

Transcript: VICTORIA

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hi. Uh, this is Kiki from APL. How are you doing today? Good. How are you? I'm good. And your name is one more time? I apologize. Uh, Victoria. Okay, Ms. Victoria. I have Mr. Henry Garcia on the phone. He said that he has spoke with someone on Friday around five o'clock named Misty in regards to an issue having... uh, he had with enrollment. And, um, I didn't know if y'all have a Misty that works there. Did you say Misty? Yes, ma'am. But he was saying he had a... there was a problem with him trying to enroll. Okay. And he gave me his group number and he didn't give me... he's not... seems like unfortunately not willing to give much information. Uh, not even a call back number. I just have his name and his group. Okay, what's the name of the agency he works for? Uh, MAU. Okay. Um... I'm just looking at his file real quick. Not at all. Okay, I can speak with him. Okay. I appreciate you so much, Ms. Victoria. You have a great day. You too. Mm-bye. Thank you for holding. This is Victoria with Benefits on a Card. How can I help you? Um, hi, Victoria. Um, I was transferred from, um, APL, trying to, um, to figure out why, um, there's a difference in between what's being covered by the plan and what's, uh, what's listed as being covered but it's actually not. So, um, yeah. Been doing a lot of digging trying to figure out what's the correct plan to sign up, um, that you guys offer to MAU and, um, I'm still at nowhere closer to making a decision. Okay. Do you have a copy of the benefits guide for MAU? Um, I did. That's beyond that. So, um, it's with... it's about, um, the prescriptions being covered. So, you have the Enhance, Enhance Plus, um, group number 750... what is it? 759, I believe. Um, and if you look at, um, for example, if you're looking... I don't know if you have this information readily a- available, but this is what I've been doing for the last two weeks. So there is a form that says... Uh, where is the form? Basically it says, uh, excluded or non-excluded or whatever, and then it says alternatives, right? So in the... in, in, um, in the folder that says... in the column that says alternatives, there's a medicine called Lantus that is listed as being the alternative. Everything else is being rejected, but you can get Lantus. But yet when the, uh, APL puts in a trial test for the actual Lantus that says it's covered, it's being rejected. So my question to you or to whoever is administrating these accounts is, how do you actually get a, uh, Lantus, uh, long-acting insulin through the plan? Okay. What medical plan are you looking at? 'Cause APL is just the, like, the insurance carrier. They don't- I was looking, so they were telling- ... hold the prescription. ... me... Right, ri- well, um, I, I called, um, AP- right, APL gave me the contact information for, um, Excelia, whatever, and then I was gonna call, uh, Pharmaville as well. So I was looking at the Enhance Plus, um, just to start with that one. Yeah, so the prescription carrier is Pharmaville, so you would need to speak to them about the covered medications. Well, well... OK, so this is the, this is the, the, the... Okay. I can call them, but it's very confusing because the other company, X, X- E-X-i,

whatever, they cover some of the, the prescriptions. So like when I call them and I gave them, um, like, again, this is all diabetic, so rapid insulin Humalog and says, "Oh yeah, you can do it. Um, you need a prior authorization," and they gave me the price. And I can see that that information is listed on this, on this excluded list. But when I give them Lantus or anything else, it, it fails. It's over. Eh- eh- e- error. So it's like... It's very confusing, it's very frustrating. It's not... it's, it's not an easy process and I, and I shouldn't be doing all this work when there's something that, you know, is being offered as, as a, as an option. Yeah, so we're just the benefits administrators. Uh, the information that we have is what's listed on the benefits guide. Um, unfortunately- Hmm. Right, right. ... I don't have information on, like, the covered medications. That's something you'll have to speak with the insurance carriers directly about. Um, but that's, that's... So it's, it's beyond that. That's what I'm trying to tell you, right, because it... So whatever that company name is, EX whatever, it's just- Elixir? Elixir, yes, thank you. They, they just ha- they just had a name change as well. So according to what they see, uh, uh, the Enhance Plus has, uh, all name brand medicine is, is excluded, right? And so that is step one. So y- so I'm, I'm assuming the benefits of the card made that decision and that's what you're offering to other agencies. MAU, whoever else you offer these plans to. So I believe you have the... You have to investigate why it says name brands is not covered, but yet L- Lantus is shown as an alternative, but when you try to put Lantus and get it filled, it's being rejected. So my question then is how do I get Lantus? How do I get Lantus? How, how do I get the Dexcom that's listed on that table? How do I get everything that's listed on that table? How do you actually get it? Okay, sir. So what I'm trying to explain is we're not the insurance carriers. So we don't make those rules and exceptions. All that we do is we enroll members into coverage, make changes to the coverage, um, and we can answer general questions. But that sounds like something you need to speak to the insurance carriers about. But who's the insurance carrier? Is it Elixir? Is it MAU? Who is it? Because, I mean, if you guys en- enrolls, who, who made the plan? Because when I talked to Elixir the last thing they said was, "Well, we don't, we don't have the, um," basically the, the authority to say what's, what's generic and what's not generic or whatever she said. So Elixir is the pharmacy carrier for the Stay Healthy plan. Now the insurance carrier depends on the plan that you're, you know, you're going for. So if you're going for the Insure Plus Enhance, the insurance carrier is American Public Life and the pharmacy carrier would be PharmaVille. Um, okay, right, but... Yes. So then over here it says, um... So I'm looking, looking at this, okay, I'm looking at this, uh, benefit options that you guys, uh, provided me with. It, it shows that you can view... Hold on a second. So MEC Enhance, it shows all, you know, \$10, \$20, 30, um, generics. It says PharmaVille prescription, but it also says that, uh, that E- Uh, Elixir is included with that. That's the- Yeah, so this, this Stay Healthy Enhance is like a combination, so it has both Elixir and PharmaVille. And that's, w- And that one is completely different than the Enhance Plus is what you're saying? Yes. The Insure Plus Enhance only covers non-preventative services, whereas the Stay Healthy Enhance covers preventative and non-preventative. Okay. So, um, can you repeat that last sentence so I can, so I can figure out which, which path I'm taking here? Yeah. So the Insure Plus Enhance just covers non-preventative services, whereas the Stay Healthy Enhance covers preventative and non-preventative. Okay. All right. So, all right, so... Let's just... Okay. So if I was to go with the Stay Healthy Enhance, right, um, that gives me both, uh, Elixir and also PharmaVille. So then we already know... Uh, so do I have to call E- Elixir and tell them it's a different plan now? That's, uh, Stay Healthy Enhance to see if it's being

covered? Yeah. I mean, if your, if you have questions about medications that would be covered under that plan, yes. Do you have a, uh, group number, uh, or plan numbers so when I call Elixir I can, they can look up the correct plan? Um, I can check and see. Give me just one second. Y- Yes, please. I'm gonna pre-fall. Alrighty, thank you so much for holding. So the group number is gonna be 1000-6614. Mm-hmm. Okay. Um, 6614. And, um, last question for you. So I was, again, just reviewing this, this document here. So as you mentioned, the Stay Healthy one is the first one on the left, so that one inc- that one includes Elixir, um, and then nothing else on the bottom. Yes. And then it says on, on, on the bottom of this sheet, it says that, uh, you can add Insur- I-N-S-U-E-R for InsurPlus to, to the Stay Healthy, correct? Yes, so you can do the Stay Healthy with one of the InsurPlus plans, whether it's the InsurPlus or the InsurPlus Enhanced. Right. And from what I saw, the difference between those en- the enhanced ones is just basically the surg- surgery coverage per day, and, um, whichever... there was, there was two per day options there. Um, so if I, if I do that, if I do stay healthy with one of the enh- the, the, one of the enhanced, so then how do I determine who pays for the, the medicine, right? So do I have to call Elixir and what... no. Do I have to use, like, that pharmacy card and give it to- You know, the Elixir phar- pharmaceutical card and also the Pharmaville card and see what's being covered? Is that, is that how that works? Yes, if you have questions about, specifically about the medications, if you go with the Stay Healthy, you would contact Elixir. If you go with one of the Ensure Plus plans, you would contact Pharmacoville. If you go with both- Right, but I'm going with both. ... then it's going to be diff- Yes. Yeah, so again MEC is for Elixir and the Ensure Plus is with Pharmacoville. Okay. So even if you do get- Got it. ... the Stay Healthy and one of the Ensure Plus plans, you'll have to contact the appropriate party. So any medications under the En- MEC is through Elixir and then any medication through the Ensure Plus plan is through Pharmacoville. Okay. Um, all right, and then, so when it comes down to... Let's see here where the heck is I went. One moment. So when it, when it actually comes down to the... Look at that. Look at the pricing of weekly D- deductions here. Um, so I would have to add basically all plans together to figure out the weekly cost? Yes. So, first off, we have to go Stay Healthy and then one of the Ensure, so maybe, you know, 10 and 17, or 10 and 24? Right, you would just add the cost of both. Okay, all right. Okay. Uh, so a little bit more digging. Oh, okay, thank you. You're welcome. Did you need help with anything else? Um, well, I have to, you know, uh, call both pharmacies to figure out what's being covered. Because I'm still a bit at a loss when it comes to, uh, who's gonna cover what. Okay. But... Oh, right, thank you. Thank you. Bye-bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling Benefits on a Card. This is Victoria. How can I help you?

Speaker speaker_2: Hi. Uh, this is Kiki from APL. How are you doing today?

Speaker speaker_1: Good. How are you?

Speaker speaker_2: I'm good. And your name is one more time? I apologize.

Speaker speaker_1: Uh, Victoria.

Speaker speaker_2: Okay, Ms. Victoria. I have Mr. Henry Garcia on the phone. He said that he has spoke with someone on Friday around five o'clock named Misty in regards to an issue having... uh, he had with enrollment. And, um, I didn't know if y'all have a Misty that works there.

Speaker speaker_1: Did you say Misty?

Speaker speaker_2: Yes, ma'am. But he was saying he had a... there was a problem with him trying to enroll.

Speaker speaker_1: Okay.

Speaker speaker_2: And he gave me his group number and he didn't give me... he's not... seems like unfortunately not willing to give much information. Uh, not even a call back number. I just have his name and his group.

Speaker speaker_1: Okay, what's the name of the agency he works for?

Speaker speaker_2: Uh, MAU.

Speaker speaker_1: Okay. Um... I'm just looking at his file real quick.

Speaker speaker_2: Not at all.

Speaker speaker_1: Okay, I can speak with him.

Speaker speaker_2: Okay. I appreciate you so much, Ms. Victoria. You have a great day.

Speaker speaker_1: You too.

Speaker speaker_2: Mm-bye.

Speaker speaker_1: Thank you for holding. This is Victoria with Benefits on a Card. How can I help you?

Speaker speaker_3: Um, hi, Victoria. Um, I was transferred from, um, APL, trying to, um, to figure out why, um, there's a difference in between what's being covered by the plan and what's, uh, what's listed as being covered but it's actually not. So, um, yeah. Been doing a lot of digging trying to figure out what's the correct plan to sign up, um, that you guys offer to MAU and, um, I'm still at nowhere closer to making a decision.

Speaker speaker_1: Okay. Do you have a copy of the benefits guide for MAU?

Speaker speaker_3: Um, I did. That's beyond that. So, um, it's with... it's about, um, the prescriptions being covered. So, you have the Enhance, Enhance Plus, um, group number 750... what is it? 759, I believe. Um, and if you look at, um, for example, if you're looking... I don't know if you have this information readily a- available, but this is what I've been doing for the last two weeks. So there is a form that says... Uh, where is the form? Basically it says, uh, excluded or non-excluded or whatever, and then it says alternatives, right? So in the... in, in,

um, in the folder that says... in the column that says alternatives, there's a medicine called Lantus that is listed as being the alternative. Everything else is being rejected, but you can get Lantus. But yet when the, uh, APL puts in a trial test for the actual Lantus that says it's covered, it's being rejected. So my question to you or to whoever is administrating these accounts is, how do you actually get a, uh, Lantus, uh, long-acting insulin through the plan?

Speaker speaker_1: Okay. What medical plan are you looking at? 'Cause APL is just the, like, the insurance carrier. They don't-

Speaker speaker_3: I was looking, so they were telling-

Speaker speaker_1: ... hold the prescription.

Speaker speaker_3: ... me... Right, ri- well, um, I, I called, um, AP- right, APL gave me the contact information for, um, Excelia, whatever, and then I was gonna call, uh, Pharmaville as well. So I was looking at the Enhance Plus, um, just to start with that one.

Speaker speaker_1: Yeah, so the prescription carrier is Pharmaville, so you would need to speak to them about the covered medications.

Speaker speaker_3: Well, well... OK, so this is the, this is the, the, the... Okay. I can call them, but it's very confusing because the other company, X, X- E-X-i, whatever, they cover some of the, the prescriptions. So like when I call them and I gave them, um, like, again, this is all diabetic, so rapid insulin Humalog and says, "Oh yeah, you can do it. Um, you need a prior authorization," and they gave me the price. And I can see that that information is listed on this, on this excluded list. But when I give them Lantus or anything else, it, it fails. It's over. Eh- eh- e- error. So it's like... It's very confusing, it's very frustrating. It's not... it's, it's not an easy process and I, and I shouldn't be doing all this work when there's something that, you know, is being offered as, as a, as an option.

Speaker speaker_1: Yeah, so we're just the benefits administrators. Uh, the information that we have is what's listed on the benefits guide. Um, unfortunately-

Speaker speaker_3: Hmm. Right, right.

Speaker speaker_1: ... I don't have information on, like, the covered medications. That's something you'll have to speak with the insurance carriers directly about.

Speaker speaker_3: Um, but that's, that's... So it's, it's beyond that. That's what I'm trying to tell you, right, because it... So whatever that company name is, EX whatever, it's just-

Speaker speaker_1: Elixir?

Speaker speaker_3: Elixir, yes, thank you. They, they just ha- they just had a name change as well. So according to what they see, uh, uh, the Enhance Plus has, uh, all name brand medicine is, is excluded, right? And so that is step one. So y- so I'm, I'm assuming the benefits of the card made that decision and that's what you're offering to other agencies. MAU, whoever else you offer these plans to. So I believe you have the... You have to investigate why it says name brands is not covered, but yet L- Lantus is shown as an alternative, but when you try to put Lantus and get it filled, it's being rejected. So my question

then is how do I get Lantus? How do I get Lantus? How, how do I get the Dexcom that's listed on that table? How do I get everything that's listed on that table? How do you actually get it?

Speaker speaker_1: Okay, sir. So what I'm trying to explain is we're not the insurance carriers. So we don't make those rules and exceptions. All that we do is we enroll members into coverage, make changes to the coverage, um, and we can answer general questions. But that sounds like something you need to speak to the insurance carriers about.

Speaker speaker_3: But who's the insurance carrier? Is it Elixir? Is it MAU? Who is it? Because, I mean, if you guys en- enrolls, who, who made the plan? Because when I talked to Elixir the last thing they said was, "Well, we don't, we don't have the, um," basically the, the authority to say what's, what's generic and what's not generic or whatever she said.

Speaker speaker_1: So Elixir is the pharmacy carrier for the Stay Healthy plan. Now the insurance carrier depends on the plan that you're, you know, you're going for. So if you're going for the Insure Plus Enhance, the insurance carrier is American Public Life and the pharmacy carrier would be PharmaVille.

Speaker speaker_3: Um, okay, right, but... Yes. So then over here it says, um... So I'm looking, looking at this, okay, I'm looking at this, uh, benefit options that you guys, uh, provided me with. It, it shows that you can view... Hold on a second. So MEC Enhance, it shows all, you know, \$10, \$20, 30, um, generics. It says PharmaVille prescription, but it also says that, uh, that E- Uh, Elixir is included with that. That's the-

Speaker speaker_1: Yeah, so this, this Stay Healthy Enhance is like a combination, so it has both Elixir and PharmaVille.

Speaker speaker_3: And that's, w- And that one is completely different than the Enhance Plus is what you're saying?

Speaker speaker_1: Yes. The Insure Plus Enhance only covers non-preventative services, whereas the Stay Healthy Enhance covers preventative and non-preventative.

Speaker speaker_3: Okay. So, um, can you repeat that last sentence so I can, so I can figure out which, which path I'm taking here?

Speaker speaker_1: Yeah. So the Insure Plus Enhance just covers non-preventative services, whereas the Stay Healthy Enhance covers preventative and non-preventative.

Speaker speaker_3: Okay. All right. So, all right, so... Let's just... Okay. So if I was to go with the Stay Healthy Enhance, right, um, that gives me both, uh, Elixir and also PharmaVille. So then we already know... Uh, so do I have to call E- Elixir and tell them it's a different plan now? That's, uh, Stay Healthy Enhance to see if it's being covered?

Speaker speaker_1: Yeah. I mean, if your, if you have questions about medications that would be covered under that plan, yes.

Speaker speaker_3: Do you have a, uh, group number, uh, or plan numbers so when I call Elixir I can, they can look up the correct plan?

Speaker speaker_1: Um, I can check and see. Give me just one second.

Speaker speaker_3: Y- Yes, please.

Speaker speaker_1: I'm gonna pre-fall. Alrighty, thank you so much for holding. So the group number is gonna be 1000-6614.

Speaker speaker_3: Mm-hmm. Okay. Um, 6614. And, um, last question for you. So I was, again, just reviewing this, this document here. So as you mentioned, the Stay Healthy one is the first one on the left, so that one inc- that one includes Elixir, um, and then nothing else on the bottom.

Speaker speaker_1: Yes.

Speaker speaker_3: And then it says on, on, on the bottom of this sheet, it says that, uh, you can add Insur- I-N-S-U-E-R for InsurPlus to, to the Stay Healthy, correct?

Speaker speaker_1: Yes, so you can do the Stay Healthy with one of the InsurPlus plans, whether it's the InsurPlus or the InsurPlus Enhanced.

Speaker speaker_3: Right. And from what I saw, the difference between those en- the enhanced ones is just basically the surg- surgery coverage per day, and, um, whichever... there was, there was two per day options there. Um, so if I, if I do that, if I do stay healthy with one of the enh- the, the, one of the enhanced, so then how do I determine who pays for the, the medicine, right? So do I have to call Elixir and what... no. Do I have to use, like, that pharmacy card and give it to-You know, the Elixir phar- pharmaceutical card and also the Pharmaville card and see what's being covered? Is that, is that how that works?

Speaker speaker_1: Yes, if you have questions about, specifically about the medications, if you go with the Stay Healthy, you would contact Elixir. If you go with one of the Ensure Plus plans, you would contact Pharmacoville. If you go with both-

Speaker speaker_3: Right, but I'm going with both.

Speaker speaker_1: ... then it's going to be diff-

Speaker speaker_3: Yes.

Speaker speaker_1: Yeah, so again MEC is for Elixir and the Ensure Plus is with Pharmacoville.

Speaker speaker_3: Okay.

Speaker speaker_1: So even if you do get-

Speaker speaker_3: Got it.

Speaker speaker_1: ... the Stay Healthy and one of the Ensure Plus plans, you'll have to contact the appropriate party. So any medications under the En- MEC is through Elixir and then any medication through the Ensure Plus plan is through Pharmacoville.

Speaker speaker_3: Okay. Um, all right, and then, so when it comes down to... Let's see here where the heck is I went. One moment. So when it, when it actually comes down to the... Look at that. Look at the pricing of weekly D- deductions here. Um, so I would have to add basically

all plans together to figure out the weekly cost?

Speaker speaker_1: Yes.

Speaker speaker_3: So, first off, we have to go Stay Healthy and then one of the Ensure, so maybe, you know, 10 and 17, or 10 and 24?

Speaker speaker_1: Right, you would just add the cost of both.

Speaker speaker_3: Okay, all right. Okay. Uh, so a little bit more digging. Oh, okay, thank you.

Speaker speaker_1: You're welcome. Did you need help with anything else?

Speaker speaker_3: Um, well, I have to, you know, uh, call both pharmacies to figure out what's being covered. Because I'm still a bit at a loss when it comes to, uh, who's gonna cover what.

Speaker speaker_1: Okay.

Speaker speaker_3: But... Oh, right, thank you.

Speaker speaker_1: Thank you. Bye-bye.