

Transcript: Pearl

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Full Transcript

Hi. Good afternoon. Thank you for calling Benefits and a Card. My name is Pearl. Who does or was I just speaking with? Julie Perkins. I work through Innovative Staffing Solutions at Gibbs in Henderson, Kentucky. And how can I assist you? I am... Well, you know, I have recently been made aware that my, uh, apparently my health insurance plan does not involve physical therapy. And I have recently had a total hip replacement, and I have to have physical therapy. So I'm trying to figure out what is not included in there to where I can get my physical therapy set up to be able to be done. Okay. And one of the bosses thought that maybe it was a coding error or something. And I, I just don't know. Okay. What are the last two digits of your social- If any of that- I'm sorry, the last four digits of your social. 6045. I've just never had a health insurance plan before that didn't involve phys-, uh, available physical therapy for major surgery. And can you look up- And if you could verify your address and date of birth for me. Um, 4/17/1976. And it's 612 South Lee Trover Todd Junior Highway, Earlington, Kentucky, 42410. All right. And I have your phone number as 270-875-9104? Yes, ma'am. And I have your email address as dragon, dragonscrest69247_30@yahoo.com? Yes, ma'am. Okay, let's take a look here. So you have the Insure Plus Basic, um... Yeah, I, I had the one just below the one that would've cost me the most. I think y'all had like four or five, and then I had the one just slightly below the top one. Yeah, so I'm not showing any kind of physical therapy or anything like that, um, on here. Physician's office visits, I see you. Um, not showing. I'm not showing coverage for that. I can- Yeah, this would be, um, I guess you would call them an outpatient version of physical therapy. I can, um, transfer you to the insurance carrier and you can confirm if there's, um, any type of coverage under any of the services that they, they do cover. But as far as I'm seeing, there's not any physical therapy coverage. I'm sorry, you said you could do what? Transfer you to the insurance carrier so you can confirm with them if any of the services that they do cover would be able to, um, include physical therapy. But from what I'm seeing here, there is no coverage for physical therapy on your, on your coverage. That makes absolutely no sense. Um, I guess if you can do that, we need to do that, because I've got to figure out how I'm gonna do physical therapy. Okay. Bear with me one moment, I'll get you right over to the insurance carrier.

Conversation Format

Speaker speaker_0: Hi. Good afternoon. Thank you for calling Benefits and a Card. My name is Pearl. Who does or was I just speaking with?

Speaker speaker_1: Julie Perkins. I work through Innovative Staffing Solutions at Gibbs in Henderson, Kentucky.

Speaker speaker_0: And how can I assist you?

Speaker speaker_1: I am... Well, you know, I have recently been made aware that my, uh, apparently my health insurance plan does not involve physical therapy. And I have recently had a total hip replacement, and I have to have physical therapy. So I'm trying to figure out what is not included in there to where I can get my physical therapy set up to be able to be done.

Speaker speaker_0: Okay.

Speaker speaker_1: And one of the bosses thought that maybe it was a coding error or something. And I, I just don't know.

Speaker speaker_0: Okay. What are the last two digits of your social-

Speaker speaker_1: If any of that-

Speaker speaker_0: I'm sorry, the last four digits of your social.

Speaker speaker_1: 6045. I've just never had a health insurance plan before that didn't involve phys-, uh, available physical therapy for major surgery. And can you look up-

Speaker speaker_0: And if you could verify your address and date of birth for me.

Speaker speaker_1: Um, 4/17/1976. And it's 612 South Lee Trover Todd Junior Highway, Earlington, Kentucky, 42410.

Speaker speaker_0: All right. And I have your phone number as 270-875-9104?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: And I have your email address as dragon, dragonscrest69247_30@yahoo.com?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay, let's take a look here. So you have the Insure Plus Basic, um...

Speaker speaker_1: Yeah, I, I had the one just below the one that would've cost me the most. I think y'all had like four or five, and then I had the one just slightly below the top one.

Speaker speaker_0: Yeah, so I'm not showing any kind of physical therapy or anything like that, um, on here. Physician's office visits, I see you. Um, not showing. I'm not showing coverage for that. I can-

Speaker speaker_1: Yeah, this would be, um, I guess you would call them an outpatient version of physical therapy.

Speaker speaker_0: I can, um, transfer you to the insurance carrier and you can confirm if there's, um, any type of coverage under any of the services that they, they do cover. But as

far as I'm seeing, there's not any physical therapy coverage.

Speaker speaker_1: I'm sorry, you said you could do what?

Speaker speaker_0: Transfer you to the insurance carrier so you can confirm with them if any of the services that they do cover would be able to, um, include physical therapy. But from what I'm seeing here, there is no coverage for physical therapy on your, on your coverage.

Speaker speaker_1: That makes absolutely no sense. Um, I guess if you can do that, we need to do that, because I've got to figure out how I'm gonna do physical therapy.

Speaker speaker_0: Okay. Bear with me one mo- moment, I'll get you right over to the insurance carrier.