

## Transcript: Pearl

**Rojas-5887191319756800-6039508039942144**

### 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? Um, this is Maybelline. How do you spell your name? Pearl. P-E-A-R-L. Okay. Um, I'm calling for, um, Benefits in a Card, uh, questions about my insurance. Okay. Um, I went to the doctor, um, the other day and he told me to call here to see if this is covered, um... to see if it's covered, um... I'm sorry, I couldn't say qu- how to say that, exact same words. To see if my insurance cover this bill right here, because they couldn't process it correctly. Okay. What's the name of the staffing agency you work for? Um, Care Builders. And the last four digits of your social? 8351. And your name? Maybelline. M-A-Y-B-E-L-L-I-N-E. Okay. And if you can confirm your address and date of birth. Yeah. 2012 East Hamilton Street, Philadelphia, PA, 19125, Apartment 3. Date of birth is 05/18/1986. Can I have your phone number as 267-909-3312? Correct. Can I have your email address as, um, M-I-E-T, meet19@gmail.com, and I also have maybellinemiet@gmail.com? Correct. All righty. And just to confirm, you are enrolled in the MEC TelRx plan, um, which is preventive health plus telehealth services and free Rx built in? Sorry, one second. I have another, I have another call coming in. Hold on. Sorry. Repeat again. I'm sorry. You are in a, a preventative health plan that has telehealth services and free Rx built in, so it only covers preventative health services unless it's a telehealth call. I don't understand what you're saying. Can you re-just, sorry, explain it to me back. What does that mean, it cover health? It means that it only covers like your ph- annual physicals, some STD screenings, some cancer screenings, blood pressure, diabetes, those kinds of screenings. It doesn't cover you going to the doctor or ER. Um, it's just preventative health. The telehealth services is seeing a doctor, but it's via webcam, so you can't actually go in to the doctor. You can video chat with a doctor, um, but you're not covered to go into the doctor's office in case you're sick or anything like that. Yeah. That's another question or two, uh, that I, again, I'm going, I'm going to hear different, different views and different from anyone o- everyone else. But anyways, I was just... I was... um, I was, um, I was sent today by my doctor to go in there in person to discuss thing, and I... they're telling me to call insurance to see if it's covered, et cetera, because they couldn't put it in the process. So that's the reason why I'm calling is, is, is refer to the doctor, 'cause majority tell me, "You can take insurance when you go to wherever you go." Unless it's a urgent care or something else, or emergency room, that's a different story that it covers certain amount or the rest of the remaining balance. But this is not a emergency or urgent care, this is a doctor, it's a specialist doctor, that I would prefer to go by my primary doctor. Okay. This plan you're in is preventative health only. It doesn't cover referrals, it doesn't cover doctors' offices unless it's your annual physical, it doesn't cover sick visits, it just covers preventative care. So, that's why I'm saying, uh... Again, I wasn't too sure how the insurance of this insurance was, because I know insurance from previous experience, any doctors, any other et cetera, et

cetera, from follow-ups and everything else is covered. So this is basically a different angle, which anybody could just... I didn't, I didn't understand that part. I just... that's why I think this is If, if I have an emergency, pretty much this insurance is worthless to me. Just because you can't cover something- If you... If you're trying to go to the emergency room, e- um, anything like that, urgent care, it- it's not gonna cover it. They do offer plans that cover those kind of visits, but that's not any of the plans you're enrolled in. That was the whole purpose of me enrolling there, that's what I said, and they didn't explain it to me right. They just said, "I can go to whatever." They said it was set up for... Because I- Hmm. Because according to me, I have many experience with a certain insurance they have a level of which one will cover it. If you get the highest one, it'll cover majority of it, and then you get the lowest one. And usually you always get those certain ones, because with my health condition, I always try to get the most ones, because I do have some kinds of stuff, you know, flamm- flammable and stuff on my, you know, inflammations on my body. So I always get the ones that usually covers it, again. I never heard of this. There's technically some, it's supposed to be covering it, that's the reason why I just signed up was the brief, what I selected was that, for that very purpose. Okay. Carry on then. So I'm looking at the enrollment form that you signed, and all you signed up for was that preventive health. You didn't check any of the other medical plans. So I'm not sure if, if- Well, you see, is... again, I don't know what is selected there because I selected what I selected on my part, and I talked to whoever own Care Builders on that side, 'cause I selected almost all of it as, uh... I didn't get the dental, that's the only thing I didn't get, but I agreed to all this other bits to it. That was the whole purpose of me signing the medical... I mean, getting the insurance for medical reasons instead of the dental. I didn't get to the dental yet, I'm just trying not to worry about just med- medical first so I can talk appointments, and they said I was okay to go too. Again, I told you, I'm always gonna get two different views, because again, I said, "This should be everything covered." Everybody say, "Yeah, yeah," always brushing it off again. I mean, the, the... I completely understand what you're, what you're saying, but like, I... what I'm saying is that the only form that we have on your file is from December of last year. And all that is check marked is this preventive health plan. There's nothing else checked. And it has your signature with the date. Um, so I, I get you usually get more coverage or need more coverage. But the coverage that you have is preventive health only and that's the only plan you chose. Good. I can tell you when open enrollment is for you to sign up for more plans. But at this time, you only have preventive health and, and that's, uh, that's all we have that you checked on your form. Oh, so what you're telling me... Are you telling me this is only for an annual thing, nothing else pretty much? Everything else is pretty much, uh, is all my own part that I- I'm sorry, you, you- ... I had purchased myself? So are you telling me this is only for an annual checkup pretty much? Annual checkup. They do some pre- some, um, and, uh, contraceptive methods, STD screenings, um, things like that. It's just preventative. Anything else- And that- ... would be out of pocket. That, that, that and other screening thing, that's for con- um, Confederate or whatever crap you are, I can't pronounce it right now, right, uh, right about now. That's the one I went to for that reason too. Again, another damn thing, another thing was for the insur- um, for the medicine they, they were telling me that, that was the only one that's covered too. You do have FreeRx built in. So if you were to go to FreeRx.com and register, you'll see your card there, and you'll be able to get your prescriptions, any prescriptions that you're recet- um, you're prescribed through FreeRx. I never heard of that, that's the reason why I'm, I'm going to get as... Again, a repeat of

questions because I do not understand how this process work. Again, I, again I have insurance for life, everything will be covered in depth. Again, I picked out, we'll select that one already and insurance and whatever it is, I need to pay the remaining balance. She's telling me it was services, this is, this wasn't covering it. I just got a pills over, um, recently and it wasn't covered in it. And again, it says, "There are copayments for ACA approved medical medication." It was approved- All right. ... by then. All right. It, it looks like we're, we're coming back to the same and the same m- um, information. Yes. I understand that you, you have had other med- other insurance companies and other insurances go a certain way. I understand that you needed more coverage than what you have currently. But at this moment, this is what you have. Open enrollment for your company is beginning of December when you'll be able to enroll in a medical plan if you're liking to. Um, at this time you only have preventive health services. If you need prescriptions, you can go to FreeRx.com click on member login and register with FreeRx and you'll be able to get your prescriptions through them. Uh, most pre- if the prescription's on their li- covered list it's covered at 100%. Um, they , there's, um, a lot, a wide range of prescription coverage through them but unfortunately that's what it is at this time. Anything other than preventative health services that you see with an in-network provider would be out of pocket. Sorry, sorry, so uh, so are you telling me to go ask this member ID card at [www.freerx.com](http://www.freerx.com) which is on the card, that's their website you're telling me to go to? With the um... Yeah, you would- So if I just look that up. For prescription coverage. Prescription coverage. Mm-hmm. Okay. Again, I, again, I told you again I, I, when I asked an order about how the insurance works et cetera, et cetera, that was, I was told again a different story. So that's like I said every time you ask for somebody it goes from one thing explains to one thing to the next because I am... It doesn't matter if this insurance even the, if you even though it didn't have it, I asked some questions specifically what was being covered. They told me it provides all of that. Again, sometimes they're, they're not listening and they're just gasling it off and knowing it off again. Not, again, I'm going to hear, I'm gonna call multiple times here. I'm going to hear from different people the different ways. I'm gonna ask the best way I can explain it to you and how you can explain to me the best way I can. No, I, I definitely understand and I'm sorry that if, if you're provided misinformation but at, this is what it is- That's why I'm here. ... at this moment. Yeah. That's the whole point of me signing was to make sure everything was covered and that was. Okay. Um, well and beginning of December is open enrollment like I was telling you. You can enroll then. Um, this plan if you're not wanting it, it is under regulation where you can't cancel it into open enrollment. Um, so you would just simply- This plan, this plan to what? You... This plan is under a regulation called Section 125, meaning if it's not company open enrollment or you have a qualified life event occur, you can't cancel or change this plan. I can't cancel or change the, uh, until the next enrollment December are you saying to me? Or is this I can't cancel at all unless I'm unemployed from there? Until December. To December? Mm-hmm. But I'm asking you then to the question I said, I said, "Okay, I can't cancel to December but again, in case if I am not no longer an employee will this still cover me till the time remaining or will it just..." Again, I don't know how insurance fund companies work because I know sometimes as soon as they lay you off, as soon as they lay you off, they get, they take, they don't give you a not- a notice there for you to, to cut you off and not tell you anything. So I was just- And then- I was just asking for prefe- for preference. Yeah. Yep. So with this, with this insurance it is a week to week basis as long as you're working with them your, and your deductions are being made,

you're covered for the following week. Once you- Mm-hmm. ... stop working with them you can make four consecutive payments directly to this number and you can keep your coverage for four more weeks. On week five a department, a company called COBRA will reach out to you. They'll send you a notice in the mail offering to keep your coverage through them. I'm not sure if the prices are the same or if they let you add any plans on it at that moment. Um, they are separate from us but they'll reach out to you to keep your coverage through them and you'll be able to keep it that through them without working for that agency anymore. Okay, no, no, I'm just saying they do the, it is something, gen- general questions. I'm on a phone, I'm gonna ask multiple questions e- because it's better to know from the resource instead of playing guessing games, you know? Again, once you get on the phone and people that's dealing with insurance should... even if they don't know you could just direct me to somewhere else. Don't tell me one thing and you're doing another thing, you know? So yeah. Okay I understand. All right. Thank you. No problem. Thank you so much for calling. Have a great day. Okay.

## 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: Um, this is Maybelline. How do you spell your name?

Speaker speaker\_0: Pearl. P-E-A-R-L.

Speaker speaker\_1: Okay. Um, I'm calling for, um, Benefits in a Card, uh, questions about my insurance.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Um, I went to the doctor, um, the other day and he told me to call here to see if this is covered, um... to see if it's covered, um... I'm sorry, I couldn't say qu- how to say that, exact same words. To see if my insurance cover this bill right here, because they couldn't process it correctly.

Speaker speaker\_0: Okay. What's the name of the staffing agency you work for?

Speaker speaker\_1: Um, Care Builders.

Speaker speaker\_0: And the last four digits of your social?

Speaker speaker\_1: 8351.

Speaker speaker\_0: And your name?

Speaker speaker\_1: Maybelline. M-A-Y-B-E-L-L-I-N-E.

Speaker speaker\_0: Okay. And if you can confirm your address and date of birth.

Speaker speaker\_1: Yeah. 2012 East Hamilton Street, Philadelphia, PA, 19125, Apartment 3. Date of birth is 05/18/1986.

Speaker speaker\_0: Can I have your phone number as 267-909-3312?

Speaker speaker\_1: Correct.

Speaker speaker\_0: Can I have your email address as, um, M-I-E-T, meet19@gmail.com, and I also have maybellinemiet@gmail.com?

Speaker speaker\_1: Correct.

Speaker speaker\_0: All righty. And just to confirm, you are enrolled in the MEC TelRx plan, um, which is preventive health plus telehealth services and free Rx built in?

Speaker speaker\_1: Sorry, one second. I have another, I have another call coming in. Hold on. Sorry. Repeat again. I'm sorry.

Speaker speaker\_0: You are in a, a preventative health plan that has telehealth services and free Rx built in, so it only covers preventative health services unless it's a telehealth call.

Speaker speaker\_1: I don't understand what you're saying. Can you re- just, sorry, explain it to me back. What does that mean, it cover health?

Speaker speaker\_0: It means that it only covers like your ph- annual physicals, some STD screenings, some cancer screenings, blood pressure, diabetes, those kinds of screenings. It doesn't cover you going to the doctor or ER. Um, it's just preventative health. The telehealth services is seeing a doctor, but it's via webcam, so you can't actually go in to the doctor. You can video chat with a doctor, um, but you're not covered to go into the doctor's office in case you're sick or anything like that.

Speaker speaker\_1: Yeah. That's another question or two, uh, that I, again, I'm going, I'm going to hear different, different views and different from anyone o- everyone else. But anyways, I was just... I was... um, I was, um, I was sent today by my doctor to go in there in person to discuss thing, and I... they're telling me to call insurance to see if it's covered, et cetera, because they couldn't put it in the process. So that's the reason why I'm calling is, is, is refer to the doctor, 'cause majority tell me, "You can take insurance when you go to wherever you go." Unless it's a urgent care or something else, or emergency room, that's a different story that it covers certain amount or the rest of the remaining balance. But this is not a emergency or urgent care, this is a doctor, it's a specialist doctor, that I would prefer to go by my primary doctor.

Speaker speaker\_0: Okay. This plan you're in is preventative health only. It doesn't cover referrals, it doesn't cover doctors' offices unless it's your annual physical, it doesn't cover sick visits, it just covers preventative care.

Speaker speaker\_1: So, that's why I'm saying, uh... Again, I wasn't too sure how the insurance of this insurance was, because I know insurance from previous experience, any doctors, any other et cetera, et cetera, from follow-ups and everything else is covered. So this is basically a different angle, which anybody could just... I didn't, I didn't understand that part. I

just... that's why I think this is If, if I have an emergency, pretty much this insurance is worthless to me. Just because you can't cover something-

Speaker speaker\_0: If you... If you're trying to go to the emergency room, e- um, anything like that, urgent care, it- it's not gonna cover it. They do offer plans that cover those kind of visits, but that's not any of the plans you're enrolled in.

Speaker speaker\_1: That was the whole purpose of me enrolling there, that's what I said, and they didn't explain it to me right. They just said, "I can go to whatever." They said it was set up for... Because I-

Speaker speaker\_0: Hmm.

Speaker speaker\_1: Because according to me, I have many experience with a certain insurance they have a level of which one will cover it. If you get the highest one, it'll cover majority of it, and then you get the lowest one. And usually you always get those certain ones, because with my health condition, I always try to get the most ones, because I do have some kinds of stuff, you know, flamm- flammable and stuff on my, you know, inflammations on my body. So I always get the ones that usually covers it, again. I never heard of this. There's technically some, it's supposed to be covering it, that's the reason why I just signed up was the brief, what I selected was that, for that very purpose.

Speaker speaker\_0: Okay. Carry on then. So I'm looking at the enrollment form that you signed, and all you signed up for was that preventive health. You didn't check any of the other medical plans. So I'm not sure if, if-

Speaker speaker\_1: Well, you see, is... again, I don't know what is selected there because I selected what I selected on my part, and I talked to whoever own Care Builders on that side, 'cause I selected almost all of it as, uh... I didn't get the dental, that's the only thing I didn't get, but I agreed to all this other bits to it. That was the whole purpose of me signing the medical... I mean, getting the insurance for medical reasons instead of the dental. I didn't get to the dental yet, I'm just trying not to worry about just med- medical first so I can talk appointments, and they said I was okay to go too. Again, I told you, I'm always gonna get two different views, because again, I said, "This should be everything covered." Everybody say, "Yeah, yeah," always brushing it off again.

Speaker speaker\_0: I mean, the, the... I completely understand what you're, what you're saying, but like, I... what I'm saying is that the only form that we have on your file is from December of last year. And all that is check marked is this preventive health plan. There's nothing else checked. And it has your signature with the date. Um, so I, I get you usually get more coverage or need more coverage. But the coverage that you have is preventive health only and that's the only plan you chose.

Speaker speaker\_1: Good.

Speaker speaker\_0: I can tell you when open enrollment is for you to sign up for more plans. But at this time, you only have preventive health and, and that's, uh, that's all we have that you checked on your form.

Speaker speaker\_1: Oh, so what you're telling me... Are you telling me this is only for an annual thing, nothing else pretty much? Everything else is pretty much, uh, is all my own part that I-

Speaker speaker\_0: I'm sorry, you, you-

Speaker speaker\_1: ... I had purchased myself? So are you telling me this is only for an annual checkup pretty much?

Speaker speaker\_0: Annual checkup. They do some pre- some, um, and, uh, contraceptive methods, STD screenings, um, things like that. It's just preventative. Anything else-

Speaker speaker\_1: And that-

Speaker speaker\_0: ... would be out of pocket.

Speaker speaker\_1: That, that, that and other screening thing, that's for con- um, Confederate or whatever crap you are, I can't pronounce it right now, right, uh, right about now. That's the one I went to for that reason too. Again, another damn thing, another thing was for the insurance, um, for the medicine they, they were telling me that, that was the only one that's covered too.

Speaker speaker\_0: You do have FreeRx built in. So if you were to go to FreeRx.com and register, you'll see your card there, and you'll be able to get your prescriptions, any prescriptions that you're recet- um, you're prescribed through FreeRx.

Speaker speaker\_1: I never heard of that, that's the reason why I'm, I'm going to get as... Again, a repeat of questions because I do not understand how this process work. Again, I, again I have insurance for life, everything will be covered in depth. Again, I picked out, we'll select that one already and insurance and whatever it is, I need to pay the remaining balance. She's telling me it was services, this is, this wasn't covering it. I just got a pills over, um, recently and it wasn't covered in it. And again, it says, "There are copayments for ACA approved medical medication." It was approved-

Speaker speaker\_0: All right.

Speaker speaker\_1: ... by then.

Speaker speaker\_0: All right. It, it looks like we're, we're coming back to the same and the same m- um, information. Yes. I understand that you, you have had other med- other insurance companies and other insurances go a certain way. I understand that you needed more coverage than what you have currently. But at this moment, this is what you have. Open enrollment for your company is beginning of December when you'll be able to enroll in a medical plan if you're liking to. Um, at this time you only have preventive health services. If you need prescriptions, you can go to FreeRx.com click on member login and register with FreeRx and you'll be able to get your prescriptions through them. Uh, most pre- if the prescription's on their li- covered list it's covered at 100%. Um, they, there's, um, a lot, a wide range of prescription coverage through them but unfortunately that's what it is at this time. Anything other than preventative health services that you see with an in-network provider would be out of pocket.

Speaker speaker\_1: Sorry, sorry, so uh, so are you telling me to go ask this member ID card at [www.freerx.com](http://www.freerx.com) which is on the card, that's their website you're telling me to go to? With the um...

Speaker speaker\_0: Yeah, you would-

Speaker speaker\_1: So if I just look that up.

Speaker speaker\_0: For prescription coverage.

Speaker speaker\_1: Prescription coverage.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Okay. Again, I, again, I told you again I, I, when I asked an order about how the insurance works et cetera, et cetera, that was, I was told again a different story. So that's like I said every time you ask for somebody it goes from one thing explains to one thing to the next because I am... It doesn't matter if this insurance even the, if you even though it didn't have it, I asked some questions specifically what was being covered. They told me it provides all of that. Again, sometimes they're, they're not listening and they're just gasling it off and knowing it off again. Not, again, I'm going to hear, I'm gonna call multiple times here. I'm going to hear from different people the different ways. I'm gonna ask the best way I can explain it to you and how you can explain to me the best way I can.

Speaker speaker\_0: No, I, I definitely understand and I'm sorry that if, if you're provided misinformation but at, this is what it is-

Speaker speaker\_1: That's why I'm here.

Speaker speaker\_0: ... at this moment.

Speaker speaker\_1: Yeah. That's the whole point of me signing was to make sure everything was covered and that was.

Speaker speaker\_0: Okay. Um, well and beginning of December is open enrollment like I was telling you. You can enroll then. Um, this plan if you're not wanting it, it is under regulation where you can't cancel it into open enrollment. Um, so you would just simply-

Speaker speaker\_1: This plan, this plan to what?

Speaker speaker\_0: You... This plan is under a regulation called Section 125, meaning if it's not company open enrollment or you have a qualified life event occur, you can't cancel or change this plan.

Speaker speaker\_1: I can't cancel or change the, uh, until the next enrollment December are you saying to me? Or is this I can't cancel at all unless I'm unemployed from there?

Speaker speaker\_0: Until December.

Speaker speaker\_1: To December?

Speaker speaker\_0: Mm-hmm.



Speaker speaker\_1: But I'm asking you then to the question I said, I said, "Okay, I can't cancel to December but again, in case if I am not no longer an employee will this still cover me till the time remaining or will it just..." Again, I don't know how insurance fund companies work because I know sometimes as soon as they lay you off, as soon as they lay you off, they get, they take, they don't give you a not- a notice there for you to, to cut you off and not tell you anything. So I was just-

Speaker speaker\_0: And then-

Speaker speaker\_1: I was just asking for prefe- for preference. Yeah.

Speaker speaker\_0: Yep. So with this, with this insurance it is a week to week basis as long as you're working with them your, and your deductions are being made, you're covered for the following week. Once you-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... stop working with them you can make four consecutive payments directly to this number and you can keep your coverage for four more weeks. On week five a department, a company called COBRA will reach out to you. They'll send you a notice in the mail offering to keep your coverage through them. I'm not sure if the prices are the same or if they let you add any plans on it at that moment. Um, they are separate from us but they'll reach out to you to keep your coverage through them and you'll be able to keep it that through them without working for that agency anymore.

Speaker speaker\_1: Okay, no, no, I'm just saying they do the, it is something, gen- general questions. I'm on a phone, I'm gonna ask multiple questions e- because it's better to know from the resource instead of playing guessing games, you know? Again, once you get on the phone and people that's dealing with insurance should... even if they don't know you could just direct me to somewhere else. Don't tell me one thing and you're doing another thing, you know? So yeah. Okay I understand. All right. Thank you.

Speaker speaker\_0: No problem. Thank you so much for calling. Have a great day.

Speaker speaker\_1: Okay.