

Transcript: Pearl

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Full Transcript

Hi. Good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. What can I offer you? Who may I speak with? Hi. Hi, Pearl. My name is Melissa Echevarria. And how can I assist you? Oh, please, whatever assistance you can provide would be so beneficial to me right now. Um, I know you guys have sent... Well, I don't even... Are, are you a s-... You're your own entity or are you part of Oxford? I'm not sure. We are separate. Okay. So my, my consulting company, a company that I work for providing consulting services, uh, had me register for Benefits in a Card, right? And you guys provided me some options, and I know I selected those options, and I know I provided myself some pretty decent options because I'm paying top dollar. However, the card itself doesn't really provide any specific information about what my insurance is. Um, and it says I have MultiPlan, and then under MultiPlan, it says I have NEC coverage. But when I call MultiPlan from the number that's on the card, they tell me that they cannot provide me my insurance information, that they can only provide me the name of the doctors that are covered in my insurance. Um, and that's not what I want. I don't want that. I, I need to know what my insurance name is so I can figure out, um, what pers-... What coverages I have because number one, I have to get physical therapy, and number two is my mom unfortunately recently passed away. Um, and I'm trying to get some mental health, uh, you know, therapy, all that good stuff. But I'm literally jumping through hoops. And what's worse is that I'm jumping through hoops during office hours, which means I'm not actually doing the job that I was hired to do. Instead I'm calling a million calls trying to get something as basic as my insurance name. Of course. No worries. So what it sounds like is, is happening is that on that card you're calling the find a provider number. Um, instead of the- No. ... customer service number? No. No. Uh, on the card it literally shows me... It's, like, a card and then on the card sh-... It's like little cards on the card. Mm-hmm. And I have one card for pharmacy. I have one card for medical. I have one card for vision, and I have one card for, um, vision, right? And the only phone number listed here that I can see, it's so small because everything is squished in here, is the number for MultiPlan. So there's... And MultiPlan is what's listed on the medical. So, I mean, I'm, I'm really at a loss here. Whoever designed this card or the way this card is set up, i- it... They should be fired, honestly, because I should... Like, I literally have no identifying information for even the insurance that I'm using. I definitely understand what you're, what you're frustrated about. Could you maybe go into the system and go through my Social and maybe be able to tell me in that way what I- Mm-hmm. ... actually have? Yep. If you can give me the last four digits of your Social. 3780. Can I get you to verify your address and date of birth for me? 330 K Street, Unit 307, San Diego, California 92101. And your date of birth. May 26th, 1981. Okay. Can I have your phone number as 201-923-0079? Mm-hmm. That's correct. And I have your email address as Melissa_Echevarria2002@yahoo.com? That is also correct. All righty. So let's take a look

here. So you do have the InsurPlus Enhance, which is, which is your medical. You have that NEC TelRx, which is your preventive health, and Free Rx, which is your prescription coverage in one. Um- So for your medical coverage, that company is actually through American Public Life. And you're saying that you needed- American Public Life is not even on this card. Because that card is for your preventative health. I know it does have your vision. Um, it also says vision and your prescription coverage, but that card is for... It comes, it comes from the preventive health plan. You have... Should have a separate card in your email that says American Public Life and it says Limited Benefit Plan. Uh, it'll have your name. It'll have Oxford Local on it. Oxford Local on it. This is the card. This... The one with the logo is the one that is Mental, Men-... Uh, MultiPlan. Okay, I have this other one. You're right. I do have this other one in my card, but it doesn't say... It doesn't say anything with my company. It just says APL. But it's, it's a dental. So you have a- But you'll have a- Oh my God. You'll have a card that looks just that, but in your email for your medical. APL, American Public Delight don't, doesn't send out physical cards for medical. You can request one be sent, but they originally send them to the, to email. I can have a new one- Mm-hmm. ... for you in case you, you didn't see it or just that... Maybe that, um, deleted during, you know, your cleaning of your email or whatever. I can get you a- Hold on. Can I... Can you, can you tell me- Mm-hmm. ... how much I'm paying for insurance that I... I mean, no offense, but I'm pretty sure that there's other options out there and I, I feel like the amount of jumping through hoops that I'm now having to go through i- is, is ridiculous. I mean, really, they can't even send out a card. I have to use, like, my psychic ability to know that they may have, may have emailed me a card which I may need to use for medical purposes. Like, what? What? In what world? Like, why am I paying for this?... oh, no, that was a little bit of a meltdown. But seriously, what the heck? They can't afford to pay cards? Uh, yeah, I don't have the card. I'm d- I'm looking at my email right now, I don't have the card and what's worse is I had gone for a check-up using the other one, the Multiplan, and I hope that was correct. I went and I did my annual check-up using that card. Yes. So that would cover your annual physical, um, and your- Okay. ... at the moment paying \$53.13 a week for your, for all your coverage together, your medical, dental, short term *f*. So, over \$200 a month and I don't... They can't print out a card? They can if you request one. Like I said, they don't send them out originally, they sent them via email but if you call and request one, they can definitely send out a card. All right. So, I'm gonna call this number that I also have no access to to get a card that I should have gotten rec- almost a year ago. You would, we would request it over the phone with us. Oh my god. I can request it *f*. I'm gonna cry. I am going to cry. I swear to God, I, I am not on board with this ridiculousness. Okay, yes, whatever you need to do. Please help me because I'm about to lose it. Okay. So you, so you want me to send you a physical card? And- Yes. I, I would like a physical card because without which, I clearly... When I look in my wallet, I only have the APL dental and the Multiplan. So that's what I'm operating off the, um... When I get sick, I don't think, "Hmm, let me go and call five different numbers before I get my insurance card." No, I, I actually need to have one in my p- my wallet so that when I get sick I just look at the back of the card and I call that number to figure out what doctors I need to go to. I'm really surprised that they have to be told to send out a card and so I'm assuming I also don't know the insurance, the, the group number, the policy number, the coverage number, I, or the ID of any, any plan. Like, it's almost like you're paying \$200 a month to not... They're almost like incentivizing me not to use it because without a card, I don't even know where to go. I mean, I, I get, I get what you're, where you're

coming from but that's just the process that they take. They send out virtuals and then you're able to request a physical but that's just how they work. Okay. Please send me a physical card. Okay. Is there anything else I need to assist you with today? Can you give me any information to go off of so I can start planning and identifying what is covered with my insurance? Maybe their phone number, my ID number, the group number, something to go off of? So I can get an appointment. Yes, um, I can send you a copy virtually. It's gonna go to your email while the physical arrives so that you can use it, and I can send you a copy of the benefit guide. The benefit guide will show you your plan and what all is covered under it. Uh, uh, ma'am, I swear, I know that you're not, I know that you're not the person but, you know, I know you're not wrong. I know you're just doing your job. But you realize I've been paying for this for almost a year? I'm one month short of a year. That means I've been spending, what, about \$2,400 on an insurance that I never even knew the freaking name of. It's crazy. I'm, I'm, I'm, I'm literally at a loss. Um, what... Can you stay on the phone with me? So, because I... Oh, I'm getting a... Can you hear me? Yes. Hello? Yeah, I have to click over 'cause I don't know what that is. But please stay on the line. I'm sending over the, um, insurance card by email. I would prefer to make sure that I receive it while we're on the line so that I don't have to make another call. Okay, I can, I can hold but I can only hold for so long. That's fine. Hello? Yes. Hello? Yes. Okay. All right. So, thank you for holding. I really appreciate it. Um, that was actually another doctor calling to verify some stuff. Um, I am... Yeah, it's not you. I, I wanna make sure you know I'm not... It's not you, it's just, it's just the system by which I've put my f, you know. I mean, other insurance I could have gotten right, not Medi-Cal, but like, you know, whatever they have nowadays that you can buy where they actually give you a card. Um, I don't know what, what- No worries. But they've done- I get... They've got the card and the guide sent to you. It's gonna come from info@benefitsinacard.com. Yes. And it should go to your inbox. Thank you. Yeah, so far I've gotten nothing. If you're not seeing it in your mockers, try the spam or junk folders. Sometimes they do go there. Yeah, I'm looking at the junk mail. So far nothing too. It can take a minute. Of course, that's, you know, 'cause the thing is, you're probably the fourth phone call I've made today. So-I'm gonna log on to my laptop because sometimes my phone doesn't have push notifications. And, um, and so it can be, like, a little bit delayed just because it'll take, like, 10 minutes and I don't wanna take that much of your time. But... They did not make this easy, man. They did not make this easy. God forbid someone's actually dying, you know what I mean? So, I, I have one question for you, because I got my, um, my... Not that, I don't think you'll know the answer, but I got my, my annual checkup through a provider from Multiplan, right? And so they referred me to a, um, physical therapist according to the p- like, in-network, right? But now you're telling me that my insurance is something else called APL, is the referral that I have still gonna be in-network? So with the medical plan that you're in, you're now required to see a doctor in the network. You just have to make sure that they ins- they accept your, uh, this insurance type, the insurance, uh, company. That only works with your medical. You, for your preventative health services, it does require out-of-network, but with your medical, which would be that physical therapy, um, it's not required to see any specific doctor. And then, however, you just have to make sure that your doctor you're going to see accepts the insurance. Right, but we still don't even know what coverage I have because I have to call the insurance, and I didn't know the insurance until literally five seconds ago. Yeah, so you will have to... I mean, it could be that 90% is out of pocket. It could be, like, a lot of it's out of pocket. Yep, so I sent you, um... So the

plan that you're in is the Insurance Plus Enhanced. Um, it does have that plan listed in the guide that I sent you as well, along with that temperate, that ID card. Um... Mm-hmm. I don't see anything about the physical p- therapy, but instead of you having to call, I can transfer you over to them so you can speak with them about that and the referral you received. Thank you. Um, but yeah, is there anything else I can assist with today? All right. So you just sent me the card. I got the... I got something by mail, right? So, so it's possible that physical therapy may not even be covered in my insurance, you're saying? It's possible. Oh, boy. I'm on a roll today. All right, all right. Let me, uh, transfer me over to them, and also, I wanted to know, I guess this would be the right number to call if I ever wanted to cancel my insurance? Right. Because if there's something better out there, um, that covers stuff that I, I actually need, um, you know, I, I would probably go that route. You know what I mean? Definitely. Um, all right. So transfer me when you have a chance. All right. Thank you so much for calling. You have a great day. You too. Thanks. Bye. Bye.

Conversation Format

Speaker speaker_0: Hi. Good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. What can I offer you? Who may I speak with?

Speaker speaker_1: Hi. Hi, Pearl. My name is Melissa Echevarria.

Speaker speaker_0: And how can I assist you?

Speaker speaker_1: Oh, please, whatever assistance you can provide would be so beneficial to me right now. Um, I know you guys have sent... Well, I don't even... Are, are you a s... You're your own entity or are you part of Oxford? I'm not sure.

Speaker speaker_0: We are separate.

Speaker speaker_1: Okay. So my, my consulting company, a company that I work for providing consulting services, uh, had me register for Benefits in a Card, right? And you guys provided me some options, and I know I selected those options, and I know I provided myself some pretty decent options because I'm paying top dollar. However, the card itself doesn't really provide any specific information about what my insurance is. Um, and it says I have MultiPlan, and then under MultiPlan, it says I have NEC coverage. But when I call MultiPlan from the number that's on the card, they tell me that they cannot provide me my insurance information, that they can only provide me the name of the doctors that are covered in my insurance. Um, and that's not what I want. I don't want that. I, I need to know what my insurance name is so I can figure out, um, what pers-... What coverages I have because number one, I have to get physical therapy, and number two is my mom unfortunately recently passed away. Um, and I'm trying to get some mental health, uh, you know, therapy, all that good stuff. But I'm literally jumping through hoops. And what's worse is that I'm jumping through hoops during office hours, which means I'm not actually doing the job that I was hired to do. Instead I'm calling a million calls trying to get something as basic as my insurance name.

Speaker speaker_0: Of course. No worries. So what it sounds like is, is happening is that on that card you're calling the find a provider number. Um, instead of the-

Speaker speaker_1: No.

Speaker speaker_0: ... customer service number?

Speaker speaker_1: No. No. Uh, on the card it literally shows me... It's, like, a card and then on the card sh-... It's like little cards on the card.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And I have one card for pharmacy. I have one card for medical. I have one card for vision, and I have one card for, um, vision, right? And the only phone number listed here that I can see, it's so small because everything is squished in here, is the number for MultiPlan. So there's... And MultiPlan is what's listed on the medical. So, I mean, I'm, I'm really at a loss here. Whoever designed this card or the way this card is set up, i- it... They should be fired, honestly, because I should... Like, I literally have no identifying information for even the insurance that I'm using.

Speaker speaker_0: I definitely understand what you're, what you're frustrated about.

Speaker speaker_1: Could you maybe go into the system and go through my Social and maybe be able to tell me in that way what I-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... actually have?

Speaker speaker_0: Yep. If you can give me the last four digits of your Social.

Speaker speaker_1: 3780.

Speaker speaker_0: Can I get you to verify your address and date of birth for me?

Speaker speaker_1: 330 K Street, Unit 307, San Diego, California 92101.

Speaker speaker_0: And your date of birth.

Speaker speaker_1: May 26th, 1981.

Speaker speaker_0: Okay. Can I have your phone number as 201-923-0079?

Speaker speaker_1: Mm-hmm. That's correct.

Speaker speaker_0: And I have your email address as Melissa_Echevarria2002@yahoo.com?

Speaker speaker_1: That is also correct.

Speaker speaker_0: All righty. So let's take a look here. So you do have the InsurPlus Enhance, which is, which is your medical. You have that NEC TelRx, which is your preventive health, and Free Rx, which is your prescription coverage in one.

Speaker speaker_1: Um-

Speaker speaker_0: So for your medical coverage, that company is actually through American Public Life. And you're saying that you needed-

Speaker speaker_1: American Public Life is not even on this card.

Speaker speaker_0: Because that card is for your preventative health. I know it does have your vision. Um, it also says vision and your prescription coverage, but that card is for... It comes, it comes from the preventive health plan. You have... Should have a separate card in your email that says American Public Life and it says Limited Benefit Plan. Uh, it'll have your name. It'll have Oxford Local on it. Oxford Local on it.

Speaker speaker_1: This is the card. This... The one with the logo is the one that is Mental, Men-... Uh, MultiPlan. Okay, I have this other one. You're right. I do have this other one in my card, but it doesn't say... It doesn't say anything with my company. It just says APL. But it's, it's a dental. So you have a-

Speaker speaker_0: But you'll have a-

Speaker speaker_1: Oh my God.

Speaker speaker_0: You'll have a card that looks just that, but in your email for your medical. APL, American Public Delight don't, doesn't send out physical cards for medical. You can request one be sent, but they originally send them to the, to email. I can have a new one-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... for you in case you, you didn't see it or just that... Maybe that, um, deleted during, you know, your cleaning of your email or whatever. I can get you a-

Speaker speaker_1: Hold on. Can I... Can you, can you tell me-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... how much I'm paying for insurance that I... I mean, no offense, but I'm pretty sure that there's other options out there and I, I feel like the amount of jumping through hoops that I'm now having to go through is, is ridiculous. I mean, really, they can't even send out a card. I have to use, like, my psychic ability to know that they may have, may have emailed me a card which I may need to use for medical purposes. Like, what? What? In what world? Like, why am I paying for this?... oh, no, that was a little bit of a meltdown. But seriously, what the heck? They can't afford to pay cards? Uh, yeah, I don't have the card. I'm d- I'm looking at my email right now, I don't have the card and what's worse is I had gone for a check-up using the other one, the Multiplan, and I hope that was correct. I went and I did my annual check-up using that card.

Speaker speaker_0: Yes. So that would cover your annual physical, um, and your-

Speaker speaker_1: Okay.

Speaker speaker_0: ... at the moment paying \$53.13 a week for your, for all your coverage together, your medical, dental, short term *f*.

Speaker speaker_1: So, over \$200 a month and I don't... They can't print out a card?

Speaker speaker_0: They can if you request one. Like I said, they don't send them out originally, they sent them via email but if you call and request one, they can definitely send out a card.

Speaker speaker_1: All right. So, I'm gonna call this number that I also have no access to to get a card that I should have gotten rec- almost a year ago.

Speaker speaker_0: You would, we would request it over the phone with us.

Speaker speaker_1: Oh my god.

Speaker speaker_0: I can request it *f*.

Speaker speaker_1: I'm gonna cry. I am going to cry. I swear to God, I, I am not on board with this ridiculousness. Okay, yes, whatever you need to do. Please help me because I'm about to lose it.

Speaker speaker_0: Okay. So you, so you want me to send you a physical card? And-

Speaker speaker_1: Yes. I, I would like a physical card because without which, I clearly... When I look in my wallet, I only have the APL dental and the Multiplan. So that's what I'm operating off the, um... When I get sick, I don't think, "Hmm, let me go and call five different numbers before I get my insurance card." No, I, I actually need to have one in my p- my wallet so that when I get sick I just look at the back of the card and I call that number to figure out what doctors I need to go to. I'm really surprised that they have to be told to send out a card and so I'm assuming I also don't know the insurance, the, the group number, the policy number, the coverage number, I, or the ID of any, any plan. Like, it's almost like you're paying \$200 a month to not... They're almost like incentivizing me not to use it because without a card, I don't even know where to go.

Speaker speaker_0: I mean, I, I get, I get what you're, where you're coming from but that's just the process that they take. They send out virtuals and then you're able to r- request a physical but that's just how they work.

Speaker speaker_1: Okay. Please send me a physical card.

Speaker speaker_0: Okay. Is there anything else I need to assist you with today?

Speaker speaker_1: Can you give me any information to go off of so I can start planning and identifying what is covered with my insurance? Maybe their phone number, my ID number, the group number, something to go off of? So I can *f* get an appointment.

Speaker speaker_0: Yes, um, I can send you a copy virtually. It's gonna go to your email while the physical arrives so that you can use it, and I can send you a copy of the benefit guide. The benefit guide will show you your plan and what all is covered under it.

Speaker speaker_1: Uh, uh, ma'am, I swear, I know that you're not, I know that you're not the person but, you know, I know you're not wrong. I know you're just doing your job. But you realize I've been paying for this for almost a year? I'm one month short of a year. That means I've been spending, what, about \$2,400 on an insurance that I never even knew the freaking name of. It's crazy. I'm, I'm, I'm, I'm literally at a loss. Um, what... Can you stay on the phone with me? So, because I... Oh, I'm getting a... Can you hear me?

Speaker speaker_0: Yes.

Speaker speaker_1: Hello? Yeah, I have to click over 'cause I don't know what that is. But please stay on the line. I'm sending over the, um, insurance card by email. I would prefer to make sure that I receive it while we're on the line so that I don't have to make another call.

Speaker speaker_0: Okay, I can, I can hold but I can only hold for so long.

Speaker speaker_1: That's fine. Hello?

Speaker speaker_0: Yes.

Speaker speaker_1: Hello?

Speaker speaker_0: Yes.

Speaker speaker_1: Okay. All right. So, thank you for holding. I really appreciate it. Um, that was actually another doctor calling to verify some stuff. Um, I am... Yeah, it's not you. I, I wanna make sure you know I'm not... It's not you, it's just, it's just the system by which I've put my *f*, you know. I mean, other insurance I could have gotten right, not Medi-Cal, but like, you know, whatever they have nowadays that you can buy where they actually give you a card. Um, I don't know what, what-

Speaker speaker_0: No worries. But they've done- I get... They've got the card and the guide sent to you. It's gonna come from info@benefitsinacard.com.

Speaker speaker_1: Yes.

Speaker speaker_0: And it should go to your inbox.

Speaker speaker_1: Thank you. Yeah, so far I've gotten nothing.

Speaker speaker_0: If you're not seeing it in your mockers, try the spam or junk folders. Sometimes they do go there.

Speaker speaker_1: Yeah, I'm looking at the junk mail. So far nothing too. It can take a minute. Of course, that's, you know, 'cause the thing is, you're probably the fourth phone call I've made today. So-I'm gonna log on to my laptop because sometimes my phone doesn't have push notifications. And, um, and so it can be, like, a little bit delayed just because it'll take, like, 10 minutes and I don't wanna take that much of your time. But... They did not make this easy, man. They did not make this easy. God forbid someone's actually dying, you know what I mean? So, I, I have one question for you, because I got my, um, my... Not that, I don't think you'll know the answer, but I got my, my annual checkup through a provider from Multiplan, right? And so they referred me to a, um, physical therapist according to the p- like,

in-network, right? But now you're telling me that my insurance is something else called APL, is the referral that I have still gonna be in-network?

Speaker speaker_0: So with the medical plan that you're in, you're now required to see a doctor in the network. You just have to make sure that they ins- they accept your, uh, this insurance type, the insurance, uh, company. That only works with your medical. You, for your preventative health services, it does require out-of-network, but with your medical, which would be that physical therapy, um, it's not required to see any specific doctor. And then, however, you just have to make sure that your doctor you're going to see accepts the insurance.

Speaker speaker_1: Right, but we still don't even know what coverage I have because I have to call the insurance, and I didn't know the insurance until literally five seconds ago.

Speaker speaker_0: Yeah, so you will have to...

Speaker speaker_1: I mean, it could be that 90% is out of pocket. It could be, like, a lot of it's out of pocket.

Speaker speaker_0: Yep, so I sent you, um... So the plan that you're in is the Insurance Plus Enhanced. Um, it does have that plan listed in the guide that I sent you as well, along with that temperate, that ID card. Um...

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: I don't see anything about the physical p- therapy, but instead of you having to call, I can transfer you over to them so you can speak with them about that and the referral you received.

Speaker speaker_1: Thank you.

Speaker speaker_0: Um, but yeah, is there anything else I can assist with today?

Speaker speaker_1: All right. So you just sent me the card. I got the... I got something by mail, right? So, so it's possible that physical therapy may not even be covered in my insurance, you're saying?

Speaker speaker_0: It's possible.

Speaker speaker_1: Oh, boy. I'm on a roll today. All right, all right. Let me, uh, transfer me over to them, and also, I wanted to know, I guess this would be the right number to call if I ever wanted to cancel my insurance?

Speaker speaker_0: Right.

Speaker speaker_1: Because if there's something better out there, um, that covers stuff that I, I actually need, um, you know, I, I would probably go that route. You know what I mean?

Speaker speaker_0: Definitely.

Speaker speaker_1: Um, all right. So transfer me when you have a chance.

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

Speaker speaker_1: You too. Thanks.

Speaker speaker_0: Bye.

Speaker speaker_1: Bye.