## Transcript: Justin

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## **Full Transcript**

Thank you for calling Benefits in a Card. This is Justin. How can I help you today? Hi. Good morning, Justin. I'm calling to see, um... I have a confusion, like, about, like, um, this card, this, this insurance. I'm newly enrolled on my husband's, um, benefits from his employer. And every time I call to, like, make an appointment somewhere, um, they cannot confirm or, you know, whatever the, uh, provider, the insurance listed on the card, the i- the... Yeah, the insurance company on the card. So, are, are you guys affiliated with American Public Life or is that another name you guys go by, or ...? Um, yeah, so that is the main insurance carrier for, um, the... For us. However, what's your spouse's, um, employer he works for, the staffing agency? It's, um, Adept HR. And the last four of his social? Um, let me, let me find it for you. Um, um, um, um, um, um, um, 718-718-7188. I don't wanna tell you any, any lies, so... I'm trying to find the message, but can we do it with anything else or you really need the, uh, last four? Um, yeah, what's his first and last name? His first and last name is Alvin Edwards. And confirm his date of birth for me. 8/26/1975. Let's see here. And I'm speaking with Vanessa? Yes, sir. Okay. Um, so let's see here. So whenever you try to find a provider or whenever you go to the provider, they're saying that they can't find APL, is that correct? Yeah. They're like, "Oh, well, maybe when you bring the insurance card, we'll be able to confirm because we don't know who that is" or whatever. And it's with a big hospital, so, you know, I would think that they would be able to pull it up, but, um, they're not. And so I just want to make sure when the appointment does come around, I do have, like, the right information, 'cause I have the, the insurance card in front of me, like, as far- Okay. ... as what they sent him through email, but it, it only has, like, Alvin Edwards, employee and spouse. So, like, I would think it would be a better idea to have my name somewhere, so I can show them. Um, so that's how the cards are generated, employee plus spouse coverage, so whenever they do- Mm-hmm. ... look up the information, they'll see that you are listed as the dependent. However, are you going to a provider that's in network or out of network? Well, as far as that, I called the 1-800 number on the, uh, card that says, "To locate a provider, da da da da da." Um, and they gave me a list of different people. So, it appears... I, I chose, like, a hospital 'cause they had a lot of doctors in there, so I was like, "Oh, that one don't work," then somebody... There's... There was, like, various people. Um, so yeah. Uh. So we- I got, I got the number from you guys. Okay. Um, so what... What I can only think of right now... I mean, you... He is currently active in the coverage right now, and if they're not- Mm-hmm. Or if they're having issues finding APL or the main insurance carrier, I would have that provider call us at Benefits in a Card and we can- Mm-hmm. ... either provide them eligibility and let them know what you are covered for, and- Mm-hmm. ... either provide them a claims address so they can submit claims to the insurance carrier, and then we can go from there. Um, but as of right now, I honestly don't know what else to, to say, um- Okay. ... if they can't find you. Okay,

that's fine. No, no, no. I've already made an appointment, so, you know, either way I'm gonna take this card that I already have on here. But, um, the number, in case they wanna c- reach you guys, is, um, the one on the back of the card that says, uh, 800-256-8606 or something like that, or... Um, so that's American Public Life's telephone number. Let me provide you with our number so they can, uh, get, um, eligibility if need be. Okay. And our telephone number is 800-497-4856. Okie dokie. Perfect. Thank you so much for your help, uh, Justin. I really appreciate you. You're welcome, Vanessa. You have a great day, okay? You too. Bye-bye. All right.

## **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: Hi. Good morning, Justin. I'm calling to see, um... I have a confusion, like, about, like, um, this card, this, this insurance. I'm newly enrolled on my husband's, um, benefits from his employer. And every time I call to, like, make an appointment somewhere, um, they cannot confirm or, you know, whatever the, uh, provider, the insurance listed on the card, the i- the... Yeah, the insurance company on the card. So, are, are you guys affiliated with American Public Life or is that another name you guys go by, or...?

Speaker speaker\_0: Um, yeah, so that is the main insurance carrier for, um, the... For us. However, what's your spouse's, um, employer he works for, the staffing agency?

Speaker speaker\_1: It's, um, Adept HR.

Speaker speaker 0: And the last four of his social?

Speaker speaker\_1: Um, let me, let me find it for you. Um, um, um, um, um, um, um, um, 718-718-7188. I don't wanna tell you any, any lies, so... I'm trying to find the message, but can we do it with anything else or you really need the, uh, last four?

Speaker speaker\_0: Um, yeah, what's his first and last name?

Speaker speaker\_1: His first and last name is Alvin Edwards.

Speaker speaker\_0: And confirm his date of birth for me.

Speaker speaker 1: 8/26/1975.

Speaker speaker\_0: Let's see here. And I'm speaking with Vanessa?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_0: Okay. Um, so let's see here. So whenever you try to find a provider or whenever you go to the provider, they're saying that they can't find APL, is that correct?

Speaker speaker\_1: Yeah. They're like, "Oh, well, maybe when you bring the insurance card, we'll be able to confirm because we don't know who that is" or whatever. And it's with a big

hospital, so, you know, I would think that they would be able to pull it up, but, um, they're not. And so I just want to make sure when the appointment does come around, I do have, like, the right information, 'cause I have the, the insurance card in front of me, like, as far-

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... as what they sent him through email, but it, it only has, like, Alvin Edwards, employee and spouse. So, like, I would think it would be a better idea to have my name somewhere, so I can show them.

Speaker speaker\_0: Um, so that's how the cards are generated, employee plus spouse coverage, so whenever they do-

Speaker speaker 1: Mm-hmm.

Speaker speaker\_0: ... look up the information, they'll see that you are listed as the dependent. However, are you going to a provider that's in network or out of network?

Speaker speaker\_1: Well, as far as that, I called the 1-800 number on the, uh, card that says, "To locate a provider, da da da da." Um, and they gave me a list of different people. So, it appears... I, I chose, like, a hospital 'cause they had a lot of doctors in there, so I was like, "Oh, that one don't work," then somebody... There's... There was, like, various people. Um, so yeah. Uh.

Speaker speaker\_0: So we-

Speaker speaker\_1: I got, I got the number from you guys.

Speaker speaker\_0: Okay. Um, so what... What I can only think of right now... I mean, you... He is currently active in the coverage right now, and if they're not-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Or if they're having issues finding APL or the main insurance carrier, I would have that provider call us at Benefits in a Card and we can-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... either provide them eligibility and let them know what you are covered for, and-

Speaker speaker 1: Mm-hmm.

Speaker speaker\_0: ... either provide them a claims address so they can submit claims to the insurance carrier, and then we can go from there. Um, but as of right now, I honestly don't know what else to, to say, um-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... if they can't find you.

Speaker speaker\_1: Okay, that's fine. No, no, no. I've already made an appointment, so, you know, either way I'm gonna take this card that I already have on here. But, um, the number, in

case they wanna c- reach you guys, is, um, the one on the back of the card that says, uh, 800-256-8606 or something like that, or...

Speaker speaker\_0: Um, so that's American Public Life's telephone number. Let me provide you with our number so they can, uh, get, um, eligibility if need be.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And our telephone number is 800-497-4856.

Speaker speaker\_1: Okie dokie. Perfect. Thank you so much for your help, uh, Justin. I really appreciate you.

Speaker speaker\_0: You're welcome, Vanessa. You have a great day, okay?

Speaker speaker\_1: You too. Bye-bye.

Speaker speaker\_0: All right.