

Transcript: Malcolm

Nash-5069307002273792-6207372504645632

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thanks for calling Benefits in the Car. This is Malcolm. How can I help you? Uh, this is Malcolm, I have Ms. Rukaya Woods from Resource, from the Resource Agencies. Um, I, I, I, I went to the hospital, uh, last week and to, uh, to the clinic to see my doctor and my blood pressure prescription... Normally when I have an insurance, I don't even pay for it, but I have to, to, to pay for this for, for my blood pressure prescription name that I took from them. And I want to see, uh, how effective or when is it. Is it not... So like is it not active yet, uh, or what? I don't know. Are you calling to see if your health insurance is active yet? Yes. All right. What staffing company is your resource? What's the last four of your social? 9852. First name? Rukaya. R-U-K-A-Y-A. Okay. For security purpose, for security purposes can you verify your address and date of birth for me? Yeah. Date of birth 12/25/'70 and address is 1621 Bradford Park Place in Parkway, apartment 8D, Greensboro, North Carolina 27407. Thank you. So we got your phone number, 336-457-3040. 45730, yeah. That's what I'm just speaking on here. Okay. So you s-... Yeah, your coverage has been active since December 2nd. But why? I don't know. I had to pay for... Because usually when I have insurance, it's just like \$20 or something. I don't even pay, I don't pay for my blood pressure med- and that's the only medications I get. But when I went to I had a refill and I went to put them, I, I, I, I, I had to, to, to pay for them. Yeah. So none of these plans are PPO plans, they're all limited benefits plans. What that means is, the doctor or the member sends the claim to the insurance carrier and the carrier pays towards the claim up towards that dollar amount. And depending on this, uh, on the services rendered and the coverage, the remainder of the claim will be your responsibility. Oh, that's... Wow. And that is, uh, that's going to be a problem. Because normally I don't... Uh, uh, th- but with the... It came with like a, a prescription of \$20 and I have to pay for part of it up to pay for it? What are you asking, ma'am? Yeah. I, I'm saying that the, the, the coverage that I'm saying, I said even a prescription of, uh, \$20 and, uh, my insurance cannot cover that unless I pay half or at least pay some part of it? Because if I even paid all, it did not cover anything. It didn't cover anything. Okay. So- It was just- ... what exactly would you like me to help you with today, Ms. Woods? Yeah, I just want to know if, uh... Because usually the insurance that I have, as... okay. When I was working, I was working with car. I use... The insurance I used to have, I, I don't even pay. It covers my, my... especially the, the only thing I have is, uh, my blood pressure medicine. And I never even... It, it used to... I never pay for it. It used to be free. And it's not something that cost much. It's just like a \$20 for the, my refill. And, and this one, this insurance could not cover anything for me. I had to pay. It was two prescription I had to pay for, for them. And I want to know- Sorry, you said you want to cancel it? No, I want to know why... If, if I cancel it now, I don't know if I can get any insurance again, because I don't know the time is due or over. I don't know. I just want to know what, what are the, the favorite

the insurance benefits is, are doing for me for my insurance. What are, what do they cover me for? The plan that you have covers doctors, hospitals and prescriptions. I don't know, I couldn't tell you the in-depth because we're not the carrier. I can give you the carrier's phone number and you reach out to them and they'll be able to give you detailed information. Yeah. Can you let me get his name and you, and you get, give me that? Because I, I don't know just a second. Yeah, hold on one second. Malcolm? Hello? Yes, ma'am. Yeah. Can you please give me the number? Yeah. Okay. So the number is 1-800- 1-800- 256- Okay. 25- 256. Okay. 8606. 8656. 8606. And you want to hit option four to speak with a representative. Okay. All right. Okay. Okay. Is there anything else I can help you with today, Ms. Woods? Yeah. This is my problem. Yes. I wanted to, yeah, I want to know. Yeah. Thank you so much for that. No problem. If there's nothing else, thanks for calling Benefits in the Car. Okay. I hope you have a great rest of your week. Yes. Well, thank you. Thank you. Happy holidays. Thank you. Thank you. You're welcome.

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. This is Malcolm. How can I help you?

Speaker speaker_2: Uh, this is Malcolm, I have Ms. Rukaya Woods from Resource, from the Resource Agencies. Um, I, I, I, I went to the hospital, uh, last week and to, uh, to the clinic to see my doctor and my blood pressure prescription... Normally when I have an insurance, I don't even pay for it, but I have to, to, to pay for this for, for my blood pressure prescription name that I took from them. And I want to see, uh, how effective or when is it. Is it not... So like is it not active yet, uh, or what? I don't know.

Speaker speaker_1: Are you calling to see if your health insurance is active yet?

Speaker speaker_2: Yes.

Speaker speaker_1: All right. What staffing company is your resource? What's the last four of your social?

Speaker speaker_2: 9852.

Speaker speaker_1: First name?

Speaker speaker_2: Rukaya. R-U-K-A-Y-A.

Speaker speaker_1: Okay. For security purpose, for security purposes can you verify your address and date of birth for me?

Speaker speaker_2: Yeah. Date of birth 12/25/70 and address is 1621 Bradford Park Place in Parkway, apartment 8D, Greensboro, North Carolina 27407.

Speaker speaker_1: Thank you. So we got your phone number, 336-457-3040.

Speaker speaker_2: 45730, yeah. That's what I'm just speaking on here.

Speaker speaker_1: Okay. So you s-... Yeah, your coverage has been active since December 2nd.

Speaker speaker_2: But why? I don't know. I had to pay for... Because usually when I have insurance, it's just like \$20 or something. I don't even pay, I don't pay for my blood pressure med- and that's the only medications I get. But when I went to I had a refill and I went to put them, I, I, I, I, I had to, to, to pay for them.

Speaker speaker_1: Yeah. So none of these plans are PPO plans, they're all limited benefits plans. What that means is, the doctor or the member sends the claim to the insurance carrier and the carrier pays towards the claim up towards that dollar amount. And depending on this, uh, on the services rendered and the coverage, the remainder of the claim will be your responsibility.

Speaker speaker_2: Oh, that's... Wow. And that is, uh, that's going to be a problem. Because normally I don't... Uh, uh, th- but with the... It came with like a, a prescription of \$20 and I have to pay for part of it up to pay for it?

Speaker speaker_1: What are you asking, ma'am?

Speaker speaker_2: Yeah. I, I'm saying that the, the, the coverage that I'm saying, I said even a prescription of, uh, \$20 and, uh, my insurance cannot cover that unless I pay half or at least pay some part of it? Because if I even paid all, it did not cover anything. It didn't cover anything.

Speaker speaker_1: Okay. So-

Speaker speaker_2: It was just-

Speaker speaker_1: ... what exactly would you like me to help you with today, Ms. Woods?

Speaker speaker_2: Yeah, I just want to know if, uh... Because usually the insurance that I have, as... okay. When I was working, I was working with car. I use... The insurance I used to have, I, I don't even pay. It covers my, my... especially the, the only thing I have is, uh, my blood pressure medicine. And I never even... It, it used to... I never pay for it. It used to be free. And it's not something that cost much. It's just like a \$20 for the, my refill. And, and this one, this insurance could not cover anything for me. I had to pay. It was two prescription I had to pay for, for them. And I want to know-

Speaker speaker_1: Sorry, you said you want to cancel it?

Speaker speaker_2: No, I want to know why... If, if I cancel it now, I don't know if I can get any insurance again, because I don't know the time is due or over. I don't know. I just want to know what, what are the, the favorite the insurance benefits is, are doing for me for my insurance. What are, what do they cover me for?

Speaker speaker_1: The plan that you have covers doctors, hospitals and prescriptions. I don't know, I couldn't tell you the in-depth because we're not the carrier. I can give you the carrier's phone number and you reach out to them and they'll be able to give you detailed

information.

Speaker speaker_2: Yeah. Can you let me get his name and you, and you get, give me that? Because I, I don't know just a second. Yeah, hold on one second. Malcolm? Hello?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Yeah. Can you please give me the number? Yeah.

Speaker speaker_1: Okay. So the number is 1-800-

Speaker speaker_2: 1-800-

Speaker speaker_1: 256-

Speaker speaker_2: Okay. 25-

Speaker speaker_1: 256.

Speaker speaker_2: Okay.

Speaker speaker_1: 8606.

Speaker speaker_2: 8656. 8606.

Speaker speaker_1: And you want to hit option four to speak with a representative.

Speaker speaker_2: Okay. All right. Okay.

Speaker speaker_1: Okay. Is there anything else I can help you with today, Ms. Woods?

Speaker speaker_2: Yeah. This is my problem. Yes. I wanted to, yeah, I want to know. Yeah. Thank you so much for that.

Speaker speaker_1: No problem. If there's nothing else, thanks for calling Benefits in the Car.

Speaker speaker_2: Okay.

Speaker speaker_1: I hope you have a great rest of your week.

Speaker speaker_2: Yes. Well, thank you. Thank you. Happy holidays. Thank you.

Speaker speaker_1: Thank you.

Speaker speaker_2: You're welcome.