**Transcript: Pearl** 

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## **Full Transcript**

Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. Who the hell was I just speaking with? Moise Formeyie. How are you doing, ma'am? I'm great. And yourself? Good. And how can I assist you? Look, I just called in because I received a, uh, a email about, um, the consolidated the debt family explanation of benefits, so I want to give you more detail about that. You said you received... I'm sorry, repeat that. I, I didn't catch it. Yeah, I received a- You said you received an email? I received an, um, no, an mail, an mail by my house about, uh, the consolidated debt family con- uh, explanation of benefits. Uh... Oh, okay. I see this is not 10B. So actually the amount is only \$1,273.63. So can you give me more detail about that? Okay, so you received an explanation of benefits? Yes. And it's saying you owe \$1,207.36? Yes, now 1,263 uh, 80, 85... 88 cents. So can you give me more there because actually I know that ... 15... it's filling form, so can you give me more details, please? Okay, do you work for a staffing agency? Yes, uh, ATC. ATC? Mm-hmm. And the last four digits of your social? 9218. 9218? Yes, ma'am. Okay, give me one moment. Sure. And if you can confirm your address and date of birth. 11- Uh, 1140 1979, 169 Hampton Avenue, Mott 1600, 11950. Okay. You said your... So your address is the 169 Hampton Avenue? Yes, Mott 1600, 11950. Okay, and I have your phone number as 470-388-8862. 388-8862, yes, ma'am. Okay, and I have your email address as your first name, your last name at yahoo.com? Yahoo.com, yes. Okay. And... When did you... when is that bill for? What date? Mm... The date, uh... I think it's a couple... last week, last week I received it. But I got the date is, uh, April 16, but I don't... I think, yeah, I think I received it after that. Is that... But is that the day that you went to the doctor, to the appointment? What date did you... What day is that bill for? Oh, no. The date on the paper? It should say on the paper when the date of service is. Mm... Hold on. Let me see something else. Hold on. Hold on, let me check now because I have two paper. Let me see the address, the last one. 'Cause I don't have you with active coverage since, since April 7th. You have- Yeah. ... three, four, five weeks of no coverage. Yeah. When was that bill from? When did you see the, the doctor? The doctor? When did you see the doctor for that bill? So the last time I went to the, um, I went to, I went to the... It's like, uh... Hold on. No, I don't remember. It's like, uh, February or... Hold on a second. Last time I got in colonoscopy it's gone, it's a one, probably two months ago. Two months ago? Yeah, probably. Yeah. But when I send the bill payment say this is not them bill, but, um, on the, um, when I see patient responsibility it's like, uh, 1,263 and, uh, 88 cents, so... And what is, um... Is, is it a doctor bill, a vi- uh, vision, dental? What kind of bill is it? Let's see. Mm... Let's say ATC Healthcare. I think that's a... It's a for... That's for... Hold on. 90-day is for the vision, right? I'm sorry, what was that? 90 days, is vision, right? 90-day benefit is heal- is preventative health. Health, yeah. But what was the appointment for? Hold on, I'm- What is that bill for? Was it a checkup? Was it a, a hospital stay? Was it a... What, what kind of appointment was it? Yeah, it was a, it was

a, it was colonoscopy. Okay. Colonoscopy. Okay. Bear with me one moment. I'm going to transfer you over to an insurance carrier so they can explain more about that bill, okay? Okay. Is there anything else I can assist you with today? Only that. Thank you so much. Okay. Thank you so much for calling. You have a great day.

## **Conversation Format**

Speaker speaker\_0: Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. Who the hell was I just speaking with?

Speaker speaker\_1: Moise Fomeyie. How are you doing, ma'am?

Speaker speaker\_0: I'm great. And yourself?

Speaker speaker\_1: Good.

Speaker speaker\_0: And how can I assist you?

Speaker speaker\_1: Look, I just called in because I received a, uh, a email about, um, the consolidated the debt family explanation of benefits, so I want to give you more detail about that.

Speaker speaker\_0: You said you received... I'm sorry, repeat that. I, I didn't catch it.

Speaker speaker\_1: Yeah, I received a-

Speaker speaker\_0: You said you received an email?

Speaker speaker\_1: I received an, um, no, an mail, an mail by my house about, uh, the consolidated debt family con- uh, explanation of benefits. Uh... Oh, okay. I see this is not 10B. So actually the amount is only \$1,273.63. So can you give me more detail about that?

Speaker speaker\_0: Okay, so you received an explanation of benefits?

Speaker speaker\_1: Yes.

Speaker speaker\_0: And it's saying you owe \$1,207.36?

Speaker speaker\_1: Yes, now 1,263 uh, 80, 85... 88 cents. So can you give me more there because actually I know that ... 15... it's filling form, so can you give me more details, please?

Speaker speaker\_0: Okay, do you work for a staffing agency?

Speaker speaker\_1: Yes, uh, ATC.

Speaker speaker\_0: ATC?

Speaker speaker\_1: Mm-hmm.

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

Speaker speaker\_1: 9218.

Speaker speaker\_0: 9218?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Okay, give me one moment.

Speaker speaker\_1: Sure.

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

Speaker speaker\_1: 11- Uh, 1140 1979, 169 Hampton Avenue, Mott 1600, 11950.

Speaker speaker\_0: Okay. You said your... So your address is the 169 Hampton Avenue?

Speaker speaker 1: Yes, Mott 1600, 11950.

Speaker speaker\_0: Okay, and I have your phone number as 470-388-8862.

Speaker speaker\_1: 388-8862, yes, ma'am.

Speaker speaker\_0: Okay, and I have your email address as your first name, your last name at yahoo.com?

Speaker speaker\_1: Yahoo.com, yes.

Speaker speaker\_0: Okay. And... When did you... when is that bill for? What date?

Speaker speaker\_1: Mm... The date, uh... I think it's a couple... last week, last week I received it. But I got the date is, uh, April 16, but I don't... I think, yeah, I think I received it after that.

Speaker speaker\_0: Is that... But is that the day that you went to the doctor, to the appointment? What date did you... What day is that bill for?

Speaker speaker\_1: Oh, no. The date on the paper?

Speaker speaker 0: It should say on the paper when the date of service is.

Speaker speaker\_1: Mm... Hold on. Let me see something else. Hold on. Hold on, let me check now because I have two paper. Let me see the address, the last one.

Speaker speaker\_0: 'Cause I don't have you with active coverage since, since April 7th. You have-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... three, four, five weeks of no coverage.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: When was that bill from? When did you see the, the doctor?

Speaker speaker\_1: The doctor?

Speaker speaker 0: When did you see the doctor for that bill?

Speaker speaker\_1: So the last time I went to the, um, I went to, I went to the... It's like, uh... Hold on. No, I don't remember. It's like, uh, February or... Hold on a second. Last time I got in colonoscopy it's gone, it's a one, probably two months ago.

Speaker speaker\_0: Two months ago?

Speaker speaker\_1: Yeah, probably. Yeah. But when I send the bill payment say this is not them bill, but, um, on the, um, when I see patient responsibility it's like, uh, 1,263 and, uh, 88 cents, so...

Speaker speaker\_0: And what is, um... Is, is it a doctor bill, a vi- uh, vision, dental? What kind of bill is it?

Speaker speaker\_1: Let's see. Mm... Let's say ATC Healthcare. I think that's a... It's a for... That's for... Hold on. 90-day is for the vision, right?

Speaker speaker\_0: I'm sorry, what was that?

Speaker speaker\_1: 90 days, is vision, right?

Speaker speaker\_0: 90-day benefit is heal- is preventative health.

Speaker speaker\_1: Health, yeah.

Speaker speaker\_0: But what was the appointment for?

Speaker speaker\_1: Hold on, I'm-

Speaker speaker\_0: What is that bill for? Was it a checkup? Was it a, a hospital stay? Was it a... What, what kind of appointment was it?

Speaker speaker\_1: Yeah, it was a, it was a, it was colonoscopy.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Colonoscopy.

Speaker speaker\_0: Okay. Bear with me one moment. I'm going to transfer you over to an insurance carrier so they can explain more about that bill, okay?

Speaker speaker\_1: Okay.

Speaker speaker\_0: Is there anything else I can assist you with today?

Speaker speaker\_1: Only that. Thank you so much.

Speaker speaker\_0: Okay. Thank you so much for calling. You have a great day.