**Transcript: Pearl** 

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## **Full Transcript**

You know, I want- Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. Who did I have the pleasure of speaking with? Riley Bell. And how can I assist you? Uh, y'all text me about some benefits with a card for the MAU. What's this letter about? Benefits in a Card are the health, we're the healthcare administrators for staffing agencies. Um, MAU offers healthcare benefits to their employees, medical, dental, vision, short-term... Okay, I got...... stuff like that. I got it. I mean, I got, I, I got health insurance. I, but, I mean, they ain't paying anything. They, they, with the card I got, I, I've tried to go to the doctor. Every time I go to the doctor, I'm paying like, I... You know, they sending me bills for 400 and something dollars, 600 and something dollars. You know, uh, I'm just trying to figure out, you know, what's Benefit in a Card? You saying they offer it, you know, benefits, but I already got benefits, so what is the benefit? What's the difference? So right now, it's o, company open enrollment so it's when you'll be able to add any other benefits that you're wanting to your account. So if you just have medical, you'll be able to add dental and vision on, or, uh, something like that. That's why they're giving you those reminders to make sure you do that before the 31st of this month when the cov, when the open enrollment ends. Okay, well, I, I would love, I'd... If I got medical already, you know, uh, my thing is, what are y'all paying? What's the percentage on what you paying? 'Cause I, I called to get the right doctor, you know, under y'all, uh, a, agency, the right doctor. And I'm still paying over 600, 400 and something dollars to go to the doctor. I, you know, what's the plan? So I can definitely look to see what plan you're enrolled in, and, and what coverage you have. What are the last four digits of your Social? 6758. Okay, give me one moment. Repeat your name for me? Riley Bell. Okay, and if you can confirm your address and date of birth. 2445 Amsterdam Drive Apartment 12 E, uh, February the 20th, 1965. And the city and state? Augusta, Georgia. Okay, I have your phone number as 706-750-3482? Yep. And I have you email address as rv36747@gmail.com? Yep. Okay, so you actually have the MEC Standard, the MEC Enhanced. That plan, after you pay your copay, the bill's covered at, uh, covered by the insurance carrier. Um... But I, they sending me bills, so how's that? How- I'm not sure. Uh, the, your primary care visits should only have a copay of \$10 per visit. Your specialty care has a \$50 copay and then urgent care has a \$60 copay. Well, I'm just going to the doctor getting checkups. That's, you know, that's what, you know, getting blood work, you know, and stuff like that. It's time for me to do my colon. And, uh, I did a colon, but I, it's time for me to do it all over. But at the same time, if I keep going to the doctor and I get, every time I... I got a bill up here for feet marked right now. Well, you know, uh, that, uh, they sent me, uh, this is saying \$311. Uh, I don't know how, if that's the case, why they sending me a bill. Because I'm not... Yeah, and for what services was that? Excuse me? What services were performed? Uh, I don't know what service was performed. I mean, it's just like a regular routine checkup. Me to

go in the office, they take blood work, you know, 'cause that's what they do. And, uh, you know, I just get, you know, looked at, you know, make sure my blood pressure's, and, you know, my medicine, my weight, you know, stuff like that. It's not nothing major going on, so you know, I'm not in there taking, just taking tests and, and stuff like that. I'm just getting blood work done. Okay. If you'd like, I can transfer you over to the insurance carrier, and they'll be able to assist you with what wasn't pa-paid on that bill. Yeah, but I mean, at the same time, I got two more. I think I got a few more bills here where they ain't paying anything. The, I, I went twice I think, and, uh, both times, they done sent me a bill for something or another. You know what I'm saying? When I, you know, here go the other bill right here, which I got, and this, it say \$311. So this the same bill, but it's another bill that I got for 600 and something dollars. And just like I said, I'm not getting nothing major done. Okay, let me, let me make sure of this here. I'm just, I'm just trying to fix all my, you know, cross my T's and make all my... There's another one, so it's 311. So I'm trying to figure out, this is, this due by 12/30/ something. And this one here due by 1/25. And this, the other one due by 2/11. So I don't know what these bills... I don't know if they correspond with one another, but... Yep. Well, no worries. I- Hey, I'm gonna go ahead and get you over to the insurance carrier, and they'll be able to assist you with those bills that you're receiving, okay? All right. Thank you so much for calling. You have a great day. All right. You, too.

## **Conversation Format**

Speaker speaker\_0: You know, I want-

Speaker speaker\_1: Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. Who did I have the pleasure of speaking with?

Speaker speaker\_0: Riley Bell.

Speaker speaker\_1: And how can I assist you?

Speaker speaker\_0: Uh, y'all text me about some benefits with a card for the MAU. What's this letter about?

Speaker speaker\_1: Benefits in a Card are the health, we're the healthcare administrators for staffing agencies. Um, MAU offers healthcare benefits to their employees, medical, dental, vision, short-term...

Speaker speaker\_0: Okay, I got...

Speaker speaker\_1: ... stuff like that.

Speaker speaker\_0: I got it. I mean, I got, I, I got health insurance. I, but, I mean, they ain't paying anything. They, they, with the card I got, I, I've tried to go to the doctor. Every time I go to the doctor, I'm paying like, I... You know, they sending me bills for 400 and something dollars, 600 and something dollars. You know, uh, I'm just trying to figure out, you know, what's Benefit in a Card? You saying they offer it, you know, benefits, but I already got benefits, so what is the benefit? What's the difference?

Speaker speaker\_1: So right now, it's o, company open enrollment so it's when you'll be able to add any other benefits that you're wanting to your account. So if you just have medical, you'll be able to add dental and vision on, or, uh, something like that. That's why they're giving you those reminders to make sure you do that before the 31st of this month when the cov, when the open enrollment ends.

Speaker speaker\_0: Okay, well, I, I would love, I'd... If I got medical already, you know, uh, my thing is, what are y'all paying? What's the percentage on what you paying? 'Cause I, I called to get the right doctor, you know, under y'all, uh, a, agency, the right doctor. And I'm still paying over 600, 400 and something dollars to go to the doctor. I, you know, what's the plan?

Speaker speaker\_1: So I can definitely look to see what plan you're enrolled in, and, and what coverage you have. What are the last four digits of your Social?

Speaker speaker 0: 6758.

Speaker speaker\_1: Okay, give me one moment. Repeat your name for me?

Speaker speaker\_0: Riley Bell.

Speaker speaker\_1: Okay, and if you can confirm your address and date of birth.

Speaker speaker\_0: 2445 Amsterdam Drive Apartment 12 E, uh, February the 20th, 1965.

Speaker speaker\_1: And the city and state?

Speaker speaker\_0: Augusta, Georgia.

Speaker speaker\_1: Okay, I have your phone number as 706-750-3482?

Speaker speaker\_0: Yep.

Speaker speaker 1: And I have you email address as rv36747@gmail.com?

Speaker speaker\_0: Yep.

Speaker speaker\_1: Okay, so you actually have the MEC Standard, the MEC Enhanced. That plan, after you pay your copay, the bill's covered at, uh, covered by the insurance carrier. Um...

Speaker speaker\_0: But I, they sending me bills, so how's that? How-

Speaker speaker\_1: I'm not sure. Uh, the, your primary care visits should only have a copay of \$10 per visit. Your specialty care has a \$50 copay and then urgent care has a \$60 copay.

Speaker speaker\_0: Well, I'm just going to the doctor getting checkups. That's, you know, that's what, you know, getting blood work, you know, and stuff like that. It's time for me to do my colon. And, uh, I did a colon, but I, it's time for me to do it all over. But at the same time, if I keep going to the doctor and I get, every time I... I got a bill up here for feet marked right now. Well, you know, uh, that, uh, they sent me, uh, this is saying \$311. Uh, I don't know how, if that's the case, why they sending me a bill. Because I'm not...

Speaker speaker\_1: Yeah, and for what services was that?

Speaker speaker\_0: Excuse me?

Speaker speaker\_1: What services were performed?

Speaker speaker\_0: Uh, I don't know what service was performed. I mean, it's just like a regular routine checkup. Me to go in the office, they take blood work, you know, 'cause that's what they do. And, uh, you know, I just get, you know, looked at, you know, make sure my blood pressure's, and, you know, my medicine, my weight, you know, stuff like that. It's not nothing major going on, so you know, I'm not in there taking, just taking tests and, and stuff like that. I'm just getting blood work done.

Speaker speaker\_1: Okay. If you'd like, I can transfer you over to the insurance carrier, and they'll be able to assist you with what wasn't pa- paid on that bill.

Speaker speaker\_0: Yeah, but I mean, at the same time, I got two more. I think I got a few more bills here where they ain't paying anything. The, I, I went twice I think, and, uh, both times, they done sent me a bill for something or another. You know what I'm saying? When I, you know, here go the other bill right here, which I got, and this, it say \$311. So this the same bill, but it's another bill that I got for 600 and something dollars. And just like I said, I'm not getting nothing major done. Okay, let me, let me make sure of this here. I'm just, I'm just trying to fix all my, you know, cross my T's and make all my... There's another one, so it's 311. So I'm trying to figure out, this is, this due by 12/30/ something. And this one here due by 1/25. And this, the other one due by 2/11. So I don't know what these bills... I don't know if they correspond with one another, but...

Speaker speaker\_1: Yep. Well, no worries.

Speaker speaker\_0: I-

Speaker speaker\_1: Hey, I'm gonna go ahead and get you over to the insurance carrier, and they'll be able to assist you with those bills that you're receiving, okay?

Speaker speaker 0: All right.

Speaker speaker\_1: Thank you so much for calling. You have a great day.

Speaker speaker\_0: All right. You, too.