

## Transcript: Pamela

**Blanc-5454472400551936-6553967116894208**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits and Authority. This is Pamela speaking. How may I help you? The allocation will be in- Yes, hi. My name is Pauline Parker. How are you? Good, and you, ma'am? I'm good. I'm good. Um, I've called several times within the last two weeks, and I was trying to find a dentist and also my regular medical provider, and every place that I've been calling said it's not in their network. I even had a place that called you guys back and said, "Oh, no, but it's on the list." So I need to find out what type of insurance do I have so I can try to see a dentist because my tooth is hurting a little bit. It was hurting worse last week, but it went down. However, I need to find something kind of soon. And I'll be on vacation from work, um, after next week, Friday, so I just wanna find something. Okay. So, um... May I have the last four digits of your Social, the Staffing Agencies and Workforce so I could pull up your file? Yes, 8636. Okay. Can you say your name is? Pauline Parker. Thank you. Miss Parker, for security reasons, just to make sure we are in the correct file, I need to verify your mailing address and date of birth. 5826 West 107th Courtway, Unit 3, Chicago Ridge, Illinois 60415. And then my date of birth is 2/5/1976. Thank you for the information. We have a phone number on file. Uh, 708-465-9466. 9466. And your email is 257.p... p... .pp. Yeah, my initials, Pauline Parker, .pp@gmail.com. It starts with my last name, part of my birthday, 257pp@gmail.com. All right... No. And a list of providers that he's sending me, I'm calling down the list, and they're just saying, "We're not in the network." And I'm like, "Okay, what is in the network and what type of insurance do I have now?" Because when I signed up, when I first started in September, you know, I was waiting for it to kick in and now I'm getting all these kickbacks saying, "No, no, no." So I need them to update it and they keep saying this is all updated, but obviously, it's not. Okay. So, the information that we provided you, that's what we were provided with because we are the administrator of the health insurance for the Staffing Agency. We are not the actual carrier. I understand that, and even when I call the provider, they telling me something different, like, "This is not on our list." I even had a lady at the dentist office to call the pro- you know, the actual provider and they're saying, "No." So they called the providers... I mean, I'm sorry. The provider called the actual insurance carrier? No, the place that I wanted to go to, a dentist place. Uh-huh. They called my carrier, and they said- Uh-huh. ... "No, this is not in the network." Okay. And this is two weeks going on now. So they, they tried... So everyone that you have tried are not in network? Correct. And I'm going in the area of 604... Uh, 60466, not my, um, 60415. I know I live in Chicago Ridge, but it's a little bit convenient because I'm on public transportation for 60466 and that's why I gave them that ZIP code. And the ZIP code that I gave them, 60466, because it's closer to public transportation for me, it's not in the network. And I called at least five and I got just... Pretty much, I don't want to say fed up, but I just gave up and I wanna call again to see if there's

anything else. So unfortunately, we do not have any of that information, like which exactly provider are in network or not. The only information we have is what we already have given you, their phone number and website. Mm-hmm. Um... And the carrier. But we don't have, like a specific um, information- But can you tell me what insurance do I have at pretty much selective vision, dental and healthcare. Dental, vision, and medical. Medical, right. Mm-hmm. So who is my dental with? Carrington, right? Dental is with APL, American Public Life, and dental- Mm-hmm. Are you medical and dental? And then Carrington will be the network where you're gonna find the provider close to you. Wait, r- can you say that one more time? Okay. American Public Life- Mm-hmm. ... is your carrier. Mm-hmm. In Carrington, it's where you find your provider. They are the one that are gonna tell you which ones are in your area within the network. So I talked to them yesterday and they made it seem like no... Okay, I, I have to call again, because... Because even, I mean, if, even if I wanted to give you, like say a name or something of a dentist, I would have to go through them. It's not like we have that information. Right. And when I called last week and even as of yesterday- Mm-hmm. ... the numbers on that list is saying that they're not a good provider. It's... I don't know. I've never had this difficulty with trying to find a provider before. My main insurance, um, my main, uh, doctor, he does not accept you guys, so I'm trying to find someone else. Mm-hmm. I understand. Um, and being out of your CIPCO trying to find a doctor, it shouldn't affect at all because you can just send- Okay. So do me just one favor. Can you send me the, um, providers or the list for 60415? Maybe I can get a hold of these. I could give you the website, which is multi-multiplan.com. Is what? Multiplan. Oh, multiplan.com. Yeah. Okay. That makes sense. There you gonna go and, and then you could choose and find a provider..... But when does the insurance, when does it cut off? Because I already selected, so I don't want it to cut off if I can't find something. So what is my deadline? So you, your deadline for open enrollment, it will be on the 27th. Okay, so I still got time, but okay. Well, thank you. All right. Thank you for giving us a call. I'm sorry for causing inconvenience. Okay, bye-bye. Bye-bye.

## Conversation Format

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

Speaker speaker\_1: Thank you for calling Benefits and Authority. This is Pamela speaking. How may I help you? The allocation will be in-

Speaker speaker\_2: Yes, hi. My name is Pauline Parker. How are you?

Speaker speaker\_1: Good, and you, ma'am?

Speaker speaker\_2: I'm good. I'm good. Um, I've called several times within the last two weeks, and I was trying to find a dentist and also my regular medical provider, and every place that I've been calling said it's not in their network. I even had a place that called you guys back and said, "Oh, no, but it's on the list." So I need to find out what type of insurance do I have so I can try to see a dentist because my tooth is hurting a little bit. It was hurting worse last week, but it went down. However, I need to find something kind of soon. And I'll be on vacation from work, um, after next week, Friday, so I just wanna find something.

Speaker speaker\_1: Okay. So, um... May I have the last four digits of your Social, the Staffing Agencies and Workforce so I could pull up your file?

Speaker speaker\_2: Yes, 8636.

Speaker speaker\_1: Okay. Can you say your name is?

Speaker speaker\_2: Pauline Parker.

Speaker speaker\_1: Thank you. Miss Parker, for security reasons, just to make sure we are in the correct file, I need to verify your mailing address and date of birth.

Speaker speaker\_2: 5826 West 107th Courtway, Unit 3, Chicago Ridge, Illinois 60415. And then my date of birth is 2/5/1976.

Speaker speaker\_1: Thank you for the information. We have a phone number on file. Uh, 708-465-9466.

Speaker speaker\_2: 9466.

Speaker speaker\_1: And your email is 257.p... p...

Speaker speaker\_2: .pp. Yeah, my initials, Pauline Parker,.pp@gmail.com. It starts with my last name, part of my birthday, 257pp@gmail.com.

Speaker speaker\_1: All right... No.

Speaker speaker\_2: And a list of providers that he's sending me, I'm calling down the list, and they're just saying, "We're not in the network." And I'm like, "Okay, what is in the network and what type of insurance do I have now?" Because when I signed up, when I first started in September, you know, I was waiting for it to kick in and now I'm getting all these kickbacks saying, "No, no, no." So I need them to update it and they keep saying this is all updated, but obviously, it's not.

Speaker speaker\_1: Okay. So, the information that we provided you, that's what we were provided with because we are the administrator of the health insurance for the Staffing Agency. We are not the actual carrier.

Speaker speaker\_2: I understand that, and even when I call the provider, they telling me something different, like, "This is not on our list." I even had a lady at the dentist office to call the pro- you know, the actual provider and they're saying, "No."

Speaker speaker\_1: So they called the providers... I mean, I'm sorry. The provider called the actual insurance carrier?

Speaker speaker\_2: No, the place that I wanted to go to, a dentist place.

Speaker speaker\_1: Uh-huh.

Speaker speaker\_2: They called my carrier, and they said-

Speaker speaker\_1: Uh-huh.

Speaker speaker\_2: ... "No, this is not in the network."

Speaker speaker\_1: Okay.

Speaker speaker\_2: And this is two weeks going on now.

Speaker speaker\_1: So they, they tried... So everyone that you have tried are not in network?

Speaker speaker\_2: Correct. And I'm going in the area of 604... Uh, 60466, not my, um, 60415. I know I live in Chicago Ridge, but it's a little bit convenient because I'm on public transportation for 60466 and that's why I gave them that ZIP code. And the ZIP code that I gave them, 60466, because it's closer to public transportation for me, it's not in the network. And I called at least five and I got just... Pretty much, I don't want to say fed up, but I just gave up and I wanna call again to see if there's anything else.

Speaker speaker\_1: So unfortunately, we do not have any of that information, like which exactly provider are in network or not. The only information we have is what we already have given you, their phone number and website.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Um... And the carrier. But we don't have, like a specific um, information-

Speaker speaker\_2: But can you tell me what insurance do I have at pretty much selective vision, dental and healthcare.

Speaker speaker\_1: Dental, vision, and medical.

Speaker speaker\_2: Medical, right.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: So who is my dental with? Carrington, right?

Speaker speaker\_1: Dental is with APL, American Public Life, and dental-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Are you medical and dental? And then Carrington will be the network where you're gonna find the provider close to you.

Speaker speaker\_2: Wait, r- can you say that one more time?

Speaker speaker\_1: Okay. American Public Life-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... is your carrier.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: In Carrington, it's where you find your provider. They are the one that are gonna tell you which ones are in your area within the network.

Speaker speaker\_2: So I talked to them yesterday and they made it seem like no... Okay, I, I have to call again, because...

Speaker speaker\_1: Because even, I mean, if, even if I wanted to give you, like say a name or something of a dentist, I would have to go through them. It's not like we have that information.

Speaker speaker\_2: Right. And when I called last week and even as of yesterday-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: ... the numbers on that list is saying that they're not a good provider.

Speaker speaker\_1: It's... I don't know.

Speaker speaker\_2: I've never had this difficulty with trying to find a provider before. My main insurance, um, my main, uh, doctor, he does not accept you guys, so I'm trying to find someone else.

Speaker speaker\_1: Mm-hmm. I understand. Um, and being out of your CIPCO trying to find a doctor, it shouldn't affect at all because you can just send-

Speaker speaker\_2: Okay. So do me just one favor. Can you send me the, um, providers or the list for 60415? Maybe I can get a hold of these.

Speaker speaker\_1: I could give you the website, which is multi- multiplan.com.

Speaker speaker\_2: Is what?

Speaker speaker\_1: Multiplan.

Speaker speaker\_2: Oh, multiplan.com.

Speaker speaker\_1: Yeah.

Speaker speaker\_2: Okay. That makes sense.

Speaker speaker\_1: There you gonna go and, and then you could choose and find a provider.....

Speaker speaker\_2: But when does the insurance, when does it cut off? Because I already selected, so I don't want it to cut off if I can't find something. So what is my deadline?

Speaker speaker\_1: So you, your deadline for open enrollment, it will be on the 27th.

Speaker speaker\_2: Okay, so I still got time, but okay. Well, thank you.

Speaker speaker\_1: All right. Thank you for giving us a call. I'm sorry for causing inconvenience.

Speaker speaker\_2: Okay, bye-bye.

Speaker speaker\_1: Bye-bye.