

Transcript: Pearl

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Full Transcript

Hi, good afternoon... Good morning, thank you for calling Benefits in a Card, my name is Pearl. Who did I say I was speaking with? Ray Montoya, Pearl. And how can I assist you? Yes, ma'am, I have a question. Uh, my girl, I have her on my insurance plan, my wife, um, she tried to do, get a mammogram today, I guess done, but they told her that the insurance that I guess I'm buying for isn't insuring. What's the name of the staff, company you work for? Uh, SSC, Superior Steel Straight. And the last four digits of your Social? 5317. All right. And if you can verify your address and date of birth for me. 732 Woodford, San Benito, Texas 78586, 11/28/1995. And I have your phone number as 509-3214. Yes. Can I have your email address as RD... RBEMontoya4020@icloud.com. RDMontoya, it's RDMontoya@icloud.com or RDMontoya4010@icloud.com. All right. And did you... And she provided the card that says 90 Degree Benefits on it? That she provided the card that said what? 90 Degree Benefits on it. She provided a card that she called the number, I guess, and then, uh, she provided a card that said MultiPlan. Uh, I have, uh, I have a card. I have a member, a group number 9497. One moment. 'Cause I haven't received my new cards yet. So I, I, she called and she got, they sent her some pictures through my email and all I have are vision care, vision coverage family, MultiPlan pay, uh, pre- payment services only to private provider or call MultiPlan or go to multi-... What was that? Multiplan.com. And they told her that wasn't a, they told her that wasn't medical insurance? That's what they told her. Now that is, that plan is the preventative health card. That's the card she would have presented for that appointment, um- That the lady called the, the insu- the insurance company too and they, she didn't even have insurance, Monica Camacho. Let me make sure she's on your account. Yes. I do have her here listed as your spouse. Um, right, so that is the insurance carrier. That's who preventative health services are through. It's through 90 Degree Benefits. It's the network's MultiPlan network. Um... So, and so the hospital might not take it or what's going on? Uh, it could be that that company, that, that provider's office isn't in, in the network with your preventative health plan if there is a network requirement. With medical there's not, with your other plan, 'cause you do have a medical plan called the VIP Classic, there's no network requirement on that one. But on the preventative health, which is that MultiPlan card you have, there is a network requirement. So it could be that they're just not in network, that's why they're saying they're not, um- And what about my VIP Card? How do I get those cards for her? So that card would have went to your email. It would be one card for, for the whole family. It says employee plus family on it. Uh. It looks like on the 14th they sent you guys your cards, all your cards. So in that email there should be one that says medical. Um, let me take a look actually, I can actually see how they sent that email and what they sent to it. Give me one moment. I got American Public Life. That one? That, the one that says American Public Life and it says, um, limited benefit plan on it? So yeah, the one that says medical and says American Public Life,

that is for medical appointments. It doesn't cover preventative, which a mammogram would be preventive ha- preventative health. Um, that's why we're saying she would have presented the MultiPlan one but that, it could be that they're not in network. But they would have told her that she was not in network, no? The doctor's office? Yeah, they would have told her you're, we're not in network with them, 'cause she call, I mean that, that medical office called the 1-800 number I'm assuming, you know what I mean? Mm-hmm. That's what she told me. Well, I'm not, I'm not sure how they, how the doctor's office works, each is different. They could, some could just wait until after the bill or some can check that information before, I'm not sure how that would work with them. All right, let me call her and let me send a release also, and I'll see what's going on. All right, thank you so much for calling, you have a great day. Thank you so much. I think they would have told her that uh, they didn't accept it. Because they weren't in network. Like Tricare or something. Hello? Yes?

Conversation Format

Speaker speaker_0: Hi, good afternoon... Good morning, thank you for calling Benefits in a Card, my name is Pearl. Who did I say I was speaking with?

Speaker speaker_1: Ray Montoya, Pearl.

Speaker speaker_0: And how can I assist you?

Speaker speaker_1: Yes, ma'am, I have a question. Uh, my girl, I have her on my insurance plan, my wife, um, she tried to do, get a mammogram today, I guess done, but they told her that the insurance that I guess I'm buying for isn't insuring.

Speaker speaker_0: What's the name of the staff, company you work for?

Speaker speaker_1: Uh, SSC, Superior Steel Straight.

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

Speaker speaker_1: 5317.

Speaker speaker_0: All righty. And if you can verify your address and date of birth for me.

Speaker speaker_1: 732 Woodford, San Benito, Texas 78586, 11/28/1995.

Speaker speaker_0: And I have your phone number as 509-3214.

Speaker speaker_1: Yes.

Speaker speaker_0: Can I have your email address as RD... RBEMontoya4020@icloud.com.

Speaker speaker_1: RDMontoya, it's RDMontoya@icloud.com or RDMontoya4010@icloud.com.

Speaker speaker_0: All right. And did you... And she provided the card that says 90 Degree Benefits on it?

Speaker speaker_1: That she provided the card that said what?

Speaker speaker_0: 90 Degree Benefits on it.

Speaker speaker_1: She provided a card that she called the number, I guess, and then, uh, she provided a card that said MultiPlan. Uh, I have, uh, I have a card. I have a member, a group number 9497.

Speaker speaker_0: One moment.

Speaker speaker_1: 'Cause I haven't received my new cards yet. So I, I, she called and she got, they sent her some pictures through my email and all I have are vision care, vision coverage family, MultiPlan pay, uh, pre- payment services only to private provider or call MultiPlan or go to multi-... What was that? Multiplan.com.

Speaker speaker_0: And they told her that wasn't a, they told her that wasn't medical insurance?

Speaker speaker_1: That's what they told her.

Speaker speaker_0: Now that is, that plan is the preventative health card. That's the card she would have presented for that appointment, um-

Speaker speaker_1: That the lady called the, the insu- the insurance company too and they, she didn't even have insurance, Monica Camacho.

Speaker speaker_0: Let me make sure she's on your account. Yes. I do have her here listed as your spouse. Um, right, so that is the insurance carrier. That's who preventative health services are through. It's through 90 Degree Benefits. It's the network's MultiPlan network. Um...

Speaker speaker_1: So, and so the hospital might not take it or what's going on?

Speaker speaker_0: Uh, it could be that that company, that, that provider's office isn't in, in the network with your preventative health plan if there is a network requirement. With medical there's not, with your other plan, 'cause you do have a medical plan called the VIP Classic, there's no network requirement on that one. But on the preventative health, which is that MultiPlan card you have, there is a network requirement. So it could be that they're just not in network, that's why they're saying they're not, um-

Speaker speaker_1: And what about my VIP Card? How do I get those cards for her?

Speaker speaker_0: So that card would have went to your email. It would be one card for, for the whole family. It says employee plus family on it.

Speaker speaker_1: Uh.

Speaker speaker_0: It looks like on the 14th they sent you guys your cards, all your cards. So in that email there should be one that says medical. Um, let me take a look actually, I can actually see how they sent that email and what they sent to it. Give me one moment.

Speaker speaker_1: I got American Public Life.

Speaker speaker_0: That one? That, the one that says American Public Life and it says, um, limited benefit plan on it? So yeah, the one that says medical and says American Public Life, that is for medical appointments. It doesn't cover preventative, which a mammogram would be preventive ha- preventative health. Um, that's why we're saying she would have presented the MultiPlan one but that, it could be that they're not in network.

Speaker speaker_1: But they would have told her that she was not in network, no?

Speaker speaker_0: The doctor's office?

Speaker speaker_1: Yeah, they would have told her you're, we're not in network with them, 'cause she call, I mean that, that medical office called the 1-800 number I'm assuming, you know what I mean?

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: That's what she told me.

Speaker speaker_0: Well, I'm not, I'm not sure how they, how the doctor's office works, each is different. They could, some could just wait until after the bill or some can check that information before, I'm not sure how that would work with them.

Speaker speaker_1: All right, let me call her and let me send a release also, and I'll see what's going on.

Speaker speaker_0: All right, thank you so much for calling, you have a great day.

Speaker speaker_1: Thank you so much.

Speaker speaker_2: I think they would have told her that uh, they didn't accept it. Because they weren't in network. Like Tricare or something.

Speaker speaker_3: Hello?

Speaker speaker_0: Yes?