1965. The add- address is 3 Meadowlark Lane, Moorestown, Pennsylvania 17067.

Speaker speaker_0: All right, and we have your phone number as 212-658-1557.

Speaker speaker_2: Yes.

Speaker speaker_0: And we have your email as rks_sajjan@yahoo.com.

Speaker speaker_2: Yes.

Speaker speaker_0: And do you give me verbal authorization to continue the call with your daughter for language barrier purposes?

Speaker speaker_2: Yes, please.

Speaker speaker_0: All right, you can put her on the phone.

Speaker speaker_2: Okay.

Speaker speaker_1: Hi, I'm back and we're both listening in.

Speaker speaker_0: All right, and can I get your name please, ma'am, for the note purposes?

Speaker speaker_1: Yes, my name is Jaspreet Kaur, J-A-S-P-R-E-E-T, last name is Kaur, K-A-U-R.

Speaker speaker_0: All right, let's see. One, two, three, four. So your mother does have three additional plans. Does she only receive that specific card that says MultiPlan Network?

Speaker speaker_1: Yes, correct. That is the only one, and then the other one that we have is, uh, that I see is APL Carrington, but I think that is for, that's for, uh, dental. And then the only other card that she has is literally the one that we are looking at that says MultiPlan.

Speaker speaker_0: Okay. So the one that you're looking at that says MultiPlan, that's going to be her medical preventative, as well as her vision card.

Speaker speaker_1: Okay.

Speaker speaker_0: The other one that has her hospital services, the reason why it was not delivered to the home is due to the fact that, for some reason, the carrier, American Public Life, doesn't do a hard copy of their medical plans. They only do a digital copy sent to the email, which-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... eight out of 10 times, sometimes it goes to junk or spam mail depending on the email setting. So that might be why she has not rec- received that specific card yet.

Speaker speaker_1: Um, okay. Uh, okay, we can do this. If I... Can you verify what email you have on file or I can, I can read it out to you and then you can tell me if that's the one you have?

Speaker speaker_0: Sure thing, ma'am. I can also just resend the benefit card back again to the email on file, which is rks_sajjan.

Speaker speaker_1: That's correct, yes. And where, where would it come from, just so I can make sure that I'm getting it from the right place?

Speaker speaker_0: So the one that I'm going to send to you now is gonna be coming in from info@benefittoknowcard.com, and the email itself-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... is going to be title ID Card.

Speaker speaker_1: Info at Benefit something, something. Okay. Yeah. Doesn't seem like... Let me just check her junk. Okay, you can send it-

Speaker speaker_0: So-

Speaker speaker_1: ... uh, now, so I can take a look.

Speaker speaker_0: Okay. Um, yeah, so I was gonna say, it's not going to appear on her email just yet 'cause I just sent it out.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: So it might take a minute or two. Um, while we wait on that email to get there, what were the other coverage-specific questions you had about her plans?

Speaker speaker_1: Yeah, no, it was, um, it was more of just that, because like I said, the, the card, when it said, like, "Preventative Services Only," that's when my mom and I, we were kind of alerted, like, "Wait a second." You know, we had more than just preventative care, and that's what kind of led us to this question. Um, so-So when I- when we received this email that you just sent, that's for like the hospital and other coverages. Is there anything more than that? Like you said there were like three or something?

Speaker speaker_0: Yeah. So she has dental, vision, two medical plans which will be that preventative and that hospital indemnity.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Along with those four-

Speaker speaker_1: Okay.

Speaker speaker_0: ... she has group accident and critical illness.

Speaker speaker_1: And where would that be, group accidents and critical illness? Like where- what- what card would that be?

Speaker speaker_0: Those specific plans don't get a physical card. So that-

Speaker speaker_1: And then how- mm-hmm.

Speaker speaker_0: ... specific- that specific benefit card that I sent over that has the American Public Life information on it?

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Once they're verifying the information through their system, they're gonna be able to see that she has the other plans as well.

Speaker speaker_1: Oh, okay. Understood. All right, I'm just hoping- let me just check the junk email 'cause I don't see anything yet.

Speaker speaker_0: Okay. Um, you know what?

Speaker speaker_1: I know this takes some time- Mm-hmm. Go ahead.

Speaker speaker_0: Oh, yes. I was just gonna say, um, while we wait on that, I did want to let you know specifically about her vision plan. Her carrier has two separate services that they offer, major medical insurance which is the traditional ones with the deductibles, copays and percentages, as well as PPO Limited. : staffing offers PPO Limited, so there's a specific line as well as specific provider prompt phone number that's gonna need to be provided when they verify her coverage. I have also sent that over on that email that we have on file.

Speaker speaker_1: Okay. So it's like two type of, uh, um, visions?

Speaker speaker_0: Yeah. So the company itself has two types. Your mom has one of them.

Speaker speaker_1: Oh.

Speaker speaker_0: She needs to be calling the correct phone number to verify her coverage. 'Cause if she calls in-

Speaker speaker_1: Okay.

Speaker speaker_0: ... and ends up on the major medical insurance department, she's not going to populate on their system.

Speaker speaker_1: Oh. That's interesting. Okay. It's so weird. For some strange reason, I'm not... I'm like refreshing the mailbox and checking junk and regular email. I'm not seeing anything. You have RKS_SAJJAN at Yahoo, right?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Yeah. I'm not seeing anything come up anywhere, not under junk, not under regular email box. Wha- what else can we do?

Speaker speaker_0: That's really all we can do, to be honest, 'cause aside from that, it will be trying to send it to another email. On my system, I did not get any error messages. It shows available for now-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... with first one at 51 and the second one at 52.

Speaker speaker_1: Yeah. That's really weird. Can I give you another email address?

Speaker speaker_0: Sure thing. Go ahead.

Speaker speaker_1: Okay. The other one's gonna be P as in Paul, R as in Ricky, double E as in elephant, T as in Tom, I as in India, S as in Sam, A as in Apple, J as in Jerry, J as in Jerry, A as in Apple, N as in Nancy at yahoo.com. So that should be preetysajan@yahoo.com. All right. Let's see.

Speaker speaker_3: .

Speaker speaker_1: Yeah.

Speaker speaker_3: .

Speaker speaker_1: Okay. I'm refreshing that one if you've already sent it.

Speaker speaker_0: So for the new email provided, bear with me one moment.

Speaker speaker_1: Okay.

Speaker speaker_0: It looks like it's still in the process of going out.

Speaker speaker_4: .

Speaker speaker_1: Hey, Mom. Mama.

Speaker speaker_4: .

Speaker speaker_1: I'm on the phone right now. Oh my God. Sorry. Oh my God.

Speaker speaker_4: .

Speaker speaker_1: I can't let you through this right now.

Speaker speaker_0: All right. So it says that in a minute, at 57, it's gonna be sent out from our email.

Speaker speaker_1: Yes. Yes. I actually received one. So I haven't received the second email, but I definitely received this one.

Speaker speaker_0: Um, so the email that you provided?

Speaker speaker_1: Yes, correct. Yep.

Speaker speaker_0: Okay. So there's only gonna be one email with that one, since I put all the information on only one.

Speaker speaker_1: Okay. Earlier you- you said you were sending two, so I'm not getting the second one, right? This is the only one?

Speaker speaker_0: Yes, ma'am. I was gonna need two 'cause at first, I only put one part of the information, um, but after we-

Speaker speaker_1: Oh.

Speaker speaker_0: ... came, our discussion, I had, needed to add the other part of the vision. But since you provided a new email, I just put all the information on only one, to make it easier.

Speaker speaker_1: Okay. Under- understood, understood. Let me just take a look at this card. So, um, okay, yeah, this one definitely looks different than what we have. So this is medical benefit verification, blah, blah, blah, limited benefit medical plan. Okay. And so like, um, I just, I'm curious, right? Like, um, if my mom goes to... Um, she has carpal tunnel in her, in her, uh, wrist, and it's getting, like harder and harder for her. So her most recent doctor had,

um, uh, what do you call it? Given her a referral for a surgeon, but unfortunately even that primary, uh, care doctor and then plus the referral, they're not under the medical plan that we were looking. So it's like she has to start this process all over again with the different, you know, doctors that are under these plans. So, for surgical care, like what card would she use?

Speaker speaker_0: It will be the one that I send you today. Um, I do have to say these are PPO-limited plans.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: I'm 80% very doubtful that that specific service will be covered. However, the carrier will be the only one to be able to let you know whether or not a service is covered since we only have the benefit guide to go off. And even then, the current plan that she's enrolled into-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... only covers \$500 once a year out of the bill for a surgery. If it is in a hospital, in an outpatient facility, or a freestanding surgery center, and if it was to be done in any physician's office, it will only cover \$250 out of the surgical bill twice a year. So it won't really-

Speaker speaker_1: Oh, God.

Speaker speaker_0: ... cover that much.

Speaker speaker_1: Well, okay. Ouch. That's not good. And is there a way to elect a different plan? Or this is just what the job offers? Like, what do you think?

Speaker speaker_0: So unfortunately, your mother is not eligible to upgrade plans. Specifically speaking, the only other plan that she would have been able to upgrade to would be their only major medical insurance, which would have been a monthly premium of \$500 and change. But since she's-

Speaker speaker_1: Hmm.

Speaker speaker_0: ... not eligible for it at the moment, she won't be able to go ahead and make any changes-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... to this policy unless it's cancellation.

Speaker speaker_1: I understand. Okay. Well, thank you so much for all this, uh, information. That was very helpful.

Speaker speaker_0: Of course. Was... If... Do you have any other questions? Uh, if there's anything else, feel free to give us a call back.

Speaker speaker_1: No, that'll be it. Thank you so much. Take care.

Speaker speaker_0: Thank you. You too. Bye-bye.

Speaker speaker_1: Bye-bye.