

## **Transcript: Justin**

**Mills-5085442451914752-5931916819644416**

### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits and a Card. This is Justin. How can I help you today? Hi, Justin. This is Andrew Hubbert. Um, I currently have, uh, your coverage through my employer, um, had, um, a preventative screening here recently under the, uh, preventative care that I have with you. Uh, the, the cost got denied by 90 Degree Benefits, and I just talked to them, and I don't understand why that is, and I completely disagree with that. So, I wanted to call and try to understand how, um, you know, what, what, uh, guidelines they're using to reject that. If that kinda makes sense. Okay. Yeah. What's the staffing agency you work for? I work for, uh, Oxford Global. And the last four of your Social? Uh, 4-5-3-0. And for security purposes, can you verify the home address, including city, state and zip code, Andrew? Yep. Uh, 565 Sparks Boulevard, Apartment 635 in Sparks, Nevada 89434. And confirm your date of birth? Uh, June 27, 1971. And a good telephone number I have is 303-550-8964? That is correct. And the email I have is ahubert6@Yahoo? Yes, correct. Okay, so let's see here. Uh, now you're still working through Oxford Global, correct? Yes, I am. Okay. Have you been receiving paychecks these past couple weeks? So, I took November off. I've been working pretty much the whole entire year. Um, I'm back on the job site now, so tomorrow will be my next pay stub. So, I worked last week, so I'm picking back up where I left off. Okay. Let's see. So, you worked last week, correct? So, the week of the 2nd through the 8th, correct? Yes, correct. Okay. Let's see. And that was up to date. I was paying for the service during, when I had this, uh, this service done back in September. Okay. So, the only reason why I ask that is simply because you said you took off the rest of November, so there was two weeks of no coverage there. And then, I'm trying to figure out, if you worked the week of the 2nd through the 8th, why no deductions came over for this week. Um- Um, pay is tomorrow. I wonder if that all goes into effect tomorrow. So, it, it will, it will go into effect tomorrow. So, if you have a r- if you receive a paycheck tomorrow and have deductions come off, you'll have active benefits for next week, uh, the 16th through the 22nd, 'cause it's on a weekly basis. Right. Um- So, so the thing is, is the, the service I'm talking about was back in September, and I was paying. Like, I worked pretty much every week from- Oh, my apologies. Okay, okay. ... February to up until end of October. So, um- My apologies. I kinda- Yeah, no worries. No worries. So, the history is, is, so September 13th was, I had a colonoscopy here at, uh, Geisinger, which is in the 90 Degree Benefits, uh, Network. Mm-hmm. Um, I called ahead of time, asked them, you know, "It's a colonoscopy. It's covered under this preventive service." "Yes, it's covered." Um, talked to the hospital, like, "You guys are in the network." "Yes, this is all preventative." So, there has been some back and forth over the last couple months. Um, they submitted the claim. It got denied because there was no information sent. So, I called, made some calls, and I guess they resubmitted it. And just recently now, they got the info, and they denied the claim

because, um, acc- according to them, per the ACA guidelines, this was not preventative. It was not a screening. And I completely vehemently disagree with that statement. I think they have to pay this. That's my two cents on that. So, I'm trying to get some info about the ACA. I read up on this. Um, everything that I've read says they, they have to cover this. This was not, it was not diagnostic. I didn't have any symptoms. They didn't find any polyps, so it was a pure screening. And I guess because there's, my father had colon cancer, so because there's a history in my family, apparently that's not preventative. And I think that's a load of crap, I'm sorry to tell you. But that's, that's not right. So, maybe I just don't understand the law. So anyway, I just, I wanted to get your input on this to understand why that was denied. Yeah. Um, so us at Benefits and a Card, we're just the benefit administrators for Oxford Global, so we're not the actual insurance carrier. Hm, right. However, I do see, checking the calendar, you did have active coverage for the whole month of September. So honestly, don't know why they denied the cla- or, denied the service for you. Um, but let me try something real quick. Do you mind if I place you in a brief hold for a second? Sure. Yeah, no problem. Okay.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Thank you for calling Benefits and a Card. This is Justin. How can I help you today?

Speaker speaker\_2: Hi, Justin. This is Andrew Hubbert. Um, I currently have, uh, your coverage through my employer, um, had, um, a preventative screening here recently under the, uh, preventative care that I have with you. Uh, the, the cost got denied by 90 Degree Benefits, and I just talked to them, and I don't understand why that is, and I completely disagree with that. So, I wanted to call and try to understand how, um, you know, what, what, uh, guidelines they're using to reject that. If that kinda makes sense.

Speaker speaker\_1: Okay. Yeah. What's the staffing agency you work for?

Speaker speaker\_2: I work for, uh, Oxford Global.

Speaker speaker\_1: And the last four of your Social?

Speaker speaker\_2: Uh, 4-5-3-0.

Speaker speaker\_1: And for security purposes, can you verify the home address, including city, state and zip code, Andrew?

Speaker speaker\_2: Yep. Uh, 565 Sparks Boulevard, Apartment 635 in Sparks, Nevada 89434.

Speaker speaker\_1: And confirm your date of birth?

Speaker speaker\_2: Uh, June 27, 1971.

Speaker speaker\_1: And a good telephone number I have is 303-550-8964?

Speaker speaker\_2: That is correct.

Speaker speaker\_1: And the email I have is ahubert6@Yahoo?

Speaker speaker\_2: Yes, correct.

Speaker speaker\_1: Okay, so let's see here. Uh, now you're still working through Oxford Global, correct?

Speaker speaker\_2: Yes, I am.

Speaker speaker\_1: Okay. Have you been receiving paychecks these past couple weeks?

Speaker speaker\_2: So, I took November off. I've been working pretty much the whole entire year. Um, I'm back on the job site now, so tomorrow will be my next pay stub. So, I worked last week, so I'm picking back up where I left off.

Speaker speaker\_1: Okay. Let's see. So, you worked last week, correct? So, the week of the 2nd through the 8th, correct?

Speaker speaker\_2: Yes, correct.

Speaker speaker\_1: Okay. Let's see.

Speaker speaker\_2: And that was up to date. I was paying for the service during, when I had this, uh, this service done back in September.

Speaker speaker\_1: Okay. So, the only reason why I ask that is simply because you said you took off the rest of November, so there was two weeks of no coverage there. And then, I'm trying to figure out, if you worked the week of the 2nd through the 8th, why no deductions came over for this week. Um-

Speaker speaker\_2: Um, pay is tomorrow. I wonder if that all goes into effect tomorrow.

Speaker speaker\_1: So, it, it will, it will go into effect tomorrow. So, if you have a r- if you receive a paycheck tomorrow and have deductions come off, you'll have active benefits for next week, uh, the 16th through the 22nd, 'cause it's on a weekly basis.

Speaker speaker\_2: Right.

Speaker speaker\_1: Um-

Speaker speaker\_2: So, so th- the thing is, is the, the service I'm talking about was back in September, and I was paying. Like, I worked pretty much every week from-

Speaker speaker\_1: Oh, my apologies. Okay, okay.

Speaker speaker\_2: ... February to up until end of October. So, um-

Speaker speaker\_1: My apologies. I kinda-

Speaker speaker\_2: Yeah, no worries. No worries. So, the history is, is, so September 13th was, I had a colonoscopy here at, uh, Geisinger, which is in the 90 Degree Benefits, uh, Network.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: Um, I called ahead of time, asked them, you know, "It's a colonoscopy. It's covered under this preventive service." "Yes, it's covered." Um, talked to the hospital, like, "You guys are in the network." "Yes, this is all preventative." So, there has been some back and forth over the last couple months. Um, they submitted the claim. It got denied because there was no information sent. So, I called, made some calls, and I guess they resubmitted it. And just recently now, they got the info, and they denied the claim because, um, according to them, per the ACA guidelines, this was not preventative. It was not a screening. And I completely vehemently disagree with that statement. I think they have to pay this. That's my two cents on that. So, I'm trying to get some info about the ACA. I read up on this. Um, everything that I've read says they, they have to cover this. This was not, it was not diagnostic. I didn't have any symptoms. They didn't find any polyps, so it was a pure screening. And I guess because there's, my father had colon cancer, so because there's a history in my family, apparently that's not preventative. And I think that's a load of crap, I'm sorry to tell you. But that's, that's not right. So, maybe I just don't understand the law. So anyway, I just, I wanted to get your input on this to understand why that was denied.

Speaker speaker\_1: Yeah. Um, so us at Benefits and a Card, we're just the benefit administrators for Oxford Global, so we're not the actual insurance carrier.

Speaker speaker\_2: Hm, right.

Speaker speaker\_1: However, I do see, checking the calendar, you did have active coverage for the whole month of September. So honestly, don't know why they denied the claim or, denied the service for you. Um, but let me try something real quick. Do you mind if I place you in a brief hold for a second?

Speaker speaker\_2: Sure. Yeah, no problem.

Speaker speaker\_1: Okay.