

## Transcript: Malcolm

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### Full Transcript

Thanks for calling Benefits in a Card. This is Malcolm, how can I help you? Hi, Malcolm. My name is Dan Glass. Um, I have kind of a situation I needed to talk through with you guys. Um, St. Luke's Hospital sent me an invoice for \$836. I guess it's an outstanding claim I have right now, um, for a annual physical and some lab work. And I'm just kinda curious why, why that's not covered. The previous year it was fully covered, and I'm not real sure if it... the claim got processed correctly or, um, what the situation is. So- Um, so I'm just trying to find- Go ahead. Oh, go ahead, I'm sorry. No, you're fine. I- Yeah, I was just trying... Say again? Yeah. Oh, I thought you were done. I apologize. You can finish. No, no. That's all right. Um, yeah, so right now I'm currently, uh, I was with Creative Circle, um, until the 12th of January. Um, and then I got hired on by the, the company, so I have a new insurance now but I should've been covered until the 12th of January. And I believe this happened, like, the end of, uh, December. All right. So you used to be with Creative Circle? Yes. What, what's the last four of your social? 2453. You said 2453? Yes, sir. And your first name? Daniel. Last name? Glass, G-L-A-S-S. For security purposes, can you verify your address and date of birth for me? Sure, uh, it's 225 Enchanted Parkway, Apartment 3A, as in apple, Manchester, Missouri 63021. And my birthday is March 26, 1973. Thank you. So we got your phone number, 314-539-0-1017? Yes, that's correct. And think your email is dcglass01@yahoo.com? Yes. Thank you. All right. So it looks like you, you've had coverage up until January 26th. After the 26th, looks like you no longer have coverage. Um, yeah, so it, it does happen in the, the... I guess what I'm being billed for, that visit was in... I think it was, like, December 30th, so I should've been covered. Yeah, you s- looks like you had coverage all of December, so I don't see why... So when it comes to claims, we don't do anything with claims here, so you would want to reach out to American Public Life. They're the, they were th- they're your carrier, or they were your carrier- Okay. ... for the medical, and they're the ones that handle all the claims. I can give you their phone number whenever you're ready. Uh, I think I might have it. Is it 800-256-8606? Yes, sir, and you wanna hit option four to speak with a representative. Option four. Okay. I will do that right now. All right. Well, was there anything else I could help you with today, Mr. Glass? Um, no, sir. I appreciate your help. No problem. Thanks for calling Benefits in a Card. I hope you have a great rest of your week. You do the same. Thank you. Thank you. Bye-bye.

### Conversation Format

Speaker speaker\_0: Thanks for calling Benefits in a Card. This is Malcolm, how can I help you?

Speaker speaker\_1: Hi, Malcolm. My name is Dan Glass. Um, I have kind of a situation I needed to talk through with you guys. Um, St. Luke's Hospital sent me an invoice for \$836. I guess it's an outstanding claim I have right now, um, for a annual physical and some lab work. And I'm just kinda curious why, why that's not covered. The previous year it was fully covered, and I'm not real sure if it... the claim got processed correctly or, um, what the situation is.

Speaker speaker\_0: So-

Speaker speaker\_1: Um, so I'm just trying to find-

Speaker speaker\_0: Go ahead.

Speaker speaker\_1: Oh, go ahead, I'm sorry.

Speaker speaker\_0: No, you're fine. I-

Speaker speaker\_1: Yeah, I was just trying... Say again?

Speaker speaker\_0: Yeah. Oh, I thought you were done. I apologize. You can finish.

Speaker speaker\_1: No, no. That's all right. Um, yeah, so right now I'm currently, uh, I was with Creative Circle, um, until the 12th of January. Um, and then I got hired on by the, the company, so I have a new insurance now but I should've been covered until the 12th of January. And I believe this happened, like, the end of, uh, December.

Speaker speaker\_0: All right. So you used to be with Creative Circle?

Speaker speaker\_1: Yes.

Speaker speaker\_0: What, what's the last four of your social?

Speaker speaker\_1: 2453.

Speaker speaker\_0: You said 2453?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_0: And your first name?

Speaker speaker\_1: Daniel.

Speaker speaker\_0: Last name?

Speaker speaker\_1: Glass, G-L-A-S-S.

Speaker speaker\_0: For security purposes, can you verify your address and date of birth for me?

Speaker speaker\_1: Sure, uh, it's 225 Enchanted Parkway, Apartment 3A, as in apple, Manchester, Missouri 63021. And my birthday is March 26, 1973.

Speaker speaker\_0: Thank you. So we got your phone number, 314-539-0-1017?

Speaker speaker\_1: Yes, that's correct.

Speaker speaker\_0: And think your email is dcglass01@yahoo.com?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Thank you. All right. So it looks like you, you've had coverage up until January 26th. After the 26th, looks like you no longer have coverage.

Speaker speaker\_1: Um, yeah, so it, it does happen in the, the... I guess what I'm being billed for, that visit was in... I think it was, like, December 30th, so I should've been covered.

Speaker speaker\_0: Yeah, you s- looks like you had coverage all of December, so I don't see why... So when it comes to claims, we don't do anything with claims here, so you would want to reach out to American Public Life. They're the, they were th- they're your carrier, or they were your carrier-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... for the medical, and they're the ones that handle all the claims. I can give you their phone number whenever you're ready.

Speaker speaker\_1: Uh, I think I might have it. Is it 800-256-8606?

Speaker speaker\_0: Yes, sir, and you wanna hit option four to speak with a representative.

Speaker speaker\_1: Option four. Okay. I will do that right now.

Speaker speaker\_0: All right. Well, was there anything else I could help you with today, Mr. Glass?

Speaker speaker\_1: Um, no, sir. I appreciate your help.

Speaker speaker\_0: No problem. Thanks for calling Benefits in a Card. I hope you have a great rest of your week.

Speaker speaker\_1: You do the same. Thank you.

Speaker speaker\_0: Thank you.

Speaker speaker\_1: Bye-bye.