

Transcript: Pamela

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Full Transcript

Thank you for calling Benefits Unified. This is the administrator speaking. How may I help you? Hello. I was calling because, um, well, this is, like, my insurance... I'm not really sure because I've called the insurance and I've called a bunch of places trying to see, like, who would take my insurance, and, um, like, some of them said to, like, reach out to, like, the organizer of my insurance. I don't know. But I was calling because, um, the plan that I have right now, um, I guess it doesn't cover OBGYN visits, but I kinda need them because, uh, well, I'm pregnant and I need, um, well, I need to visit the OBGYN. So I was calling to see if there's any way that y- either I could, like, confirm that I don't have th- those benefits or if there's a way to upgrade my insurance. Who do you work for? The staffing agency. Partners Personnel. And the last four digits of your social? 3115. And your first and last name? Guadalupe Hernandez-Gonzalez. Miss Gonzalez? For security reasons- Yes. ... and to make sure we are in the correct file, I need to verify your complete address and date of birth. Um, my complete address is 14875 Country Lane, Fontana, California, 92335. And my date of birth is 10/02/1996. Okay. Thank you for the information. We have a telephone number on file. N- 909-289-7788, and those are numbers with 114@... Yeah. Yeah. Those are it. So, the plan that you have, it doesn't cover, um, OBGYNs and- Uh-huh. ... they only have, like, a set amount that they're gonna pay for when it's- Uh-huh. ... um, and unfortunately you have to wait for company open enrollment to change it, I mean, to upgrade or add, um... So, and then, and that's like at the end of the year, right? They usually do it on October, but if since you're pregnant, um, after the baby is born, you have 30 days to, um, to submit for changes. Mm-hmm. But like in the meantime, 'cause I need to go to the, like, to the doctor to check myself and stuff. Mm-hmm. I understand that. Unfortunately- So then you guys don't cover? No, not the plan you selected. At all? They have, um- Okay. So then... Okay. So then you guys can't really help me at all? No. Let me see here how much they cover for women They only cover, like, the testing and... Mm-hmm. That's it. The doctor's office, they cover 100 and medical tests, image testing, they cover 200 maximum in one day. Mm-hmm. And for hospital services, you pay for four visits per year. I don't see anything here- Mm-hmm. ... specifically with maternity. Now, have you called up the, um, the actual carrier? Yeah. I have called the carrier, and I asked them, like, oh, what, uh, like, what does my insurance cover? And they just sent me, like, a f- a file to read over, but it doesn't say anything either. Like, it doesn't have... It doesn't say, "Oh, we don't cover this." It just says, like, if, in case of, like, a C-section or something, that they won't cover it if it's, like, emergent or something like that. But that's only regarding pregnancy and it doesn't say, like, if it covers, like, maternity, um, visits or anything like that. So th- and then that's all they did when I called and then when I, I called the... to see if there was, um, any doctors, like, within the insurance, that would take the insurance, and I called the doctors that the, that the website and that they had emailed me. I

called those doctors, but those doctors said that they didn't take the insurance either. So, I guess they're- So the one- I guess they don't take the insurance. Sorry. The one you called to review, um... Um, the one you called to check with provider, is it MultiPlan? Yeah. I called MultiPlan for the providers. I called the number on the card. All right. Okay. Well, unfortunately- And then they- ... they don't have any MultiPlan. Mm-hmm. They... All right, then. That's fine. Thank you. All right. Bye. Thank you.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits Unified. This is the administrator speaking. How may I help you?

Speaker speaker_1: Hello. I was calling because, um, well, this is, like, my insurance... I'm not really sure because I've called the insurance and I've called a bunch of places trying to see, like, who would take my insurance, and, um, like, some of them said to, like, reach out to, like, the organizer of my insurance. I don't know. But I was calling because, um, the plan that I have right now, um, I guess it doesn't cover OBGYN visits, but I kinda need them because, uh, well, I'm pregnant and I need, um, well, I need to visit the OBGYN. So I was calling to see if there's any way that y- either I could, like, confirm that I don't have th- those benefits or if there's a way to upgrade my insurance.

Speaker speaker_0: Who do you work for? The staffing agency.

Speaker speaker_1: Partners Personnel.

Speaker speaker_0: And the last four digits of your social?

Speaker speaker_1: 3115.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: Guadalupe Hernandez-Gonzalez.

Speaker speaker_0: Miss Gonzalez? For security reasons-

Speaker speaker_1: Yes.

Speaker speaker_0: ... and to make sure we are in the correct file, I need to verify your complete address and date of birth.

Speaker speaker_1: Um, my complete address is 14875 Country Lane, Fontana, California, 92335. And my date of birth is 10/02/1996.

Speaker speaker_0: Okay. Thank you for the information. We have a telephone number on file. N- 909-289-7788, and those are numbers with 114@...

Speaker speaker_1: Yeah. Yeah. Those are it.

Speaker speaker_0: So, the plan that you have, it doesn't cover, um, OBGYNs and-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... they only have, like, a set amount that they're gonna pay for when it's-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... um, and unfortunately you have to wait for company open enrollment to change it, I mean, to upgrade or add, um...

Speaker speaker_1: So, and then, and that's like at the end of the year, right?

Speaker speaker_0: They usually do it on October, but if since you're pregnant, um, after the baby is born, you have 30 days to, um, to submit for changes.

Speaker speaker_1: Mm-hmm. But like in the meantime, 'cause I need to go to the, like, to the doctor to check myself and stuff.

Speaker speaker_0: Mm-hmm. I understand that. Unfortunately-

Speaker speaker_1: So then you guys don't cover?

Speaker speaker_0: No, not the plan you selected.

Speaker speaker_1: At all?

Speaker speaker_0: They have, um-

Speaker speaker_1: Okay. So then... Okay. So then you guys can't really help me at all?

Speaker speaker_0: No. Let me see here how much they cover for women They only cover, like, the testing and...

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: That's it. The doctor's office, they cover 100 and medical tests, image testing, they cover 200 maximum in one day.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And for hospital services, you pay for four visits per year. I don't see anything here-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... specifically with maternity. Now, have you called up the, um, the actual carrier?

Speaker speaker_1: Yeah. I have called the carrier, and I asked them, like, oh, what, uh, like, what does my insurance cover? And they just sent me, like, a f- a file to read over, but it doesn't say anything either. Like, it doesn't have... It doesn't say, "Oh, we don't cover this." It just says, like, if, in case of, like, a C-section or something, that they won't cover it if it's, like, emergent or something like that. But that's only regarding pregnancy and it doesn't say, like, if it covers, like, maternity, um, visits or anything like that. So th- and then that's all they did when I called and then when I, I called the... to see if there was, um, any doctors, like, within

the insurance, that would take the insurance, and I called the doctors that the, that the website and that they had emailed me. I called those doctors, but those doctors said that they didn't take the insurance either. So, I guess they're-

Speaker speaker_0: So the one-

Speaker speaker_1: I guess they don't take the insurance. Sorry.

Speaker speaker_0: The one you called to review, um... Um, the one you called to check with provider, is it MultiPlan?

Speaker speaker_1: Yeah. I called MultiPlan for the providers. I called the number on the card.

Speaker speaker_0: All right. Okay. Well, unfortunately-

Speaker speaker_1: And then they-

Speaker speaker_0: ... they don't have any MultiPlan.

Speaker speaker_1: Mm-hmm. They... All right, then. That's fine. Thank you.

Speaker speaker_0: All right.

Speaker speaker_1: Bye.

Speaker speaker_0: Thank you.