

## Transcript: Malcolm

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### Full Transcript

Thanks for calling Benefits in the Card. This is Malcolm. How can I help you? Hi. My name's Robert Kaplan, and I'm a Partners Personnel employee. And I had an issue in that I was on MultiPlan, and they added... and I added dental to the health insurance. I understand. And when I added dental, they knocked off the health insurance, and I didn't actually know this until... This was quite a while ago. And they fixed it, but th- when I went to fill a prescription I discovered that. But now I'm discovering that there was a, uh, visit to the doctor that was never paid because during that period they had knocked me off even though I was paying for their health insurance. I wasn't on the rolls or whatever with MultiPlan. Okay. What's the last four of your social? 6236. You said 6236? Yeah. First name? Robert. Last name? Kaplan, K-A-P-L-A-N. And for security purposes, can you verify your address and date of birth for me? Um, it's 70 Park Avenue, uh, Bloomfield, New Jersey, 07003 is the zip. So that's not the address we have on file. But there's more information. Do you have 132 High Street still? Has that not been fixed? No, sir. Can you verify with your full social? Yeah. Uh, 062-60-6236. And you have- Got it. ... 64 Park Avenue? Yes, sir. That's the one that we have on file. Yeah, you... Well, the one... It should be 70. Basically I lived in apartment, in a... in the apartment building next door. I moved in with my fiancé and then broke off the engagement and moved back into the apartment building next door. So which one's the correct add... So you need to update your address? Uh, so it should be 70 Park Avenue. 70 Park Avenue? Yeah. Bloomfield, New Jersey. It's, uh, and it's apartment 404. Say that one more time? Apartment... 404. And what's the zip code? 07003. Yeah. So we got your phone number, 917-952-9673. Yeah, that's correct. And I guess email is rskaplan71@gmail.com. Yep. Thank you. All right. You mind if I put you on a brief hold? Sure. Thank you. Are you there, Mr. Roberts? I... Yes, sir. So what I would recommend is, is the... 'Cause we don't do anything with claims here. I would reach out to APL, that they would be your carrier for that. And have you reached out to them about filing a claim? Where you at? Where at? Oh, okay. So I would recommend reaching out to them and filing it as a claim. Okay, but how do I... See, this is the problem, is I was on not... I'm probably just, to them, I'm gonna show up as not having been on the rolls. To your doctor- Okay. ... or the carrier? Because your, your information has been updated in our system and with the carrier. That I was on the car- that I was on in those dates? This is in, from... This is from March of 2024. Okay. Okay? And that's the issue. Yeah, no, in our system it shows- But you s- ... that you have coverage in- 2024. ... March 2024. 2027- Of what? ... 25. No. 341. What? 2778. It's showing on our system that you had coverage during that time. No. Cancel. Well- 'Cause it was corrected, it was corrected in our system. Okay. Oh, so did you just correct it? Yes, sir. It looks like- Confirmation number. August 25- Give me one moment. ... 3:00. So yeah, it looks like on 4/3/24, it was changed back, your coverage was added back. And it shows that- Yeah. ... you know, your system reflects that you have coverage the whole

time during that period. So, what I would recommend is filing a claim with APL, which is your carrier for the medical, for that, for that appointment. But, sir. Hold on, uh, January. Yeah. Again, sir? On 3/25, it's, it was like 3/25 of, uh, of 2024, I was co- it shows me as covered? Yes, sir. Okay. So I would recommend filing a claim with APL for that date. And if... So I, I can't guarantee what you had done was covered or not. So, uh, that's something you would speak with APL about. But- Okay. ... if it's something that was covered and it was a claim, you'd better reach out to APL about it, 'cause I can't really give you too much information about claims, because we don't handle claims here. Okay. Do you have APL's phone number? Hey, mister... No. I don't even... I- Then do you have the ID to call them? ... have no idea how it was all... I have my ID card. Do you have... Okay. So I can give you their phone number whenever you're ready. Okay, I'm ready. It's 1-800-256-8606. And you want to hit option four to speak with a representative. Okay. Okay. All right. Well, was there anything else- Thank you very much. ... I could do for you Mr. Roberts? No, that was it. All right. If you have any more questions, feel free to give us a call back. We're open 8:00 AM to 8:00 PM Eastern Time, Monday through Friday. Okay. Thank you. No problem, Mr. Roberts. You have a great day, man. You too. Bye-bye. Thank you.

## Conversation Format

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

Speaker speaker\_1: Hi. My name's Robert Kaplan, and I'm a Partners Personnel employee. And I had an issue in that I was on MultiPlan, and they added... and I added dental to the health insurance.

Speaker speaker\_0: I understand.

Speaker speaker\_1: And when I added dental, they knocked off the health insurance, and I didn't actually know this until... This was quite a while ago. And they fixed it, but th- when I went to fill a prescription I discovered that. But now I'm discovering that there was a, uh, visit to the doctor that was never paid because during that period they had knocked me off even though I was paying for their health insurance. I wasn't on the rolls or whatever with MultiPlan.

Speaker speaker\_0: Okay. What's the last four of your social?

Speaker speaker\_1: 6236.

Speaker speaker\_0: You said 6236?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: First name?

Speaker speaker\_1: Robert.

Speaker speaker\_0: Last name?

Speaker speaker\_1: Kaplan, K-A-P-L-A-N.

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

Speaker speaker\_1: Um, it's 70 Park Avenue, uh, Bloomfield, New Jersey, 07003 is the zip.

Speaker speaker\_0: So that's not the address we have on file.

Speaker speaker\_1: But there's more information. Do you have 132 High Street still? Has that not been fixed?

Speaker speaker\_0: No, sir. Can you verify with your full social?

Speaker speaker\_1: Yeah. Uh, 062-60-6236. And you have-

Speaker speaker\_0: Got it.

Speaker speaker\_1: ... 64 Park Avenue?

Speaker speaker\_0: Yes, sir. That's the one that we have on file.

Speaker speaker\_1: Yeah, you... Well, the one... It should be 70. Basically I lived in apartment, in a... in the apartment building next door. I moved in with my fiancée and then broke off the engagement and moved back into the apartment building next door.

Speaker speaker\_0: So which one's the correct add... So you need to update your address?

Speaker speaker\_1: Uh, so it should be 70 Park Avenue.

Speaker speaker\_0: 70 Park Avenue?

Speaker speaker\_1: Yeah. Bloomfield, New Jersey. It's, uh, and it's apartment 404.

Speaker speaker\_0: Say that one more time? Apartment...

Speaker speaker\_1: 404.

Speaker speaker\_0: And what's the zip code?

Speaker speaker\_1: 07003.

Speaker speaker\_0: Yeah. So we got your phone number, 917-952-9673.

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

Speaker speaker\_0: And I guess email is rskaplan71@gmail.com.

Speaker speaker\_1: Yep.

Speaker speaker\_0: Thank you. All right. You mind if I put you on a brief hold?

Speaker speaker\_1: Sure.

Speaker speaker\_0: Thank you. Are you there, Mr. Roberts?

Speaker speaker\_1: I...

Speaker speaker\_0: Yes, sir. So what I would recommend is, is the... 'Cause we don't do anything with claims here. I would reach out to APL, that they would be your carrier for that. And have you reached out to them about cl- filing a claim? Where you at?

Speaker speaker\_1: Where at?

Speaker speaker\_0: Oh, okay. So I would recommend reaching out to them and filing it as a claim.

Speaker speaker\_1: Okay, but how do I... See, this is the problem, is I was on not... I'm probably just, to them, I'm gonna show up as not having been on the rolls.

Speaker speaker\_0: To your doctor-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... or the carrier? Because your, your information has been updated in our system and with the carrier.

Speaker speaker\_1: That I was on the car- that I was on in those dates? This is in, from... This is from March of 2024.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Okay? And that's the issue.

Speaker speaker\_0: Yeah, no, in our system it shows-

Speaker speaker\_1: But you s-

Speaker speaker\_0: ... that you have coverage in-

Speaker speaker\_2: 2024.

Speaker speaker\_0: ... March 2024.

Speaker speaker\_2: 2027-

Speaker speaker\_1: Of what?

Speaker speaker\_2: ... 25. No. 341.

Speaker speaker\_0: What?

Speaker speaker\_2: 2778.

Speaker speaker\_0: It's showing on our system that you had coverage during that time.

Speaker speaker\_2: No. Cancel.

Speaker speaker\_1: Well-

Speaker speaker\_0: 'Cause it was corrected, it was corrected in our system.

Speaker speaker\_1: Okay. Oh, so did you just correct it?

Speaker speaker\_0: Yes, sir. It looks like-

Speaker speaker\_2: Confirmation number. August 25-

Speaker speaker\_0: Give me one moment.

Speaker speaker\_2: ... 3:00.

Speaker speaker\_0: So yeah, it looks like on 4/3/24, it was changed back, your coverage was added back. And it shows that-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... you know, your system reflects that you have coverage the whole time during that period. So, what I would recommend is filing a claim with APL, which is your carrier for the medical, for that, for that appointment.

Speaker speaker\_1: But, sir. Hold on, uh, January.

Speaker speaker\_0: Yeah. Again, sir?

Speaker speaker\_1: On 3/25, it's, it was like 3/25 of, uh, of 2024, I was co- it shows me as covered?

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So I would recommend filing a claim with APL for that date. And if... So I, I can't guarantee what you had done was covered or not. So, uh, that's something you would speak with APL about. But-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... if it's something that was covered and it was a claim, you'd better reach out to APL about it, 'cause I can't really give you too much information about claims, because we don't handle claims here.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Do you have APL's phone number?

Speaker speaker\_1: Hey, mister... No. I don't even... I-

Speaker speaker\_0: Then do you have the ID to call them?

Speaker speaker\_1: ... have no idea how it was all... I have my ID card.

Speaker speaker\_0: Do you have... Okay. So I can give you their phone number whenever you're ready.

Speaker speaker\_1: Okay, I'm ready.

Speaker speaker\_0: It's 1-800-256-8606. And you want to hit option four to speak with a representative.

Speaker speaker\_1: Okay. Okay.

Speaker speaker\_0: All right. Well, was there anything else-

Speaker speaker\_1: Thank you very much.

Speaker speaker\_0: ... I could do for you Mr. Roberts?

Speaker speaker\_1: No, that was it.

Speaker speaker\_0: All right. If you have any more questions, feel free to give us a call back. We're open 8:00 AM to 8:00 PM Eastern Time, Monday through Friday.

Speaker speaker\_1: Okay. Thank you.

Speaker speaker\_0: No problem, Mr. Roberts. You have a great day, man.

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

Speaker speaker\_0: Thank you.