

## Transcript: Malcolm

Nash-4723827434536960-5617451074535424

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thanks for calling Benefits in the Car How can I help you? Hi, Malcolm. My name is Heather Luckett. I'm calling from The Rawlings Company on behalf of Aetna on a recorded or transcribed line. And we're trying to verify member eligibility for coordination of benefits. What is the name of the member? Uh, we have the subscriber as Ariel Joy Watson, W-A-T-S-O-N. How do you spell the first name? Uh, first name is Ariel, A-R-I-E-L, space Joy, J-O-Y. And Watson is W-A-T-S-O-N? Yes. We also have another last name for her as Runyon, so I'm not sure if she was recently married. Mm. And I also have her Social, if that's easier to look up. What's the last four of her Social? 1125. All right. So we have... We only have one Ariel Watson. Could you verify address and date of birth? Uh, yeah. Her date of birth is February 18th, 1987. Address we're showing for her is 131 North Harrison Street, PO Box 96 in Topeka, Indiana, 46571. Thank you. And you said you wanted to verify coverage? Yes. What are- what is the original effective date for her policy? I think it's January 1st, 2024. Okay. And is it still active? No, ma'am. It turned on 5/12/24. Okay. And it... Was it a full medical plan? All of these were the hospital indemnity plans. Oh, okay. So it wasn't a full medical coverage? You mean like PPO? It's ho- hospital indemnity only? Uh, like it offers full comprehensive medical benefits? Are you asking if it's a PPO or if it's a... I'm confused on exactly what you're asking. Is it ACA compliant? Oh. Uh, let me just see what plan she had. Yes, the one she had was. Okay. So it offers like hospital visits, pediatrician visits, all the, the normal things a plan would typically offer? Yes. Okay. Um, but you said her, her plan was a hospital indemnity only. What does that mean? So what it means is the doctor or the member sends the claim to the insurance carrier and the carrier pays towards the claim up to a set dollar amount. And depending on the services rendered and it covers, the remainder of the claim would be the member's responsibility. Okay. And did she have... You said she had no breaks in coverage? Uh, let me see. Looks like she, as, as of May 13th, 2024, she didn't have coverage. That's when... That was the last week- Oh, okay. ... she had, that she lost coverage, that she hadn't had coverage. Okay. And was it just... Oh, okay. And was it just her on the plan or did she also cover her family? We do have a list of dependents. Let's see. It looks like she's had, yeah, employee plus child. We got Krista, John, a Kaori Runyon and a Marcus Runyon. Oh, okay. Yep, I think that's what we're showing as well. So you said Krista, Kaori, and Marcus? Yes, ma'am. Okay. They were all covered. And they all have the same effective dates as well? Uh, what do you mean, if they had the same specific... What do you mean, if they had the same- So you said she, sh- sh- uh, she was active from 1/1/24 to May 12th of 2024. Were they showing covered at the same time she was or were they added at a different time? Let's see. Is... She should have been... They should have been covered when she got covered. Okay. And is there a group number for billing purposes? So we wouldn't know anything with... We

wouldn't know anything about the whole billing purposes. We're, we're not... We're just a plan administrator. We don't do anything with claims. Okay. So who processes the claims? It would be the carrier, it'd 90 Degree Benefits. Okay, that's the... So are, are you not 90 Degree Benefits? No, ma'am. We're Benefits in the Car. We're a plan administrator for health insurance with staffing companies. All we do is get them enrolled or unenrolled from their health insurance. Oh, okay. And what is the correct phone number that we would call to verify her, her plan, her cl- for the claims? So it'd be 1-800-833-4296. You want to hit option one to speak with a representative. Okay. That's what I did and somehow I got here. Is there a way you could transfer me to the department I need to be? You said, did you hit option one when you called that number? Yes, yes. It shouldn't take you to us. Um, I wouldn't be able to transfer you. I can just transfer you to the phone number that, that you called. That's okay. Do you have a call reference number for today? It'd be my name and today's date. All right. Well, thank you so much, Malcolm, for your help. I do appreciate it. No problem. I hope you have a great rest of your day. Thanks. You too. Bye-bye. Bye.

## Conversation Format

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

Speaker speaker\_1: Thanks for calling Benefits in the Car How can I help you?

Speaker speaker\_2: Hi, Malcolm. My name is Heather Lockett. I'm calling from The Rawlings Company on behalf of Aetna on a recorded or transcribed line. And we're trying to verify member eligibility for coordination of benefits.

Speaker speaker\_1: What is the name of the member?

Speaker speaker\_2: Uh, we have the subscriber as Ariel Joy Watson, W-A-T-S-O-N.

Speaker speaker\_1: How do you spell the first name?

Speaker speaker\_2: Uh, first name is Ariel, A-R-I-E-L, space Joy, J-O-Y.

Speaker speaker\_1: And Watson is W-A-T-S-O-N?

Speaker speaker\_2: Yes. We also have another last name for her as Runyon, so I'm not sure if she was recently married.

Speaker speaker\_1: Mm.

Speaker speaker\_2: And I also have her Social, if that's easier to look up.

Speaker speaker\_1: What's the last four of her Social?

Speaker speaker\_2: 1125.

Speaker speaker\_1: All right. So we have... We only have one Ariel Watson. Could you verify address and date of birth?

Speaker speaker\_2: Uh, yeah. Her date of birth is February 18th, 1987. Address we're showing for her is 131 North Harrison Street, PO Box 96 in Topeka, Indiana, 46571.

Speaker speaker\_1: Thank you. And you said you wanted to verify coverage?

Speaker speaker\_2: Yes. What are- what is the original effective date for her policy?

Speaker speaker\_1: I think it's January 1st, 2024.

Speaker speaker\_2: Okay. And is it still active?

Speaker speaker\_1: No, ma'am. It turned on 5/12/24.

Speaker speaker\_2: Okay. And it... Was it a full medical plan?

Speaker speaker\_1: All of these were the hospital indemnity plans.

Speaker speaker\_2: Oh, okay. So it wasn't a full medical coverage?

Speaker speaker\_1: You mean like PPO?

Speaker speaker\_2: It's ho- hospital indemnity only? Uh, like it offers full comprehensive medical benefits?

Speaker speaker\_1: Are you asking if it's a PPO or if it's a... I'm confused on exactly what you're asking.

Speaker speaker\_2: Is it ACA compliant?

Speaker speaker\_1: Oh. Uh, let me just see what plan she had. Yes, the one she had was.

Speaker speaker\_2: Okay. So it offers like hospital visits, pediatrician visits, all the, the normal things a plan would typically offer?

Speaker speaker\_1: Yes.

Speaker speaker\_2: Okay. Um, but you said her, her plan was a hospital indemnity only. What does that mean?

Speaker speaker\_1: So what it means is the doctor or the member sends the claim to the insurance carrier and the carrier pays towards the claim up to a set dollar amount. And depending on the services rendered and it covers, the remainder of the claim would be the member's responsibility.

Speaker speaker\_2: Okay. And did she have... You said she had no breaks in coverage?

Speaker speaker\_1: Uh, let me see. Looks like she, as, as of May 13th, 2024, she didn't have coverage. That's when... That was the last week-

Speaker speaker\_2: Oh, okay.

Speaker speaker\_1: ... she had, that she lost coverage, that she hadn't had coverage.

Speaker speaker\_2: Okay. And was it just... Oh, okay. And was it just her on the plan or did she also cover her family? We do have a list of dependents.

Speaker speaker\_1: Let's see. It looks like she's had, yeah, employee plus child. We got Krista, John, a Kaori Runyon and a Marcus Runyon.

Speaker speaker\_2: Oh, okay. Yep, I think that's what we're showing as well. So you said Krista, Kaori, and Marcus?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_2: Okay. They were all covered. And they all have the same effective dates as well?

Speaker speaker\_1: Uh, what do you mean, if they had the same specific... What do you mean, if they had the same-

Speaker speaker\_2: So you said she, sh- sh- uh, she was active from 1/1/'24 to May 12th of 2024. Were they showing covered at the same time she was or were they added at a different time?

Speaker speaker\_1: Let's see. Is... She should have been... They should have been covered when she got covered.

Speaker speaker\_2: Okay. And is there a group number for billing purposes?

Speaker speaker\_1: So we wouldn't know anything with... We wouldn't know anything about the whole billing purposes. We're, we're not... We're just a plan administrator. We don't do anything with claims.

Speaker speaker\_2: Okay. So who processes the claims?

Speaker speaker\_1: It would be the carrier, it'd 90 Degree Benefits.

Speaker speaker\_2: Okay, that's the... So are, are you not 90 Degree Benefits?

Speaker speaker\_1: No, ma'am. We're Benefits in the Car. We're a plan administrator for health insurance with staffing companies. All we do is get them enrolled or unenrolled from their health insurance.

Speaker speaker\_2: Oh, okay. And what is the correct phone number that we would call to verify her, her plan, her cl- for the claims?

Speaker speaker\_1: So it'd be 1-800-833-4296. You want to hit option one to speak with a representative.

Speaker speaker\_2: Okay. That's what I did and somehow I got here. Is there a way you could transfer me to the department I need to be?

Speaker speaker\_1: You said, did you hit option one when you called that number?

Speaker speaker\_2: Yes, yes.

Speaker speaker\_1: It shouldn't take you to us. Um, I wouldn't be able to transfer you. I can just transfer you to the phone number that, that you called.

Speaker speaker\_2: That's okay. Do you have a call reference number for today?

Speaker speaker\_1: It'd be my name and today's date.

Speaker speaker\_2: All right. Well, thank you so much, Malcolm, for your help. I do appreciate it.

Speaker speaker\_1: No problem. I hope you have a great rest of your day.

Speaker speaker\_2: Thanks. You too. Bye-bye.

Speaker speaker\_1: Bye.