

Transcript: Pamela

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card Pamela speaking, how may I help you? Hi. I need to change my enrollment for medical. Who are you waiting for? Create a circle. Okay. May I have the last four digits of the social? 5276. Can you repeat that, ma'am? 5276. Your first and last name? Nicki Kristunis. Do you want me to spell it? Kristi? Nicki, like Nicki Minaj. Nicki- Oh. ... Kristunis. Do you want me to spell it? No, I believe I saw your file. I will need your date of birth... have your complete address and date of birth. It's September 19, 1993. Um, I don't know what address you have on file. It might be 626 East 20th Street, Apartment 8F, New York, New York, 10009. Yes. Okay. Do you have a telephone number on file, 973-396-6563? Yeah, that's it. All right, and your email is your first and last name, like email.com? Yeah. Give me one second. Okay. So let's see. What are changes you would like to do? I just want to have the, like... Like I have right now the basic, most basic, right, Insure Plus Basics, but I want to have the better one, like Insure Plus Enhanced. Okay. Or Insure Plus Premier. Can I do that? Yeah. You can change to Premier. Okay. Okay. And that will be it, the only change you want to do? Yeah. When does that, like, start working? It usually takes about one to two weeks. Oh, okay. So if I go to the doctor today, it won't count. No, it won't. Okay. All right. Is there, like, a list of doctors that I can go to anyway that you guys do anything for? Like what is Insure Plus Basics? Okay, the Insure Plus Basics is just... It's one of the plans that they offer. Um, the difference between Insure Plus Basic and Enhanced is the amount you will be paying per paycheck and the amount that the insurance going to cover. Like, the Premier will cover more than- Like, does it actually cover anything? Like, if I go to any doctor will it, like, do anything? Do I have anything, like, for free that I can go do? What do you mean for free? Like annual gynecologist, annual, like, teeth cleaning, x-rays. Mm-hmm. You have... You have the Stay Healthy plan which is for your preventive care. So what does that mode mean? That one is the one you need to use for your preventive care, like checking your cholesterol, passing your mammogram. Yeah. So- Insure Plus, you could use it to go to the actual doctor's visit, um, and the hospitals. I don't know if you are aware that these are not, like, medical insurance, like your preventive care- So do you know where I can go to see a doctor who can, like, use this insurance? Like, is there a list of doctors I can see that take it? Yes. Have you received any of your ID cards? Yeah. I have an ID card somewhere, but I think it's... Hold on. I'm going to send you an email. I don't know what neither of... I don't know. All right. Do you want to send me an email with it? Okay. I'm going to send you an email with the Benefit Guide. Okay. And on the email, it will show all the website and the phone number where you could call for your plans and find out which providers are closest to you, and if- I'm looking at the Benefit Guide right now and I just, like, don't understand it at all. It looks like really confusing and I'm having a hard time, like, understanding what to do. Okay. So, for the Insure Plus Basic- Mm-hmm. ... you are, are, are

you on the plan of... plan Benefit Summary? Your 862- Am I what? What? On page two? Page two? Page two? Yes, ma'am. It just says, "This page is intentionally left blank." Wow. Okay. So maybe I'm looking at the wrong Benefit Guide. Most likely. So- Okay. Let me email it to you. Okay, thanks. The... Yeah. Then- Sure. Um, on page two you will be able to see... the plans that you have. Okay. And under each plan, the amount that you're going to be seeing there, that's the amount the insurance gonna cover. Now- Okay. ... and if you go down further to page five, that's where all your, um, carriers are, and their information, like their phone number and website where you could get, um, all that information that you're going to need, and which pro- uh, providers are closest to you. See here. Give me one second. So, the email is coming in from info@benefitsinacard. Check your spam and junk mail. It might go there. Um, you still have until the 31st to make any changes if you would like to. I just want to get, like, the best one for an individual. Okay. Um... Okay. There, all the plans that they offer, you will be able to see it. Um, they do... Let's see here. For Insure Plus, uh, yeah, so the premier is the highest one that they have, and you already have it combined with the Stay Healthy. Okay. Yeah, I just want to have, like, the best plan. All right. That's \$1 because, um... Is there anything else I could do for you, ma'am? Will you just wait with me until I get the email because I need to, like, make sure that I... I need to go to the doctor, like, today. So, I need to, like, understand, like, right now. So, I need to know what I'm doing before it's, like, \$700. Okay, so on the benefit guide- I still didn't get your email though. ... where, um... I'm just trying to explain to you while we wait for the email. Oh, okay. Okay. Oh, okay. Got it. But if- Okie dokie. So, oh, yeah, page two is hospital indemnity insurance, right? Page three is Benefits in a Card. You said page five, right? Page five, Additional Benefits Option? Okay, so on your page two... Mm-hmm. ... you're gonna be able to see plan benefits summary. Mm-hmm. Yep. That... If you see InSure Plus, that's the one you have right now. Okay. If you go to the doctor- Mm-hmm. ... insurance gonna cover \$75 towards your doctor's visit. Okay. Um- And they'll do that, or I have to send it separately? What was that? I, I have to, like, send something separately, or I just have to show them the card? You don't have to send anything. You just call them, provide them with your information. Uh-huh. Um, they're gonna ve- verify it and give you the appointment. Okay. All right, so, b- They are the one that will submit the claim. Which doctor's, like, will take it and give me the 75? No, I don't have that information, so that's why you gotta go page five. There- Page five, yeah. ... you will see, yeah. There. Mm-hmm. You're gonna see on page five, it says, "Medical Benefits." Yeah. Now, you go down, and you will be able to, like, in the middle of the page it says, "Multiplan Network." Yeah. Uh-huh. Okay, there, right there is our new phone numbers and website. That's where you go and find out which providers are closer to you. So, the one that I'm doing is the first one, right? The Stay Healthy Plus or Insure Plus plans, right? You're gonna be using both of your ID cards, um, 'cause you nee-... If you go on, let's say for your Pap smear- Mm-hmm. ... you have to make sure you go to a participating provider. Yeah. Which is the Stay Healthy, uh, the M-E-C- Mm-hmm. ... that it's gonna cover, the Pap smear. So, it's that phone number right there, that 800-457-1403, right? You could use that one or the website. Either- Multiplan.com, right? Yeah. So, if I go to multiplan.com, and then I go to providers, right? Find a provider, provider search. Okay, and then, so on the- So, keep in mind- ... what- ... keep in mind that your Stay Healthy plan only gonna cover your procedures for preventive care. You have to go to a participating provider that is in-network in order to be paid 100%. You are responsible for the doctor's visit. That's when your Insure Plus come in to pay the \$75. So, when I'm looking at- Whatever is the-

Mm-hmm. Go ahead. When I'm looking at them through the network, I don't see, like... Is it Multiplan Limited Benefit Plan, Multiplan PPO? Which one is it? It's Lim- Limited. Linim- Multiplan Limited Benefit Plan, right? Yes, ma'am. Okay. It should say that on your ID card. Okay, let me take a picture. Okay, select and search and then it should say, if I put, like, my zip code, right? Uh, okay. Something went wrong. Please try again later. I, we don't have no access to that page. I mean, I, I don't know. I, I'm not able to help you with that. Um- Yeah. So, I guess you're gonna have to try again, and- Okay. Um, some people came up. All right. Okay, I'm going to call one of these doctors, I guess. Thank you. No problem. Thank you. Okay. Have a great rest of the day. All right. You too. Thanks.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling Benefits in a Card Pamela speaking, how may I help you?

Speaker speaker_2: Hi. I need to change my enrollment for medical.

Speaker speaker_1: Who are you waiting for?

Speaker speaker_2: Create a circle.

Speaker speaker_1: Okay. May I have the last four digits of the social?

Speaker speaker_2: 5276.

Speaker speaker_1: Can you repeat that, ma'am?

Speaker speaker_2: 5276.

Speaker speaker_1: Your first and last name?

Speaker speaker_2: Nicki Kristunis. Do you want me to spell it?

Speaker speaker_1: Kristi?

Speaker speaker_2: Nicki, like Nicki Minaj. Nicki-

Speaker speaker_1: Oh.

Speaker speaker_2: ... Kristunis. Do you want me to spell it?

Speaker speaker_1: No, I believe I saw your file. I will need your date of birth... have your complete address and date of birth.

Speaker speaker_2: It's September 19, 1993. Um, I don't know what address you have on file. It might be 626 East 20th Street, Apartment 8F, New York, New York, 10009.

Speaker speaker_1: Yes.

Speaker speaker_2: Okay.

Speaker speaker_1: Do you have a telephone number on file, 973-396-6563?

Speaker speaker_2: Yeah, that's it.

Speaker speaker_1: All right, and your email is your first and last name, like email.com?

Speaker speaker_2: Yeah.

Speaker speaker_1: Give me one second.

Speaker speaker_2: Okay.

Speaker speaker_1: So let's see. What are changes you would like to do?

Speaker speaker_2: I just want to have the, like... Like I have right now the basic, most basic, right, Insure Plus Basics, but I want to have the better one, like Insure Plus Enhanced.

Speaker speaker_1: Okay.

Speaker speaker_2: Or Insure Plus Premier. Can I do that?

Speaker speaker_1: Yeah. You can change to Premier.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay. And that will be it, the only change you want to do?

Speaker speaker_2: Yeah. When does that, like, start working?

Speaker speaker_1: It usually takes about one to two weeks.

Speaker speaker_2: Oh, okay. So if I go to the doctor today, it won't count.

Speaker speaker_1: No, it won't.

Speaker speaker_2: Okay. All right. Is there, like, a list of doctors that I can go to anyway that you guys do anything for? Like what is Insure Plus Basics?

Speaker speaker_1: Okay, the Insure Plus Basics is just... It's one of the plans that they offer. Um, the difference between Insure Plus Basic and Enhanced is the amount you will be paying per paycheck and the amount that the insurance going to cover. Like, the Premier will cover more than-

Speaker speaker_2: Like, does it actually cover anything? Like, if I go to any doctor will it, like, do anything? Do I have anything, like, for free that I can go do?

Speaker speaker_1: What do you mean for free?

Speaker speaker_2: Like annual gynecologist, annual, like, teeth cleaning, x-rays. Mm-hmm.

Speaker speaker_1: You have... You have the Stay Healthy plan which is for your preventive care.

Speaker speaker_2: So what does that mode mean?

Speaker speaker_1: That one is the one you need to use for your preventive care, like checking your cholesterol, passing your mammogram.

Speaker speaker_2: Yeah. So-

Speaker speaker_1: Insure Plus, you could use it to go to the actual doctor's visit, um, and the hospitals. I don't know if you are aware that these are not, like, medical insurance, like your preventive care-

Speaker speaker_2: So do you know where I can go to see a doctor who can, like, use this insurance? Like, is there a list of doctors I can see that take it?

Speaker speaker_1: Yes. Have you received any of your ID cards?

Speaker speaker_2: Yeah. I have an ID card somewhere, but I think it's... Hold on. I'm going to send you an email.

Speaker speaker_1: I don't know what neither of... I don't know.

Speaker speaker_2: All right. Do you want to send me an email with it?

Speaker speaker_1: Okay. I'm going to send you an email with the Benefit Guide.

Speaker speaker_2: Okay.

Speaker speaker_1: And on the email, it will show all the website and the phone number where you could call for your plans and find out which providers are closest to you, and if-

Speaker speaker_2: I'm looking at the Benefit Guide right now and I just, like, don't understand it at all. It looks like really confusing and I'm having a hard time, like, understanding what to do.

Speaker speaker_1: Okay. So, for the Insure Plus Basic-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... you are, are, are you on the plan of... plan Benefit Summary? Your 862-

Speaker speaker_2: Am I what? What?

Speaker speaker_1: On page two? Page two?

Speaker speaker_2: Page two?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: It just says, "This page is intentionally left blank."

Speaker speaker_1: Wow.

Speaker speaker_2: Okay. So maybe I'm looking at the wrong Benefit Guide.

Speaker speaker_1: Most likely. So-

Speaker speaker_2: Okay.

Speaker speaker_1: Let me email it to you.

Speaker speaker_2: Okay, thanks.

Speaker speaker_1: The... Yeah. Then-

Speaker speaker_2: Sure.

Speaker speaker_1: Um, on page two you will be able to see-... the plans that you have.

Speaker speaker_2: Okay.

Speaker speaker_1: And under each plan, the amount that you're going to be seeing there, that's the amount the insurance gonna cover. Now-

Speaker speaker_2: Okay.

Speaker speaker_1: ... and if you go down further to page five, that's where all your, um, carriers are, and their information, like their phone number and website where you could get, um, all that information that you're going to need, and which pro- uh, providers are closest to you. See here. Give me one second. So, the email is coming in from info@benefitsinacard. Check your spam and junk mail. It might go there. Um, you still have until the 31st to make any changes if you would like to.

Speaker speaker_2: I just want to get, like, the best one for an individual.

Speaker speaker_1: Okay. Um...

Speaker speaker_2: Okay.

Speaker speaker_1: There, all the plans that they offer, you will be able to see it. Um, they do... Let's see here. For Insure Plus, uh, yeah, so the premier is the highest one that they have, and you already have it combined with the Stay Healthy.

Speaker speaker_2: Okay. Yeah, I just want to have, like, the best plan.

Speaker speaker_1: All right.

Speaker speaker_2: That's f1 because, um...

Speaker speaker_1: Is there anything else I could do for you, ma'am?

Speaker speaker_2: Will you just wait with me until I get the email because I need to, like, make sure that I... I need to go to the doctor, like, today. So, I need to, like, understand, like, right now. So, I need to know what I'm doing before it's, like, \$700.

Speaker speaker_1: Okay, so on the benefit guide-

Speaker speaker_2: I still didn't get your email though.

Speaker speaker_1: ... where, um... I'm just trying to explain to you while we wait for the email.

Speaker speaker_2: Oh, okay. Okay. Oh, okay. Got it.

Speaker speaker_1: But if-

Speaker speaker_2: Okie dokie. So, oh, yeah, page two is hospital indemnity insurance, right? Page three is Benefits in a Card. You said page five, right? Page five, Additional Benefits Option?

Speaker speaker_1: Okay, so on your page two...

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... you're gonna be able to see plan benefits summary.

Speaker speaker_2: Mm-hmm. Yep.

Speaker speaker_1: That... If you see InSure Plus, that's the one you have right now.

Speaker speaker_2: Okay.

Speaker speaker_1: If you go to the doctor-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... insurance gonna cover \$75 towards your doctor's visit.

Speaker speaker_2: Okay.

Speaker speaker_1: Um-

Speaker speaker_2: And they'll do that, or I have to send it separately?

Speaker speaker_1: What was that?

Speaker speaker_2: I, I have to, like, send something separately, or I just have to show them the card?

Speaker speaker_1: You don't have to send anything. You just call them, provide them with your information.

Speaker speaker_2: Uh-huh.

Speaker speaker_1: Um, they're gonna ve- verify it and give you the appointment.

Speaker speaker_2: Okay. All right, so, b-

Speaker speaker_1: They are the one that will submit the claim.

Speaker speaker_2: Which doctor's, like, will take it and give me the 75?

Speaker speaker_1: No, I don't have that information, so that's why you gotta go page five. There-

Speaker speaker_2: Page five, yeah.

Speaker speaker_1: ... you will see, yeah. There.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: You're gonna see on page five, it says, "Medical Benefits."

Speaker speaker_2: Yeah.

Speaker speaker_1: Now, you go down, and you will be able to, like, in the middle of the page it says, "Multiplan Network."

Speaker speaker_2: Yeah. Uh-huh.

Speaker speaker_1: Okay, there, right there is our new phone numbers and website. That's where you go and find out which providers are closer to you.

Speaker speaker_2: So, the one that I'm doing is the first one, right? The Stay Healthy Plus or Insure Plus plans, right?

Speaker speaker_1: You're gonna be using both of your ID cards, um, 'cause you nee-... If you go on, let's say for your Pap smear-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... you have to make sure you go to a participating provider.

Speaker speaker_2: Yeah.

Speaker speaker_1: Which is the Stay Healthy, uh, the M-E-C-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... that it's gonna cover, the Pap smear.

Speaker speaker_2: So, it's that phone number right there, that 800-457-1403, right?

Speaker speaker_1: You could use that one or the website. Either-

Speaker speaker_2: Multiplan.com, right?

Speaker speaker_1: Yeah.

Speaker speaker_2: So, if I go to multiplan.com, and then I go to providers, right? Find a provider, provider search. Okay, and then, so on the-

Speaker speaker_1: So, keep in mind-

Speaker speaker_2: ... what-

Speaker speaker_1: ... keep in mind that your Stay Healthy plan only gonna cover your procedures for preventive care. You have to go to a participating provider that is in-network in order to be paid 100%. You are responsible for the doctor's visit. That's when your Insure Plus come in to pay the \$75.

Speaker speaker_2: So, when I'm looking at-

Speaker speaker_1: Whatever is the-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Go ahead.

Speaker speaker_2: When I'm looking at them through the network, I don't see, like... Is it Multiplan Limited Benefit Plan, Multiplan PPO? Which one is it?

Speaker speaker_1: It's Lim- Limited.

Speaker speaker_2: Linim- Multiplan Limited Benefit Plan, right?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay.

Speaker speaker_1: It should say that on your ID card.

Speaker speaker_2: Okay, let me take a picture. Okay, select and search and then it should say, if I put, like, my zip code, right? Uh, okay. Something went wrong. Please try again later.

Speaker speaker_1: I, we don't have no access to that page. I mean, I, I don't know. I, I'm not able to help you with that. Um-

Speaker speaker_2: Yeah.

Speaker speaker_1: So, I guess you're gonna have to try again, and-

Speaker speaker_2: Okay. Um, some people came up. All right. Okay, I'm going to call one of these doctors, I guess. Thank you.

Speaker speaker_1: No problem. Thank you.

Speaker speaker_2: Okay.

Speaker speaker_1: Have a great rest of the day.

Speaker speaker_2: All right. You too. Thanks.