

Transcript: Pearl

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Full Transcript

Hi, good afternoon. Thank you for calling Benefits and a Card. My name is Pearl Hoodle. Who do I have the pleasure of speaking with? Hi, Pearl. This is Adrian. And how can I assist you? Yes. Um, I'm new to this. Um, I work for Oxford, uh, and I'm trying to figure out what benefits that I do have. I'm trying to go see a urgent care doctor today, and so I need to know what information I need to provide to them to make sure that I'm being covered by them and so forth. So, can you give me that information? Of course. What are the last four digits of your social? Um, 7287. And if you can confirm your address and date of birth. Sure. Uh, date of birth is 10/30/70. Address is 724 Brown Bridges Avenue, North Las Vegas, Nevada 89081. All righty. And your phone number is 310-529-6948? That is correct. And I have your email address as jamesbooman@... all.com? That's correct. Okay. So, the plan that you're currently covered in... um, the plan that you're ac- currently enrolled in doesn't cover urgent care visits. Um, you can- It doesn't? Uh-huh. You can see at the physician... So, you can go to a physician's office and they'll cover \$50 of that visit. Um, but as far as urgent care, it does not have the coverage. Oh, wow. You guys have anything that covered urgent care? Or no, none of your plans cover urgent care? Um, let me take a look here. No, ma'am. Oh my God. Okay. You do have v- you do have the option for virtual urgent care, um, but not just regular urgent care. Oh my goodness. That's crazy. Okay, so it looks like I'm gonna have to try to get a plan outside of this because that's not gonna work. Um, okay. Um, okay. So, it doesn't cover this one. I'm gonna have to pay for the, the urgent care plan, um, visit myself. Mm-hmm. Okay, now what doctor visit and that, that can be any that... I'm not going to be able to probably see a doctor today anyway? Yeah, so with the doctor- I guess I- With the physician's office visits, you're now required to see a, a provider in a network. You have to make sure that they accept your insurance. Okay, now what insurance is that? Now, am I supposed to receive something in the mail or... 'cause I'm, I'm like... I'm, I'm a little bit confused on this. So, you should have received an email, um, with your medical ID card in it as a PDF. Hmm. Through big, um, big card or whatever that is? Did you see where that- Um, they would... It would come from, it would come from, directly from the insurance company. So, it should say American Public Life, um... American Public Life, okay. American Public Life. I think I remember receiving something in the mail, um, a envelope yesterday. Okay, So- That would have been your cancel though. You, um, you should get a separate card for medical to your email. Oh, okay. Let me look for that. How, how is it that they don't have a plan that carries urgent care? That's crazy. Yeah, just different staffing agencies offer different plans. Excuse me? Just different agencies, different staffing agencies offer different plans. There are some uh, staffing agencies that offer that coverage, but just Oxford doesn't. Oh, so it doesn't. Okay. I just kind of... that really sucks. Okay. All right. Let me just go and try to figure out something else. Thank you. No problem. Thank you for calling. Have a great day. Mm-hmm.

Conversation Format

Speaker speaker_0: Hi, good afternoon. Thank you for calling Benefits and a Card. My name is Pearl Hoodle. Who do I have the pleasure of speaking with?

Speaker speaker_1: Hi, Pearl. This is Adrian.

Speaker speaker_0: And how can I assist you?

Speaker speaker_1: Yes. Um, I'm new to this. Um, I work for Oxford, uh, and I'm trying to figure out what benefits that I do have. I'm trying to go see a urgent care doctor today, and so I need to know what information I need to provide to them to make sure that I'm being covered by them and so forth. So, can you give me that information?

Speaker speaker_0: Of course. What are the last four digits of your social?

Speaker speaker_1: Um, 7287.

Speaker speaker_0: And if you can confirm your address and date of birth.

Speaker speaker_1: Sure. Uh, date of birth is 10/30/70. Address is 724 Brown Bridges Avenue, North Las Vegas, Nevada 89081.

Speaker speaker_0: All righty. And your phone number is 310-529-6948?

Speaker speaker_1: That is correct.

Speaker speaker_0: And I have your email address as jamesbooman@... all.com?

Speaker speaker_1: That's correct.

Speaker speaker_0: Okay. So, the plan that you're currently covered in... um, the plan that you're ac- currently enrolled in doesn't cover urgent care visits. Um, you can-

Speaker speaker_1: It doesn't? Uh-huh.

Speaker speaker_0: You can see at the physician... So, you can go to a physician's office and they'll cover \$50 of that visit. Um, but as far as urgent care, it does not have the coverage.

Speaker speaker_1: Oh, wow. You guys have anything that covered urgent care? Or no, none of your plans cover urgent care?

Speaker speaker_0: Um, let me take a look here. No, ma'am.

Speaker speaker_1: Oh my God. Okay.

Speaker speaker_0: You do have v- you do have the option for virtual urgent care, um, but not just regular urgent care.

Speaker speaker_1: Oh my goodness. That's crazy. Okay, so it looks like I'm gonna have to try to get a plan outside of this because that's not gonna work. Um, okay. Um, okay. So, it

doesn't cover this one. I'm gonna have to pay for the, the urgent care plan, um, visit myself.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Okay, now what doctor visit and that, that can be any that... I'm not going to be able to probably see a doctor today anyway?

Speaker speaker_0: Yeah, so with the doctor-

Speaker speaker_1: I guess I-

Speaker speaker_0: With the physician's office visits, you're now required to see a, a provider in a network. You have to make sure that they accept your insurance.

Speaker speaker_1: Okay, now what insurance is that? Now, am I supposed to receive something in the mail or... 'cause I'm, I'm like... I'm, I'm a little bit confused on this.

Speaker speaker_0: So, you should have received an email, um, with your medical ID card in it as a PDF.

Speaker speaker_1: Hmm. Through big, um, big card or whatever that is? Did you see where that-

Speaker speaker_0: Um, they would... It would come from, it would come from, directly from the insurance company. So, it should say American Public Life, um...

Speaker speaker_1: American Public Life, okay. American Public Life. I think I remember receiving something in the mail, um, a envelope yesterday. Okay,

Speaker speaker_2: So-

Speaker speaker_0: That would have been your cancel though. You, um, you should get a separate card for medical to your email.

Speaker speaker_1: Oh, okay. Let me look for that. How, how is it that they don't have a plan that carries urgent care? That's crazy.

Speaker speaker_0: Yeah, just different staffing agencies offer different plans.

Speaker speaker_1: Excuse me?

Speaker speaker_0: Just different agencies, different staffing agencies offer different plans. There are some uh, staffing agencies that offer that coverage, but just Oxford doesn't.

Speaker speaker_1: Oh, so it doesn't. Okay. I just kind of... that really sucks. Okay. All right. Let me just go and try to figure out something else. Thank you.

Speaker speaker_0: No problem. Thank you for calling. Have a great day.

Speaker speaker_1: Mm-hmm.