

## Transcript: Pearl

**Rojas-4626170580090880-6579061691826176**

### Full Transcript

Hi. Good morning. Thank you for calling Benefits in a Card. My name is Pearl. Who do I have the pleasure of speaking with? Hi, Pearl. This is Dina with AP- American Public Life, and I have a insured on the line that has questions regarding their coverage. Um, I have their policy number with us, or if you need their social to pull them up. Hello? Are you still there? Yes. Sorry. You can go ahead and put him through. Do you want their policy number? 'Cause she, she's upset 'cause she's saying this, there should be no gap in her coverage. But I show her coverage with us didn't begin to January the 13th of '25. Um, okay. I will... No, you can go ahead and put her through, 'cause there's a couple different reasons why that could happen. Um. Okay. So, I just really need you to go there. It's fine. Okay. Let me... I'll click her back over. Give me one moment. Okay, thank you for- Pearl, Pearl, I have her on the line, and this is Miss Taylor DeBerg and she, and Pearl is gonna assist you moving forward. Is there any other question that you have for me? No, thank you. Okay. Thank you for calling APL. You have a good day. Uh-huh. Appreciate it. Hi. Good morning. My name is Pearl with Benefits in a Card. Okay. Um, the previous agent was- I've had three different- ... letting me know that you were... I've had three different- What? I've been with MAU for right at six years, and you've taken money out of my check every single week. And I had one coverage, and I was able to go to the doctor's appointment, get my high blood pressure medicine. Well, then I switched to a different tier which w- cost me more and I thought was better coverage. And then it wouldn't cover my doctor's appointment, so I had to pay 174 out of my pocket. Well, then I had an infection in my ankle, couldn't continue working one night. Came home, thought I was gonna take some acetaminophen and just sleep it off and it would be okay. Well, I woke up in extreme amount of pain, went to Prompt Care. Prompt Care said, "No, uh, you have possible toxic shock and you could die." So they took me to the emergency room, and then they did several tests on my heart to make sure the bacteria hadn't gotten... that was in my bloodstream hadn't gotten to my heart. Okay, so I've never... I'm a healthy person. Don't really need anything, don't go to the emergency room, don't go anywhere. But this one time I needed it. Now I'm being denied, saying I didn't have coverage. Well, I had coverage. You took money out of my check every damn week, so I- I had some kind of coverage. So between the two, or whatever, it needs to be split and figured out who's paying what. Okay, what is the- And I can say I had 9772. Okay. And... That's why I said you didn't make any lapse in taking money out of my check. But now I've got a lapse in coverage. No, that ain't right. I've had coverage ever since I was able to ob- obtain it, I guess 30 days after I started working. I've had coverage ever since, for six years. Okay. Can you- And this is the one time I needed to use it. Can you confirm your address and date of birth for me? 2448 Juniper Drive, Augusta, Georgia 30906. And what date of birth? 10/12/'64. Okay. And I have your phone number as 706-829-1717. Yes, ma'am. And I have your email address as

hazelnut1818@gmail.com? Exactly. All righty. And do you remember what the date of service was on that, on that appointment? Uh, I think it might have began on the 11th. That was like, I think I was working on the 10th, and then I went to the Prompt Care initially, 'cause I thought that's all I would need. And Prompt Care said, "No, emergency room." Well, I went to one emergency room on Whitesboro Road and next thing I know I'm waking up in the hospital on Walton Way. It's the same hosp... The Prompt Care was Piedmont, the initial emergency room I went to was Piedmont, and then they sent me down to the hospital, uh, Piedmont. So, I don't know if they're just trying to get money for everybody or what, but I went through quite an ordeal and then I spent eight days in the hospital. Okay, and they didn't cover you at all? And then the next day... I don't... It says months, so I'm trying to find out what's going on. And again, as I mentioned, I had some kind of coverage. I had one... What happens was, like I said, I had one tier of coverage and was able to go to just, like, a little doctor that's right in my neighborhood community, you know, just a regular family doctor to get blood pressure medicine and some antidepressants because my daughter was murdered. Okay. So, and I've had no issues there but then I went up to, the next time it was enrollment, I asked if I could... Well, I chose to take a higher tier- Mm-hmm. ... which I thought gave me better benefits and then when I went or had another doctor's appointment, they told me I owed them \$174 because it wasn't covered. Okay. And I was like, "Oh, okay. So why am I paying insurance?" So therefore, when open enrollment came again, I asked could I go back to the lower tier of insurance so at least I could go to the doctors 'cause that's all I do is I go... I'm not a accident-prone person and I don't really go ever to the emergency room until this one time. Okay. So I don't see- Because I had some kind of infection- ... a lot- ... that could have killed me. I'm sorry, what? No, that's... You're fine. Um, so I'm just taking a look here now. I don't see a lot of coverage at all. Like, do you see where, um, on the 10th and 11th you had a plan that was preventative health and, and medical in one? Um, Prompt Care, is that like an urgent care? Yeah. So with the urgent care, there's a \$60 deductible. I mean, I'm s- I'm sorry, a copay. Um, and then the insurance carrier should have handled the rest on that. And with that plan, you do have coverage to go to the ER. Um, you do have, as far as hospital admission, they cover \$1,000 a day for one day. And then on hospital confinement, they cover \$100 a day- For one day? ... for 30 days. For one day. One day? No, that's for the admission. That's for just the admission. For hospital confinement they cover \$100 a day for 30 days. But you said your claim was denied. Well, I can say I got something real so I didn't get, um... What does it say? It says, "These charges submitted are not payable because services were rendered prior to the policy effective date." Well, no. Let me tell you something. I had coverage. It may not have been the same or I don't know how that actually works, but I had some kind of coverage regardless of it switching. You know what I mean? So I've had two different kinds of coverage through the same company. I've had the same insurance for six years now basically. Bear with me one moment. I'm going to place you on a brief hold and see if I can get this figured out. Okay. And I'll be right back with you. Thank you. I'm sorry. I appreciate your help. You're fine, don't worry. Just give me one moment. Okay. Thank you. Thank you so much for holding. Um, so what I'm gonna do is I'm gonna, to send your information over to our main office and have them verify why, what happened with that claim. This process usually take a long time- Okay. ... 48 hours. But once they let me know what- Okay. ... went wrong or what needs to be done, I'll give you a call back myself. Right. And we can go forward from that point. Okay. I need to, I need some information from you first of all,

please. I want to know what coverage I had prior to the 13th, and then what I went to as of the 13th. So what was the initial- Before the 13th, you had the plan called MEC Enhanced. MEC Enhanced? Yeah, that's the one that I thought was better coverage. Okay, and then I went to... Then you went to the Insurplus Enhanced. Okay, which one is actually better? I mean, like I said, all I do is needed maybe a basic doctor's appointment to get my high blood pressure medicine and my antidepressants. And like I said, I'm not accident prone, um, I don't know how in the hell this infection got in my ankle and then spread to my elbow, but it was super painful. I'm still not back at work. I was in the hospital for eight days and, and my insurance won't even cover the mobility equipment. They wanted... uh, first of all they're trying to get me to have a walker. I'm like, "I cannot walk. I cannot put any pressure on my arm or my leg, so how's a walker gonna work?" So then they, uh, the physical therapist said I needed a rollator or something like that. Well, they wouldn't cover that and they didn't cover my, uh, prescriptions either. So, what do I need insurance for? Nothing's being covered. Yeah. Nothing. It... I definitely understand that, and the plans just depend, um, on the person. Um, one has copays, one doesn't have copays, um, between- Mm-hmm. ... the two insurer plans. One covers at a little higher dollar amount. Um, so it really just depends on the situation. But I'm gonna reach out to my main office and see what they can share now about this situation, and then I'll give you back a call- No. ... as soon as they let me know. But again, as I mentioned, regardless of what coverage I had, you know, up until the 13th, they could use the old coverage and then 13th only did you use the second cover- I was... I've not been not covered, you know what I mean? And the money comes out every week, so... Yes, ma'am. There was no lapse in y'all taking my money, but now that I need to use some of it, it's a problem. So, okay. And I'll be getting a call back, a text, what? I mean... A call. When I go back to work, I don't get on my phone at all, so... With them saying I get my stitches... May I leave you with this? Yeah. Yeah, I mean, I'm really kind of upset. You should speak to someone who can assist you and I'll give you a call back. They had to do, uh, two major tests on my heart. They, uh, they did like, uh, what do you call those? Sonograms or something on my heart. And then they weren't, they weren't 100% sure, so then they knocked me out and put a camera down to look at it to make sure none of the bacteria had gone to my heart. So, I'm sure that's not gonna be cheap either. And you said you went to, to the bo-... the time that you were in the urgent care was the 10th of January, and then you were, ended up in the ER the 11th? Yeah, I guess so, 'cause I... well, uh, I really... it's hard for me to know the dates and stuff because I had been at work that night, and around 11:30 I said, "Look, I cannot walk. I cannot." You know what I mean? So they got me a golf cart, got me, you know, out to the turnstile so I could hobble over to my car. Came home, rested a little bit, thinking I'm gonna be okay, and the pain was so intense, I crawled on the floor on my hands and knees to get my roommate to take me in the car to the prompt care, thought it was gonna be fine, and I didn't... So I mentioned from the prompt care, they said, "No, we can't help you. You gotta go to the emergency room because of the toxic shock thing." So, because the infection had gotten into my blood, that's why they said it moved from my ankle to my elbow. Since it was in my blood system, they were concerned about it getting to my heart. So... Okay. I've never experienced- All right. ... anything like that in my life. I'm sure you can imagine. But we're gonna get this situated and figured out, and if anything, I will give you a call back as soon as they let me know what's going on, okay? No, ma'am. What, what sucks the most is I've been out of work for... to help with the whatever temp, and so with no work, I get no pay. So this is really sad.

I've got... I told them I'm getting my stitches out Friday and I'm praying I'm gonna have the strength to get my butt back to work. I cannot be not working. No. But they said they're holding my job for me, blah, blah, blah, blah, blah. They want me back, so that's... I mean, they're a good family, the people I work with. So, I appreciate your help and your time on this, and I'm sorry to keep you busy. I know you got other people who need to speak to you. No problem. No worries. But we... I went ahead and got this email sent, so it should be, um, within one or two days, and I'll get back with you and see where we go from there, okay? Okay, Tessa. I'll still be out of work 'cause Friday's when I go in to have the stitches out, so I'll still be out of work then. So I'm hoping as of Monday I should be back. I pray. All right. Yeah, hopefully- Thank you for your time. ... you feel better and have a great day. I appreciate your help. No problem. All right, you too. Appreciate it. Okay. Bye-bye.

## Conversation Format

Speaker speaker\_0: Hi. Good morning. Thank you for calling Benefits in a Card. My name is Pearl. Who do I have the pleasure of speaking with?

Speaker speaker\_1: Hi, Pearl. This is Dina with AP- American Public Life, and I have a insured on the line that has questions regarding their coverage. Um, I have their policy number with us, or if you need their social to pull them up. Hello? Are you still there?

Speaker speaker\_0: Yes. Sorry. You can go ahead and put him through.

Speaker speaker\_1: Do you want their policy number? 'Cause she, she's upset 'cause she's saying this, there should be no gap in her coverage. But I show her coverage with us didn't begin to January the 13th of '25.

Speaker speaker\_0: Um, okay. I will... No, you can go ahead and put her through, 'cause there's a couple different reasons why that could happen. Um.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So, I just really need you to go there. It's fine.

Speaker speaker\_1: Okay. Let me... I'll click her back over. Give me one moment.

Speaker speaker\_2: Okay, thank you for-

Speaker speaker\_1: Pearl, Pearl, I have her on the line, and this is Miss Taylor DeBerg and she, and Pearl is gonna assist you moving forward. Is there any other question that you have for me?

Speaker speaker\_2: No, thank you.

Speaker speaker\_1: Okay. Thank you for calling APL. You have a good day.

Speaker speaker\_2: Uh-huh. Appreciate it.

Speaker speaker\_0: Hi. Good morning. My name is Pearl with Benefits in a Card.

Speaker speaker\_2: Okay.

Speaker speaker\_0: Um, the previous agent was-

Speaker speaker\_2: I've had three different-

Speaker speaker\_0: ... letting me know that you were...

Speaker speaker\_2: I've had three different-

Speaker speaker\_0: What?

Speaker speaker\_2: I've been with MAU for right at six years, and you've taken money out of my check every single week. And I had one coverage, and I was able to go to the doctor's appointment, get my high blood pressure medicine. Well, then I switched to a different tier which w- cost me more and I thought was better coverage. And then it wouldn't cover my doctor's appointment, so I had to pay 174 out of my pocket. Well, then I had an infection in my ankle, couldn't continue working one night. Came home, thought I was gonna take some acetaminophen and just sleep it off and it would be okay. Well, I woke up in extreme amount of pain, went to Prompt Care. Prompt Care said, "No, uh, you have possible toxic shock and you could die." So they took me to the emergency room, and then they did several tests on my heart to make sure the bacteria hadn't gotten... that was in my bloodstream hadn't gotten to my heart. Okay, so I've never... I'm a healthy person. Don't really need anything, don't go to the emergency room, don't go anywhere. But this one time I needed it. Now I'm being denied, saying I didn't have coverage. Well, I had coverage. You took money out of my check every damn week, so I- I had some kind of coverage. So between the two, or whatever, it needs to be split and figured out who's paying what.

Speaker speaker\_0: Okay, what is the-

Speaker speaker\_2: And I can say I had 9772.

Speaker speaker\_0: Okay. And...

Speaker speaker\_2: That's why I said you didn't make any lapse in taking money out of my check. But now I've got a lapse in coverage. No, that ain't right. I've had coverage ever since I was able to ob- obtain it, I guess 30 days after I started working. I've had coverage ever since, for six years.

Speaker speaker\_0: Okay. Can you-

Speaker speaker\_2: And this is the one time I needed to use it.

Speaker speaker\_0: Can you confirm your address and date of birth for me?

Speaker speaker\_2: 2448 Juniper Drive, Augusta, Georgia 30906. And what date of birth?  
10/12/64.

Speaker speaker\_0: Okay. And I have your phone number as 706-829-1717.

Speaker speaker\_2: Yes, ma'am.

Speaker speaker\_0: And I have your email address as hazelnut1818@gmail.com?

Speaker speaker\_2: Exactly.

Speaker speaker\_0: All righty. And do you remember what the date of service was on that, on that appointment?

Speaker speaker\_2: Uh, I think it might have began on the 11th. That was like, I think I was working on the 10th, and then I went to the Prompt Care initially, 'cause I thought that's all I would need. And Prompt Care said, "No, emergency room." Well, I went to one emergency room on Whitesboro Road and next thing I know I'm waking up in the hospital on Walton Way. It's the same hosp... The Prompt Care was Piedmont, the initial emergency room I went to was Piedmont, and then they sent me down to the hospital, uh, Piedmont. So, I don't know if they're just trying to get money for everybody or what, but I went through quite an ordeal and then I spent eight days in the hospital.

Speaker speaker\_0: Okay, and they didn't cover you at all?

Speaker speaker\_2: And then the next day... I don't... It says months, so I'm trying to find out what's going on. And again, as I mentioned, I had some kind of coverage. I had one... What happens was, like I said, I had one tier of coverage and was able to go to just, like, a little doctor that's right in my neighborhood community, you know, just a regular family doctor to get blood pressure medicine and some antidepressants because my daughter was murdered. Okay. So, and I've had no issues there but then I went up to, the next time it was enrollment, I asked if I could... Well, I chose to take a higher tier-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: ... which I thought gave me better benefits and then when I went or had another doctor's appointment, they told me I owed them \$174 because it wasn't covered.

Speaker speaker\_0: Okay.

Speaker speaker\_2: And I was like, "Oh, okay. So why am I paying insurance?" So therefore, when open enrollment came again, I asked could I go back to the lower tier of insurance so at least I could go to the doctors 'cause that's all I do is I go... I'm not a accident-prone person and I don't really go ever to the emergency room until this one time.

Speaker speaker\_0: Okay. So I don't see-

Speaker speaker\_2: Because I had some kind of infection-

Speaker speaker\_0: ... a lot-

Speaker speaker\_2: ... that could have killed me. I'm sorry, what?

Speaker speaker\_0: No, that's... You're fine. Um, so I'm just taking a look here now. I don't see a lot of coverage at all. Like, do you see where, um, on the 10th and 11th you had a plan that was preventative health and, and medical in one? Um, Prompt Care, is that like an urgent care?

Speaker speaker\_2: Yeah.

Speaker speaker\_0: So with the urgent care, there's a \$60 deductible. I mean, I'm s- I'm sorry, a copay. Um, and then the insurance carrier should have handled the rest on that. And with that plan, you do have coverage to go to the ER. Um, you do have, as far as hospital admission, they cover \$1,000 a day for one day. And then on hospital confinement, they cover \$100 a day-

Speaker speaker\_2: For one day?

Speaker speaker\_0: ... for 30 days. For one day.

Speaker speaker\_2: One day?

Speaker speaker\_0: No, that's for the admission. That's for just the admission. For hospital confinement they cover \$100 a day for 30 days. But you said your claim was denied.

Speaker speaker\_2: Well, I can say I got something real so I didn't get, um... What does it say? It says, "These charges submitted are not payable because services were rendered prior to the policy effective date." Well, no. Let me tell you something. I had coverage. It may not have been the same or I don't know how that actually works, but I had some kind of coverage regardless of it switching. You know what I mean? So I've had two different kinds of coverage through the same company. I've had the same insurance for six years now basically.

Speaker speaker\_0: Bear with me one moment. I'm going to place you on a brief hold and see if I can get this figured out.

Speaker speaker\_2: Okay.

Speaker speaker\_0: And I'll be right back with you.

Speaker speaker\_2: Thank you. I'm sorry. I appreciate your help.

Speaker speaker\_0: You're fine, don't worry. Just give me one moment.

Speaker speaker\_2: Okay. Thank you.

Speaker speaker\_0: Thank you so much for holding. Um, so what I'm gonna do is I'm gonna, to send your information over to our main office and have them verify why, what happened with that claim. This process usually take a long time-

Speaker speaker\_2: Okay.

Speaker speaker\_0: ... 48 hours. But once they let me know what-

Speaker speaker\_2: Okay.

Speaker speaker\_0: ... went wrong or what needs to be done, I'll give you a call back myself.

Speaker speaker\_2: Right.

Speaker speaker\_0: And we can go forward from that point.

Speaker speaker\_2: Okay. I need to, I need some information from you first of all, please. I want to know what coverage I had prior to the 13th, and then what I went to as of the 13th. So what was the initial-

Speaker speaker\_0: Before the 13th, you had the plan called MEC Enhanced.

Speaker speaker\_2: MEC Enhanced? Yeah, that's the one that I thought was better coverage. Okay, and then I went to...

Speaker speaker\_0: Then you went to the Insurplus Enhanced.

Speaker speaker\_2: Okay, which one is actually better? I mean, like I said, all I do is needed maybe a basic doctor's appointment to get my high blood pressure medicine and my antidepressants. And like I said, I'm not accident prone, um, I don't know how in the hell this infection got in my ankle and then spread to my elbow, but it was super painful. I'm still not back at work. I was in the hospital for eight days and, and my insurance won't even cover the mobility equipment. They wanted... uh, first of all they're trying to get me to have a walker. I'm like, "I cannot walk. I cannot put any pressure on my arm or my leg, so how's a walker gonna work?" So then they, uh, the physical therapist said I needed a rollator or something like that. Well, they wouldn't cover that and they didn't cover my, uh, prescriptions either. So, what do I need insurance for? Nothing's being covered.

Speaker speaker\_0: Yeah.

Speaker speaker\_2: Nothing.

Speaker speaker\_0: It... I definitely understand that, and the plans just depend, um, on the person. Um, one has copays, one doesn't have copays, um, between-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_0: ... the two insurer plans. One covers at a little higher dollar amount. Um, so it really just depends on the situation. But I'm gonna reach out to my main office and see what they can share now about this situation, and then I'll give you back a call-

Speaker speaker\_2: No.

Speaker speaker\_0: ... as soon as they let me know.

Speaker speaker\_2: But again, as I mentioned, regardless of what coverage I had, you know, up until the 13th, they could use the old coverage and then 13th only did you use the second cover- I was... I've not been not covered, you know what I mean? And the money comes out every week, so...

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_2: There was no lapse in y'all taking my money, but now that I need to use some of it, it's a problem. So, okay. And I'll be getting a call back, a text, what? I mean...

Speaker speaker\_0: A call.



Speaker speaker\_2: When I go back to work, I don't get on my phone at all, so... With them saying I get my stitches...

Speaker speaker\_0: May I leave you with this?

Speaker speaker\_2: Yeah. Yeah, I mean, I'm really kind of upset.

Speaker speaker\_0: You should speak to someone who can assist you and I'll give you a call back.

Speaker speaker\_2: They had to do, uh, two major tests on my heart. They, uh, they did like, uh, what do you call those? Sonograms or something on my heart. And then they weren't, they weren't 100% sure, so then they knocked me out and put a camera down to look at it to make sure none of the bacteria had gone to my heart. So, I'm sure that's not gonna be cheap either.

Speaker speaker\_0: And you said you went to, to the bo-... the time that you were in the urgent care was the 10th of January, and then you were, ended up in the ER the 11th?

Speaker speaker\_2: Yeah, I guess so, 'cause I... well, uh, I really... it's hard for me to know the dates and stuff because I had been at work that night, and around 11:30 I said, "Look, I cannot walk. I cannot." You know what I mean? So they got me a golf cart, got me, you know, out to the turnstile so I could hobble over to my car. Came home, rested a little bit, thinking I'm gonna be okay, and the pain was so intense, I crawled on the floor on my hands and knees to get my roommate to take me in the car to the prompt care, thought it was gonna be fine, and I didn't... So I mentioned from the prompt care, they said, "No, we can't help you. You gotta go to the emergency room because of the toxic shock thing." So, because the infection had gotten into my blood, that's why they said it moved from my ankle to my elbow. Since it was in my blood system, they were concerned about it getting to my heart. So...

Speaker speaker\_0: Okay.

Speaker speaker\_2: I've never experienced-

Speaker speaker\_0: All right.

Speaker speaker\_2: ... anything like that in my life.

Speaker speaker\_0: I'm sure you can imagine. But we're gonna get this situated and figured out, and if anything, I will give you a call back as soon as they let me know what's going on, okay?

Speaker speaker\_2: No, ma'am. What, what sucks the most is I've been out of work for... to help with the whatever temp, and so with no work, I get no pay. So this is really sad. I've got... I told them I'm getting my stitches out Friday and I'm praying I'm gonna have the strength to get my butt back to work. I cannot be not working. No. But they said they're holding my job for me, blah, blah, blah, blah, blah. They want me back, so that's... I mean, they're a good family, the people I work with. So, I appreciate your help and your time on this, and I'm sorry to keep you busy. I know you got other people who need to speak to you.

Speaker speaker\_0: No problem. No worries. But we... I went ahead and got this email sent, so it should be, um, within one or two days, and I'll get back with you and see where we go from there, okay?

Speaker speaker\_2: Okay, Tessa. I'll still be out of work 'cause Friday's when I go in to have the stitches out, so I'll still be out of work then. So I'm hoping as of Monday I should be back. I pray.

Speaker speaker\_0: All right. Yeah, hopefully-

Speaker speaker\_2: Thank you for your time.

Speaker speaker\_0: ... you feel better and have a great day.

Speaker speaker\_2: I appreciate your help.

Speaker speaker\_0: No problem.

Speaker speaker\_2: All right, you too. Appreciate it.

Speaker speaker\_0: Okay. Bye-bye.