

Transcript: Justin

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Full Transcript

Thank you for calling Benefits and a Card. This is Justin. How can I help you today? Um, yes, I was trying to find out, um, with my insurance why all that is covered in the medical part. Yeah, let me check on that for you. What's that staffing agency you work for? Uh, MAU. And the last four of your social? 8309. And what was your first and last name? Jane Cantrell. And for security purposes, can you verify your home address, including city, state and zip code, Jane? Yes. 312 Piedmont Highway, Piedmont, South Carolina, 29673. And confirm your date of birth for me. September 27, 1976. And a good telephone number have is 864-380-0849. Yes, sir. And the email I have jane.cantrell@yahoo.com? Yes. Okay, so looking at the file, looks like the medical plans you're enrolled into is the Ensure Plus Basic, which covers hospitals, doctors and medications. And then you have the MEC stand alone, which covers all of your preventative health care services. So like physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy. However, did you receive a- Uh- ... benefit guide through MAU by any chance? Uh, I, it may have been a small print. Okay. Yeah. No worries. I'm sorry. Yeah. I would- We went ahead and, uh y- If I could... Yeah? Behaviour, that's what I was curious about behavioral. Okay. Um, so I do know that behavioral health, I believe... Let me show the benefit guide. Let's see here. Yeah. For some reason they haven't been paying any of my bill, and that's why I was wonder. Okay. Now is more of, um... Let's see here. Behavioral health. One second. So you stated they, they weren't paying any of your visits. Is that correct? Yeah. That's why I was wondering 'cause it was showing that, you know, it didn't pay nothing. Okay. Um, so let's see here. That's why I want to make sure what's wrong with it. Totally understand. So I do know that the behavioral health with, uh, MAU is more of online therapy. It's not for in person. So if you've been going to in person- Oh, no, I didn't know that. ... that's probably the reason why. Yeah. Oh, they didn't say that in the policy. Oh, they don't do me no good. Totally understand. Okay. Um, yeah. I mean, we can drop behavioral- Okay, yeah. I don't- ... if you wanted to. Um, if... Does it not cover therapists? I mean, as in therapy visits in person? Uh, no, ma'am. It just covers online therapy, like video chat. Oh. And there's no way to upgrade it or anything? No, ma'am, 'cause there's only one behavioral health policy through MAU. Okay, and does MAU cover even the doctor, psychologist that gives you the medication or anything? Um, yeah, so you do have the Ensure Plus Basic which does cover hospitals, doctors and medication. So yes, you do have coverage for those. Okay, it just don't cover my psychologist? Correct, because the behavioral health only covers, uh, video chat. Like online therapy. Oh, I didn't know that. Okay, so it's only if they see me online and not in person. Correct. I'll keep that in case for some reason I can't make it to my appointment. Totally. Okay, I was just wondering 'cause I was like, I'm billed \$190 and I'm paying for something and it's not doing... It's not paying. I totally understand. But yes, ma'am. Um, I went ahead and emailed you a copy of a benefit

guide, um, just so you can actually- Okay. ... look and see what all is covered under all of your plans. Um, but the email that you should look out for- Uh-huh. ... is coming from info, that's I-N-F-O, @benefitsandacard.com. Okay. Okay? Okay, and so, uh, I got behavioral but it's only for digital. It's not for actually, um, it's 'cause I'm a complex bipolar, you know, so that's something you can't do on video. Totally, and yes, ma'am. So it only covers- So does it pay for- ... video chat. Does it pay for... It don't pay for like the doctor that prescribes me the medication or any of that? Um, not the behavioral health portion. The Ensure Plus Basic, like I said, you do have coverage for that, for those with hospital coverage- Okay. Good. ... doctor coverage and medications as well. Okay. And does it like cover like, um, any of my stuff like cover like if I go to my gynecologist or anything like that? Um, as long... Now, uh, yes. So the Ensure Plus, it does cover hospitals, doctors and medications as well as the MEC, which covers your preventative services. So anything preventative wise- Okay. ... would be covered under that MEC plan. Okay. All right. So only thing that's not covered is my therapy then. Correct. Which unfortunately just covers online therapy. And w- Okay, and we don't have anything that actually covers that whatsoever? No, ma'am. Not that I can see. Okay. So, um, okay. So, that explains why it's not getting covered because I was like, "I'm paying for something that's not paying nothing." I totally understand. Yes, ma'am. So, that's probably the reason why. Okay. And so, like, when I go to the doctor, regular doctor, is your... How does that work? You know, do they pay a percentage or...? Um, so yes. So, the insurance carrier pays a set dollar amount to cover things as long as copays have been met, and then once the copay has been met, the insurance carrier sets... pays for that set dollar amount and then whatever the remaining balance is would be your responsibility. Yes, ma'am. Huh. Because on the card, it don't show what that is either that y'all sent me. So I was like, "Well," I'm, like, confused. Okay. Because I was wondering, I'm like, "I have insurance and it's basically," you know, they pay some of my prescription and it doesn't pay a lot on the prescription. Yeah. Um, now, did you receive your in- hospital indemnity card or just the, the MEC card that says your employee ID number on it? Well, they gave me... Um, yeah, they gave me the card that has card and then it has ano- you know, another card that says hospital indemnity. Okay. So yeah, the hospital indemnity one is the one you would show the, uh, either the pharmacist or the regular doctor or hospital, stuff like that. Yes. All right. Okay. So, MAU, the insurance I have through them doesn't have anything whatsoever that covers my therapy? I mean, they have the online therapy coverage with the behavioral health, but no in-person, correct. Oh, okay. I wonder why not. Wow. Honestly, I don't know. So, I need to get- ... honestly, I don't know. ... sponsorship for all of that then. Okay. I might need to talk to MAU about that. I mean, because, you know, here, you know, because they have a lot of people that need therapy and, you know, certain kinds of therapies you cannot do online. If you're a manic bipolar, post-traumatic stress syndrome, you know, you can't do that online. I totally understand. Yeah. So, I mean, I- I thought surely at least it would cover for the doctor to prescribe the medication at least. Okay. Mm-hmm. So this part don't work like regular insurance? Uh, their hospital indemnity plans. I mean, I can either provide you with the insurance carrier's telephone number if you have m- more in-depth questions. Yeah, that might be a, a good idea because I'm, you know, because I'm trying to figure out if, you know... Because that's kind of, they, they, you know, didn't state that in the policy, so that's, that's why I'm trying to figure out that part. Totally understand. I don't know. Um, just let me know whenever you're ready. Okay. Okay. Thank you. Yeah. Send me, I mean, um, send that to me too in the email. Uh,

you wanted me to send it to you in email as well? Yeah, that way I can look it up, you know. So at least that... So I need to stick, make sure I do sponsorship with this type of insurance then. I totally understand. Um, yeah, so I'll go ahead and email that information to you, um, coming from the same email- Mm-hmm. ... info@benefitsinacard.com, okay? Okay. I was just wondering why they call it behavioral health if it's just online. I mean, it won't even take care of Greenville Mental Health or any other facility anybody went to. Yes, ma'am. Because I mean, around here, I mean, they do online, but, y- I'm just trying to figure out what's the difference between online fees and being actually in person. That's what I don't understand. That's what I need to see. I guess I need to find out. Okay, so at least I, I do have... If they decide to do online, it might cover some of that, just not... It does- just don't cover if my psychologist prescribes my medication or nothing like that. Well, you do have medication covered- Um, did I do that? ... on your Insurance Plus Basic, yes. Yeah, they just don't cover, you know, the psychologist that's prescribing the medicine. Um, okay. So maybe he can bill it as online maybe. Okay, so they just need to maybe bill it a different way then. And then, um, I do have medical... You see, like, if I went to a doctor in that, which should probably show up in the email that you sent me. So I have online and I have, uh, medical and dental vision. Okay, I was just kind of curious. That explained it, it, that it, you know... So, it should show in that what's the percentage that you've, like, covered. Yeah. I was just- Well, is there anything else- Well, at least that explains it because I was looking- ... I could assist you with today, Jen? Um, that'll be good for now. Um, I got to figure that part out though. Thank you. You're welcome. You have a great day, okay? Okay.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits and a Card. This is Justin. How can I help you today?

Speaker speaker_1: Um, yes, I was trying to find out, um, with my insurance why all that is covered in the medical part.

Speaker speaker_0: Yeah, let me check on that for you. What's that staffing agency you work for?

Speaker speaker_1: Uh, MAU.

Speaker speaker_0: And the last four of your social?

Speaker speaker_1: 8309.

Speaker speaker_0: And what was your first and last name?

Speaker speaker_1: Jane Cantrell.

Speaker speaker_0: And for security purposes, can you verify your home address, including city, state and zip code, Jane?

Speaker speaker_1: Yes. 312 Piedmont Highway, Piedmont, South Carolina, 29673.

Speaker speaker_0: And confirm your date of birth for me.

Speaker speaker_1: September 27, 1976.

Speaker speaker_0: And a good telephone number have is 864-380-0849.

Speaker speaker_1: Yes, sir.

Speaker speaker_0: And the email I have jane.cantrell@yahoo.com?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay, so looking at the file, looks like the medical plans you're enrolled into is the Ensure Plus Basic, which covers hospitals, doctors and medications. And then you have the MEC stand alone, which covers all of your preventative health care services. So like physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy. However, did you receive a-

Speaker speaker_1: Uh-

Speaker speaker_0: ... benefit guide through MAU by any chance?

Speaker speaker_1: Uh, I, it may have been a small print.

Speaker speaker_0: Okay.

Speaker speaker_1: Yeah.

Speaker speaker_0: No worries. I'm sorry.

Speaker speaker_1: Yeah. I would-

Speaker speaker_0: We went ahead and, uh y-

Speaker speaker_1: If I could...

Speaker speaker_0: Yeah?

Speaker speaker_1: Behaviour, that's what I was curious about behavioral.

Speaker speaker_0: Okay. Um, so I do know that behavioral health, I believe... Let me show the benefit guide. Let's see here.

Speaker speaker_1: Yeah. For some reason they haven't been paying any of my bill, and that's why I was wonder.

Speaker speaker_0: Okay. Now is more of, um... Let's see here. Behavioral health. One second. So you stated they, they weren't paying any of your visits. Is that correct?

Speaker speaker_1: Yeah. That's why I was wondering 'cause it was showing that, you know, it didn't pay nothing.

Speaker speaker_0: Okay. Um, so let's see here.

Speaker speaker_1: That's why I want to make sure what's wrong with it.

Speaker speaker_0: Totally understand. So I do know that the behavioral health with, uh, MAU is more of online therapy. It's not for in person. So if you've been going to in person-

Speaker speaker_1: Oh, no, I didn't know that.

Speaker speaker_0: ... that's probably the reason why.

Speaker speaker_1: Yeah. Oh, they didn't say that in the policy. Oh, they don't do me no good.

Speaker speaker_0: Totally understand.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, yeah. I mean, we can drop behavioral-

Speaker speaker_1: Okay, yeah. I don't-

Speaker speaker_0: ... if you wanted to.

Speaker speaker_1: Um, if... Does it not cover therapists? I mean, as in therapy visits in person?

Speaker speaker_0: Uh, no, ma'am. It just covers online therapy, like video chat.

Speaker speaker_1: Oh. And there's no way to upgrade it or anything?

Speaker speaker_0: No, ma'am, 'cause there's only one behavioral health policy through MAU.

Speaker speaker_1: Okay, and does MAU cover even the doctor, psychologist that gives you the medication or anything?

Speaker speaker_0: Um, yeah, so you do have the Ensure Plus Basic which does cover hospitals, doctors and medication. So yes, you do have coverage for those.

Speaker speaker_1: Okay, it just don't cover my psychologist?

Speaker speaker_0: Correct, because the behavioral health only covers, uh, video chat. Like online therapy.

Speaker speaker_1: Oh, I didn't know that. Okay, so it's only if they see me online and not in person.

Speaker speaker_0: Correct.

Speaker speaker_1: I'll keep that in case for some reason I can't make it to my appointment.

Speaker speaker_0: Totally.

Speaker speaker_1: Okay, I was just wondering 'cause I was like, I'm billed \$190 and I'm paying for something and it's not doing... It's not paying.

Speaker speaker_0: I totally understand. But yes, ma'am. Um, I went ahead and emailed you a copy of a benefit guide, um, just so you can actually-

Speaker speaker_1: Okay.

Speaker speaker_0: ... look and see what all is covered under all of your plans. Um, but the email that you should look out for-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... is coming from info, that's I-N-F-O, @benefitsandacard.com.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay?

Speaker speaker_1: Okay, and so, uh, I got behavioral but it's only for digital. It's not for actually, um, it's 'cause I'm a complex bipolar, you know, so that's something you can't do on video.

Speaker speaker_0: Totally, and yes, ma'am. So it only covers-

Speaker speaker_1: So does it pay for-

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Speaker speaker_0: Um, not the behavioral health portion. The Ensure Plus Basic, like I said, you do have coverage for that, for those with hospital coverage-

Speaker speaker_1: Okay. Good.

Speaker speaker_0: ... doctor coverage and medications as well.

Speaker speaker_1: Okay. And does it like cover like, um, any of my stuff like cover like if I go to my gynecologist or anything like that?

Speaker speaker_0: Um, as long... Now, uh, yes. So the Ensure Plus, it does cover hospitals, doctors and medications as well as the MEC, which covers your preventative services. So anything preventative wise-

Speaker speaker_1: Okay.

Speaker speaker_0: ... would be covered under that MEC plan.

Speaker speaker_1: Okay. All right. So only thing that's not covered is my therapy then.

Speaker speaker_0: Correct. Which unfortunately just covers online therapy.

Speaker speaker_1: And w- Okay, and we don't have anything that actually covers that whatsoever?

Speaker speaker_0: No, ma'am. Not that I can see.

Speaker speaker_1: Okay. So, um, okay. So, that explains why it's not getting covered because I was like, "I'm paying for something that's not paying nothing."

Speaker speaker_0: I totally understand. Yes, ma'am. So, that's probably the reason why.

Speaker speaker_1: Okay. And so, like, when I go to the doctor, regular doctor, is your... How does that work? You know, do they pay a percentage or...?

Speaker speaker_0: Um, so yes. So, the insurance carrier pays a set dollar amount to cover things as long as copays have been met, and then once the copay has been met, the insurance carrier sets... pays for that set dollar amount and then whatever the remaining balance is would be your responsibility. Yes, ma'am.

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Speaker speaker_0: Yeah. Um, now, did you receive your in- hospital indemnity card or just the, the MEC card that says your employee ID number on it?

Speaker speaker_1: Well, they gave me... Um, yeah, they gave me the card that has card and then it has ano- you know, another card that says hospital indemnity.

Speaker speaker_0: Okay. So yeah, the hospital indemnity one is the one you would show the, uh, either the pharmacist or the regular doctor or hospital, stuff like that.

Speaker speaker_1: Yes. All right. Okay. So, MAU, the insurance I have through them doesn't have anything whatsoever that covers my therapy?

Speaker speaker_0: I mean, they have the online therapy coverage with the behavioral health, but no in-person, correct.

Speaker speaker_1: Oh, okay. I wonder why not. Wow.

Speaker speaker_0: Honestly, I don't know.

Speaker speaker_1: So, I need to get-

Speaker speaker_0: ... honestly, I don't know.

Speaker speaker_1: ... sponsorship for all of that then. Okay. I might need to talk to MAU about that. I mean, because, you know, here, you know, because they have a lot of people that need therapy and, you know, certain kinds of therapies you cannot do online. If you're a manic bipolar, post-traumatic stress syndrome, you know, you can't do that online.

Speaker speaker_0: I totally understand.

Speaker speaker_1: Yeah. So, I mean, I- I thought surely at least it would cover for the doctor to prescribe the medication at least. Okay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: So this part don't work like regular insurance?

Speaker speaker_0: Uh, their hospital indemnity plans. I mean, I can either provide you with the insurance carrier's telephone number if you have m- more in-depth questions.

Speaker speaker_1: Yeah, that might be a, a good idea because I'm, you know, because I'm trying to figure out if, you know... Because that's kind of, they, they, you know, didn't state that in the policy, so that's, that's why I'm trying to figure out that part.

Speaker speaker_0: Totally understand.

Speaker speaker_1: I don't know.

Speaker speaker_0: Um, just let me know whenever you're ready.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay.

Speaker speaker_1: Thank you. Yeah. Send me, I mean, um, send that to me too in the email.

Speaker speaker_0: Uh, you wanted me to send it to you in email as well?

Speaker speaker_1: Yeah, that way I can look it up, you know. So at least that... So I need to stick, make sure I do sponsorship with this type of insurance then.

Speaker speaker_0: I totally understand. Um, yeah, so I'll go ahead and email that information to you, um, coming from the same email-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... info@benefitsinacard.com, okay?

Speaker speaker_1: Okay. I was just wondering why they call it behavioral health if it's just online. I mean, it won't even take care of Greenville Mental Health or any other facility anybody went to.

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Because I mean, around here, I mean, they do online, but, y- I'm just trying to figure out what's the difference between online fees and being actually in person. That's what I don't understand.

Speaker speaker_0: That's what I need to see.

Speaker speaker_1: I guess I need to find out. Okay, so at least I, I do have... If they decide to do online, it might cover some of that, just not... It does- just don't cover if my psychologist prescribes my medication or nothing like that.

Speaker speaker_0: Well, you do have medication covered-

Speaker speaker_1: Um, did I do that?

Speaker speaker_0: ... on your Insurance Plus Basic, yes.

Speaker speaker_1: Yeah, they just don't cover, you know, the psychologist that's prescribing the medicine. Um, okay. So maybe he can bill it as online maybe. Okay, so they just need to maybe bill it a different way then. And then, um, I do have medical... You see, like, if I went to a doctor in that, which should probably show up in the email that you sent me. So I have online and I have, uh, medical and dental vision. Okay, I was just kind of curious. That explained it, it, that it, you know... So, it should show in that what's the percentage that you've, like, covered. Yeah. I was just-

Speaker speaker_0: Well, is there anything else-

Speaker speaker_1: Well, at least that explains it because I was looking-

Speaker speaker_0: ... I could assist you with today, Jen?

Speaker speaker_1: Um, that'll be good for now. Um, I got to figure that part out though. Thank you.

Speaker speaker_0: You're welcome. You have a great day, okay?

Speaker speaker_1: Okay.