

Transcript: VICTORIA

Taylor-5188404024131584-6621711651782656

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, um, so I'm calling because, um, I just called up actually, uh, I've called a bunch of phone numbers in the past hour because I called my family medicine doctor and I asked if they took, um, um, my health insurance plan. And, um, so they weren't sure and, you know, I called a bunch of phone numbers but I'm wondering if can you let me know if, um, the insurance plan that I currently have allows me to have doctors out of network? Okay. Um, what's... Let me pull up your file. What's the name of the agency you work for? Oxford Glo- Global Resources. And the last four of your Social? Uh, 4-8-7-8. And your first and last name? Smriti Gurung. How do you spell your first name? S-M-R-I-T-I. And last name is G-U-R-U-N-G? Yeah. Okay. Uh, do you mind verifying your address and date of birth? Yep. Um, 17 Post Road, um, of Sydney, Hampshire, New Hampshire 03106. And, um, what else did you say again? Your date of birth. August 30, 2002. And then phone number is 860-3027? Yep. And then I have your email as your, uh, last name and then R-E-V-E G-U-R-U-N-G @gmail.com? Yep. Okay. Um, let's see. Yeah. So you don't have to stay in network with the plan, the medical plan that you have. I'm sorry, could you repeat that? Yeah. So I was just saying you do not have to stay in network so as long as the provider accepts the coverage, you should be good to go. Okay. So, um, I'm sorry. I'm just, like, I'm feeling a bit overwhelmed just because I, I just called the number that was in the back of the phone, you know, the Benefit and the Card, and it didn't go through and I had to call four different phone numbers and no one's really giving me, like... This is, "Call this number, call this number." And so I, I called my, um, hospital and that's what they said, that they weren't sure if they took my insurance, so I would have to formally request them to take it. I- I'm sorry, I didn't understand the last part of that. Can you repeat that? So you're saying that I would have to formally, like, request the hospital to take my insurance? Yeah. I mean, as long as they accept the insurance itself but you don't have to stay in network with the plan that you have. Did you try calling MultiPlan? 'Cause that's the actual network. Yeah, so... Yeah. So I, I just called them before this and they said that, um, my doctor is not listed as a provider with them and they said to call you guys, the insurance company, and say, ask if they can take, um, if the hospital can take doctors out of network. So, and the hospital says that they, they're not sure if they take the insurance so, uh, that's what I'm saying, like, I- I'm, I've been just going back and forth calling all of these phone numbers, you know? Like... Yeah. So let me just kinda clarify. We're not the insurance carrier; we're your administer so, like, we can get you enrolled into the benefits and we can answer general questions about the plan. Mm-hmm. And what I'm looking at here, the medical plan, the Insure Plus Basics, does not require you to stay within the network. Okay. So to my knowledge, if the hospital accepts the insurance itself, you do not have to stay within the MultiPlan network. Okay. Okay. Um, all right. Well, I will, I

will call the hospital again and t- talk with them but, um, I appreciate your help. Yes. You have a wonderful day. Good. 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, um, so I'm calling because, um, I just called up actually, uh, I've called a bunch of phone numbers in the past hour because I called my family medicine doctor and I asked if they took, um, um, my health insurance plan. And, um, so they weren't sure and, you know, I called a bunch of phone numbers but I'm wondering if can you let me know if, um, the insurance plan that I currently have allows me to have doctors out of network?

Speaker speaker_1: Okay. Um, what's... Let me pull up your file. What's the name of the agency you work for?

Speaker speaker_2: Oxford Glo- Global Resources.

Speaker speaker_1: And the last four of your Social?

Speaker speaker_2: Uh, 4-8-7-8.

Speaker speaker_1: And your first and last name?

Speaker speaker_2: Smriti Gurung.

Speaker speaker_1: How do you spell your first name?

Speaker speaker_2: S-M-R-I-T-I.

Speaker speaker_1: And last name is G-U-R-U-N-G?

Speaker speaker_2: Yeah.

Speaker speaker_1: Okay. Uh, do you mind verifying your address and date of birth?

Speaker speaker_2: Yep. Um, 17 Post Road, um, of Sydney, Hampshire, New Hampshire 03106. And, um, what else did you say again?

Speaker speaker_1: Your date of birth.

Speaker speaker_2: August 30, 2002.

Speaker speaker_1: And then phone number is 860-3027?

Speaker speaker_2: Yep.

Speaker speaker_1: And then I have your email as your, uh, last name and then R-E-V-E G-U-R-U-N-G @gmail.com?

Speaker speaker_2: Yep.

Speaker speaker_1: Okay. Um, let's see. Yeah. So you don't have to stay in network with the plan, the medical plan that you have.

Speaker speaker_2: I'm sorry, could you repeat that?

Speaker speaker_1: Yeah. So I was just saying you do not have to stay in network so as long as the provider accepts the coverage, you should be good to go.

Speaker speaker_2: Okay. So, um, I'm sorry. I'm just, like, I'm feeling a bit overwhelmed just because I, I just called the number that was in the back of the phone, you know, the Benefit and the Card, and it didn't go through and I had to call four different phone numbers and no one's really giving me, like... This is, "Call this number, call this number." And so I, I called my, um, hospital and that's what they said, that they weren't sure if they took my insurance, so I would have to formally request them to take it.

Speaker speaker_1: I- I'm sorry, I didn't understand the last part of that. Can you repeat that?

Speaker speaker_2: So you're saying that I would have to formally, like, request the hospital to take my insurance?

Speaker speaker_1: Yeah. I mean, as long as they accept the insurance itself but you don't have to stay in network with the plan that you have. Did you try calling MultiPlan? 'Cause that's the actual network.

Speaker speaker_2: Yeah, so... Yeah. So I, I just called them before this and they said that, um, my doctor is not listed as a provider with them and they said to call you guys, the insurance company, and say, ask if they can take, um, if the hospital can take doctors out of network. So, and the hospital says that they, they're not sure if they take the insurance so, uh, that's what I'm saying, like, I- I'm, I've been just going back and forth calling all of these phone numbers, you know? Like...

Speaker speaker_1: Yeah. So let me just kinda clarify. We're not the insurance carrier; we're your administer so, like, we can get you enrolled into the benefits and we can answer general questions about the plan.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And what I'm looking at here, the medical plan, the Insure Plus Basics, does not require you to stay within the network.

Speaker speaker_2: Okay.

Speaker speaker_1: So to my knowledge, if the hospital accepts the insurance itself, you do not have to stay within the MultiPlan network.

Speaker speaker_2: Okay. Okay. Um, all right. Well, I will, I will call the hospital again and t-talk with them but, um, I appreciate your help.

Speaker speaker_1: Yes. You have a wonderful day.

Speaker speaker_2: Good. Bye.