

Transcript: Pearl

Rojas-5496153010520064-4961810559188992

Full Transcript

Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. Who do I have the pleasure of speaking with? Hi, Pearl. My name is Sandy Gonzales. How can I assist you? Um, I am calling to find out... I had a colonoscopy in January, and they have submitted the claims, but they are getting denied saying that the claims haven't been submitted. So, I was... They asked me to call and find out why and what we can do to figure this out. Okay. Do you know what, do you know what plan you have? Um, I, I have a whole bunch of things on this card. 90 degree? Does that answer your question? Um, so that's a preventative health plan. If you were using that plan, um, that actually should've been covered. What is the name of the company you do work for? Um, uh, uh, Oxford. And the last four digits of your social? My husband's, ma'am. Oh. Is he... So are you covered with him? Yes. Okay. What is the last four digits of his social? Um, I don't know. Let me go upstairs and ask him. Okay. Hang on. Um. Ready? This is our insurance. He needs the last four of your social. 0312. Okay, 0132. 0132. Those are the charges. They didn't pay for hospice. There's a doctor. Okay. The interns? Yeah. Okay. Need to find out why they didn't pay those. Okay. You should ask them after September. Um, how long has he been working for Oxford? I work for Oxford. How long- Steve Gonzales? I'm sorry? How long have you been working for Oxford? I'm not showing an account with your name. Uh, over a year. 0132 you said, correct? 00312. Oh, I'm sorry. 0312, there we go. Yeah. Okay, Steve Gonzales. Here you are. Sorry, I need to confirm your address and date of birth. Well, the address is, uh, 6879- 6739 Loma Vino. We just moved. Yeah. I'm sorry, is that the same address- We're moving again. 6739 Loma Vino, San Antonio, Texas 78233. And your date of birth? 4/25/60. All right. And I have your phone number as 805-705-8245? That's correct. And I have your email address as sgonz... Uh, sgonz97422@aol.com? That's correct. Okay. Let's see. And you said you had went... Or, um, your wife, she went for a colonoscopi- colonoscopy. Mm-hmm. And it was decl- den- denied? Yes. Yes. Okay. And which card did you show for that appointment? Because there, you do have medical and then you have preventative health. Um, so which card did you show for that appointment? I have no idea. I'll tell you, um, which one sh-... I g-... I gave them both of them and let me see. I have to go back down here. Um, and they're all still on the floor, so I'm having to dig through everything on the floor. Okay. So APL, is that the one they should've- That it was- ... filed with? Um- Mm-hmm. Is this considered medical or preventative? I believe it's preventative. Let me... I'm trying to see. I know I've seen that somewhere as a covered service. Mm. Colorectal cancer, tuberculosis. Give me one second. Okay. Hmm. Okay. Let me... Let's see. Oh, I know I've... Okay. It could be that's why that you're supposed to give your preventative card instead of that medical, the APL one. Um, I'm not seeing colonoscopy- Okay. So the preventative... This would be the, uh, th-... This is the most confusing insurance, so bear with me please. Mm-hmm. Um, preventative service.

Okay, so the multi plan... Is the preventative Coming up. This is your annual- Okay. ... physicals, STD screenings, cancer screenings, diabetes, blood pressure, those kinds of screenings. Okay. So then that's what they need to file this colonoscopy with? Yes, 'cause I believe... I don't see it on our list that we're given. Um, I can transfer you to that insurance carrier, and you can confirm? Um, and then if you have the paperwork with you, you can even... I'm pretty sure you can even file a claim right now with them. Um, 'cause I'm not seeing it here, but I'm, I'm pretty sure that's considered a, a covered... Uh, a preventative service. Okay. 'Cause I have... They... It's one company, but they, um, cover... You know, they have several different groups within it. Okay. So they... Can you see the IMA or do I need to call them to see if they have it? Um, I can, I can transfer you over to them. Um, I don't see that service on the li- the list, like I was saying, but I'm, I'm pretty sure that's preventive services. They'll be able to confirm with 4U though. Okay. So I need to talk to them. Mm-hmm. And, um, okay. So is that... I, I have, my husband gave me a sticky note too. Um, he was in the hospital last September for, um, heart surgery, and the doctor's visits, the heart surgeon's visits with him in the hospital were all denied. Do I need to talk to IMA about why those were denied as well? Nope, so those questions- So would that include- ... would be for American Public Life because that's the medical. Okay. Okay. Then could you... So that's why I need to talk to about both of these things. Is that correct? So for about the colonoscopy, you would speak to 90 Degree Benefits, and then about the, um, hospital stay, you'd be talking to American Public Life. Okay. I called 90 Degree Benefits for the colonoscopy and I got you, so, um, that's- Um. ... why I'm questioning. Okay. And the number that you called ended in 4296? Yes. And which option did you choose? Four, because I didn't know what any of the other ones were. Okay, so you'll, um, you'll... It'll be- Is that- ... the same number but it's option one. Option one. Okay. All right. I will call them back, and then APL, I need to call on my husband. Correct. Okay. Wonderful. All right. Um, I appreciate your direction. Thank you. No problem. Is there anything else I can assist you with? Uh, no, that's it. All right. Thank you so much for calling. Have a great day. All right. You too. Bye-bye.

Conversation Format

Speaker speaker_0: Hi, good afternoon. 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. My name is Sandy Gonzales.

Speaker speaker_0: How can I assist you?

Speaker speaker_1: Um, I am calling to find out... I had a colonoscopy in January, and they have submitted the claims, but they are getting denied saying that the claims haven't been submitted. So, I was... They asked me to call and find out why and what we can do to figure this out.

Speaker speaker_0: Okay. Do you know what, do you know what plan you have?

Speaker speaker_1: Um, I, I have a whole bunch of things on this card. 90 degree? Does that answer your question?

Speaker speaker_0: Um, so that's a preventative health plan. If you were using that plan, um, that actually should've been covered. What is the name of the company you do work for?

Speaker speaker_1: Um, uh, uh, Oxford.

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

Speaker speaker_1: My husband's, ma'am.

Speaker speaker_0: Oh. Is he... So are you covered with him?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. What is the last four digits of his social?

Speaker speaker_1: Um, I don't know. Let me go upstairs and ask him.

Speaker speaker_0: Okay.

Speaker speaker_1: Hang on. Um. Ready? This is our insurance. He needs the last four of your social.

Speaker speaker_2: 0312.

Speaker speaker_0: Okay, 0132. 0132.

Speaker speaker_2: Those are the charges. They didn't pay for hospice. There's a doctor.

Speaker speaker_1: Okay.

Speaker speaker_2: The interns?

Speaker speaker_0: Yeah.

Speaker speaker_2: Okay. Need to find out why they didn't pay those.

Speaker speaker_1: Okay.

Speaker speaker_2: You should ask them after September.

Speaker speaker_0: Um, how long has he been working for Oxford?

Speaker speaker_2: I work for Oxford.

Speaker speaker_0: How long-

Speaker speaker_1: Steve Gonzales?

Speaker speaker_2: I'm sorry?

Speaker speaker_0: How long have you been working for Oxford? I'm not showing an account with your name.

Speaker speaker_2: Uh, over a year.

Speaker speaker_0: 0132 you said, correct?

Speaker speaker_2: 00312.

Speaker speaker_0: Oh, I'm sorry. 0312, there we go.

Speaker speaker_2: Yeah.

Speaker speaker_0: Okay, Steve Gonzales. Here you are. Sorry, I need to confirm your address and date of birth.

Speaker speaker_2: Well, the address is, uh, 6879-

Speaker speaker_1: 6739 Loma Vino.

Speaker speaker_2: We just moved.

Speaker speaker_1: Yeah.

Speaker speaker_0: I'm sorry, is that the same address-

Speaker speaker_1: We're moving again. 6739 Loma Vino, San Antonio, Texas 78233.

Speaker speaker_0: And your date of birth?

Speaker speaker_2: 4/25/60.

Speaker speaker_0: All right. And I have your phone number as 805-705-8245?

Speaker speaker_2: That's correct.

Speaker speaker_0: And I have your email address as sgonz... Uh, sgonz97422@aol.com?

Speaker speaker_2: That's correct.

Speaker speaker_0: Okay. Let's see. And you said you had went... Or, um, your wife, she went for a colonoscopi- colonoscopy.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And it was decl- den- denied?

Speaker speaker_1: Yes.

Speaker speaker_2: Yes.

Speaker speaker_0: Okay. And which card did you show for that appointment? Because there, you do have medical and then you have preventative health. Um, so which card did you show for that appointment?

Speaker speaker_1: I have no idea. I'll tell you, um, which one sh-... I g-... I gave them both of them and let me see. I have to go back down here. Um, and they're all still on the floor, so I'm having to dig through everything on the floor. Okay. So APL, is that the one they should've-

Speaker speaker_0: That it was-

Speaker speaker_1: ... filed with?

Speaker speaker_0: Um-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Is this considered medical or preventative?

Speaker speaker_0: I believe it's preventative. Let me... I'm trying to see. I know I've seen that somewhere as a covered service. Mm. Colorectal cancer, tuberculosis. Give me one second.

Speaker speaker_1: Okay.

Speaker speaker_0: Hmm.

Speaker speaker_1: Okay.

Speaker speaker_0: Let me... Let's see. Oh, I know I've... Okay. It could be that's why that you're supposed to give your preventative card instead of that medical, the APL one. Um, I'm not seeing colonoscopy-

Speaker speaker_1: Okay. So the preventative... This would be the, uh, th... This is the most confusing insurance, so bear with me please.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Um, preventative service. Okay, so the multi plan...

Speaker speaker_0: Is the preventative

Speaker speaker_3: Coming up.

Speaker speaker_0: This is your annual-

Speaker speaker_1: Okay.

Speaker speaker_0: ... physicals, STD screenings, cancer screenings, diabetes, blood pressure, those kinds of screenings.

Speaker speaker_1: Okay. So then that's what they need to file this colonoscopy with?

Speaker speaker_0: Yes, 'cause I believe... I don't see it on our list that we're given. Um, I can transfer you to that insurance carrier, and you can confirm? Um, and then if you have the paperwork with you, you can even... I'm pretty sure you can even file a claim right now with them. Um, 'cause I'm not seeing it here, but I'm, I'm pretty sure that's considered a, a covered... Uh, a preventative service.

Speaker speaker_1: Okay. 'Cause I have... They... It's one company, but they, um, cover... You know, they have several different groups within it. Okay. So they... Can you see the IMA or do I need to call them to see if they have it?

Speaker speaker_0: Um, I can, I can transfer you over to them. Um, I don't see that service on the li- the list, like I was saying, but I'm, I'm pretty sure that's preventive services. They'll be able to confirm with 4U though.

Speaker speaker_1: Okay. So I need to talk to them.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And, um, okay. So is that... I, I have, my husband gave me a sticky note too. Um, he was in the hospital last September for, um, heart surgery, and the doctor's visits, the heart surgeon's visits with him in the hospital were all denied. Do I need to talk to IMA about why those were denied as well?

Speaker speaker_0: Nope, so those questions-

Speaker speaker_1: So would that include-

Speaker speaker_0: ... would be for American Public Life because that's the medical.

Speaker speaker_1: Okay. Okay. Then could you... So that's why I need to talk to about both of these things. Is that correct?

Speaker speaker_0: So for about the colonoscopy, you would speak to 90 Degree Benefits, and then about the, um, hospital stay, you'd be talking to American Public Life.

Speaker speaker_1: Okay. I called 90 Degree Benefits for the colonoscopy and I got you, so, um, that's-

Speaker speaker_0: Um.

Speaker speaker_1: ... why I'm questioning. Okay.

Speaker speaker_0: And the number that you called ended in 4296?

Speaker speaker_1: Yes.

Speaker speaker_0: And which option did you choose?

Speaker speaker_1: Four, because I didn't know what any of the other ones were.

Speaker speaker_0: Okay, so you'll, um, you'll... It'll be-

Speaker speaker_1: Is that-

Speaker speaker_0: ... the same number but it's option one.

Speaker speaker_1: Option one. Okay. All right. I will call them back, and then APL, I need to call on my husband.

Speaker speaker_0: Correct.

Speaker speaker_1: Okay. Wonderful. All right. Um, I appreciate your direction. Thank you.

Speaker speaker_0: No problem. Is there anything else I can assist you with?

Speaker speaker_1: Uh, no, that's it.

Speaker speaker_0: All right. Thank you so much for calling. Have a great day.

Speaker speaker_1: All right. You too. Bye-bye.