

## **Transcript: Justin**

**Mills-4947766127673344-6665320495890432**

### **Full Transcript**

Thank you for calling Benefits in a Card. This is Justin. How can I help you today? Well, hello, Justin. I was talking to somebody a few minutes ago, but got disconnected somehow. Um, I'm Julie Perkins. I'm trying to figure out what's going on with me having outpatient physical therapy for a surgery I had on the 3rd, a full hip replacement. Um, think you can help with that? Yeah, no, are you, are you checking on like, a claim status or something? I'm supposed to go to my first physical therapy appointment today, and they're saying something about physical therapy not being covered. Um, yeah, there are some things- Um, I work for Innovative St- I work for Innovative Staffing Solutions. Okay, what's the last four- It's under Julie. ... digits for short? 6045. And for security purposes, could you verify your home address, including city, state and zip code? 612 South Lee Trover Todd Junior Highway, Arlington, Kentucky 42410. And confirm your date of birth. 4/17/1976. And a good telephone number has 270-875-9104. Yes. And the email has dragoncrest69247\_30@yahoo.com. I didn't quite catch all that, but I don't generally use it for anything involving this, so... No worries. But yes. Um, let's see. So looking at the file, you have the Insure Plus Basics, which covers hospitals, doctors and medications, as well as other things offered through Innovative Staff Solutions. Um, so you do have coverage for that physical therapy visit. Um, now, are you going to a provider that's in network or out of network? Uh, Baptist Health Deaconess. So I have, I really have no idea. It's called Fitness Formula. It's a part of the Deaconess Health Hospital. Okay. So I do know that you have to stay in network for the insurance carrier to pay. Um, so say if, so, so if they're saying that you have to pay or you're not covered for that visit- It's the sa- it's, it's the same hospital, honey. It's the same hospital. It is a part of the hospital. Under the MultiPlan- That's why I'm not understanding... Go ahead, baby. Under the MultiPlan network, correct? So that hospital is under the MultiPlan network, is, is that correct? Yes. That it is. Okay. Okay, let's see here. And the Fitness Formula, which is where I'm getting the physical therapy done, is owned by the hospital. Okay, so let's see here.

### **Conversation Format**

Speaker speaker\_0: Thank you for calling Benefits in a Card. This is Justin. How can I help you today?

Speaker speaker\_1: Well, hello, Justin. I was talking to somebody a few minutes ago, but got disconnected somehow. Um, I'm Julie Perkins. I'm trying to figure out what's going on with me having outpatient physical therapy for a surgery I had on the 3rd, a full hip replacement. Um, think you can help with that?

Speaker speaker\_0: Yeah, no, are you, are you checking on like, a claim status or something?

Speaker speaker\_1: I'm supposed to go to my first physical therapy appointment today, and they're saying something about physical therapy not being covered.

Speaker speaker\_0: Um, yeah, there are some things-

Speaker speaker\_1: Um, I work for Innovative St- I work for Innovative Staffing Solutions.

Speaker speaker\_0: Okay, what's the last four-

Speaker speaker\_1: It's under Julie.

Speaker speaker\_0: ... digits for short? 6045. And for security purposes, could you verify your home address, including city, state and zip code?

Speaker speaker\_1: 612 South Lee Trover Todd Junior Highway, Arlington, Kentucky 42410.

Speaker speaker\_0: And confirm your date of birth.

Speaker speaker\_1: 4/17/1976.

Speaker speaker\_0: And a good telephone number has 270-875-9104.

Speaker speaker\_1: Yes.

Speaker speaker\_0: And the email has dragoncrest69247\_30@yahoo.com.

Speaker speaker\_1: I didn't quite catch all that, but I don't generally use it for anything involving this, so...

Speaker speaker\_0: No worries.

Speaker speaker\_1: But yes.

Speaker speaker\_0: Um, let's see. So looking at the file, you have the Insure Plus Basics, which covers hospitals, doctors and medications, as well as other things offered through Innovative Staff Solutions. Um, so you do have coverage for that physical therapy visit. Um, now, are you going to a provider that's in network or out of network?

Speaker speaker\_1: Uh, Baptist Health Deaconess. So I have, I really have no idea. It's called Fitness Formula. It's a part of the Deaconess Health Hospital.

Speaker speaker\_0: Okay. So I do know that you have to stay in network for the insurance carrier to pay. Um, so say if, so, so if they're saying that you have to pay or you're not covered for that visit-

Speaker speaker\_1: It's the sa- it's, it's the same hospital, honey. It's the same hospital. It is a part of the hospital.

Speaker speaker\_0: Under the MultiPlan-

Speaker speaker\_1: That's why I'm not understanding... Go ahead, baby.

Speaker speaker\_0: Under the MultiPlan network, correct? So that hospital is under the MultiPlan network, is, is that correct?

Speaker speaker\_1: Yes. That it is.

Speaker speaker\_0: Okay. Okay, let's see here.

Speaker speaker\_1: And the Fitness Formula, which is where I'm getting the physical therapy done, is owned by the hospital.

Speaker speaker\_0: Okay, so let's see here.