

Transcript: VICTORIA

Taylor-6361317076058112-4562516053016576

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? Okay. So, I'm having trouble getting insurance, um, I guess to pay a claim that was made by my dentist office. Um, my dentist called me this morning and said that, basically that I needed to prove that I had insurance coverage through you guys. Um, and so I called the employment company that I work for, and they gave me this number to call. Okay. Do you ju- do you not have your, um, ID card? Um... Actually, I don't anymore because I rolled over to a different, um... Well, but I can give you whatever information that you need. Also, I have, um, I have the check stubs where it shows that the insurance was taken out. Okay. I'm just asking 'cause that's what you would provide the dentist with, is the ID card. What's the- Oh. ... um, name of the agency you work for? Oh. I think that's a ... Uh, it was WorkSource out of Fort Smith, Arkansas. Um, and as far as, um, they had that information on file. They could pull it up. I don't know how my dentist was able to pull it up with my Social, but they were able to pull it up with my Social. So, I never ever presented them a card. Um, I got cards from you guys three separate times. So, this isn't the first time that I've had an issue with... This is the first time that I didn't get covered. Okay. Uh, let me pull up your file. What's the last four of your Social? 9043. And your first and last name? Ricky Hokes. Last name is H-O-K-E-S. Okay. Do you mind verifying your address and date of birth? January 16th, 1981. 518 North 17th Street apartment. Well, not apartment. No apartment. 518 North 17th Street, Fort Smith, Arkansas. 72901 for the zip? Y- Oh, yeah. Sorry. And then phone number 479-431-1569? 431-4769. Yeah. Email is gonna be, uh, first name, delastname@gmail.com? Yes. Okay. Give me one second. So, uh, on my last check through the employment agency, the insurance wasn't taken out, at least the dental wasn't. My vision was taken out, but the dental wasn't. But on the previous check, which is dated, um, the 21st, the insurance was taken out. And then I went back and looked at the last five check stubs, or four check stubs, so I got five total. The dental insurance was taken outta all of those. So, will... If I get those printed off and fax those in,,will that, will that work? Fax it in to who? Uh, I thought it was you guys. Uh, she just... So, my dentist is saying the insurance won't pay the claim until I prove that I had insurance coverage. Okay. So, is that- What's the- Is that not? So, what I'm seeing is you don't currently have dental. You're, you just have term life and vision for employee plus child. Yeah, but that was- What's the- That was, um... That was... So, that... But I, but I did have dental is what I'm saying. I don't know what happened- Yeah. I can see that. ... where- I can see that you had dental previously. What was the date of service for the claim? Um, it was before the, it was before the, the 18th. I know that. I think that's what they're saying, it's not covering for the 18th, but it was before that. Okay. You don't have a specific date? It should be on the bill- I haven't gotten anything. ...that you received. I have to... I haven't gotten a bill. I haven't gotten anything actually. Okay. That I'm aware of.

Um, I can... Hold on. I can look at my messages 'cause they send me- Okay. ... a message every time I get a... November 18th was the last appointment that I had. Is that the, um, date of the claim that's in question? Yeah, I guess that's the day they sent, they sent the claim in too, November the 18th. But I still had insurance come out of that November 21st check. Like, I'm looking at the pay stub and it says 5.98 dental on November 21st. Okay. Give me one second. Maybe, maybe it's the way the checks fall 'cause it's actually a week bu- but still, it should've been covered, even if it was a week behind. I should've still been covered for that day. Do you mind if I put you on a brief hold for one second? Yeah, that's fine. Okay. Alrighty, thank you so much for holding. So it looks like the dental plan stopped on December 1st. So it looks like it was active all of November. Now with us just being the administers, we don't handle claims so I'm not sure specifically why the claim was denied. So at this point what I would do is I would reach out directly to the insurance carrier and I can give you their number. Um, okay. Um- You said it was active to Decem- You said it was active to December 1st? Yeah. Mm-hmm. That was the last day it was active. Okay. Um, so the insurance carrier is American Public Life. Okay. And their phone number is 800-256- Okay. ... 8606. Okay. 800-256-8606. Yes, sir. Okay. All right, thank you. And it su- it might take you through, like a prompt system. Just make sure to hit the prompt specific towards claims. Okay. Yes, sir. All right, thank you. You're welcome. Bye-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: Okay. So, I'm having trouble getting insurance, um, I guess to pay a claim that was made by my dentist office. Um, my dentist called me this morning and said that, basically that I needed to prove that I had insurance coverage through you guys. Um, and so I called the employment company that I work for, and they gave me this number to call.

Speaker speaker_1: Okay. Do you ju- do you not have your, um, ID card?

Speaker speaker_2: Um... Actually, I don't anymore because I rolled over to a different, um... Well, but I can give you whatever information that you need. Also, I have, um, I have the check stubs where it shows that the insurance was taken out.

Speaker speaker_1: Okay. I'm just asking 'cause that's what you would provide the dentist with, is the ID card. What's the-

Speaker speaker_2: Oh.

Speaker speaker_1: ... um, name of the agency you work for?

Speaker speaker_2: Oh.

Speaker speaker_3: I think that's a ... Uh, it was WorkSource out of Fort Smith, Arkansas. Um, and as far as, um, they had that information on file. They could pull it up. I don't know

how my dentist was able to pull it up with my Social, but they were able to pull it up with my Social. So, I never ever presented them a card. Um, I got cards from you guys three separate times. So, this isn't the first time that I've had an issue with... This is the first time that I didn't get covered.

Speaker speaker_1: Okay. Uh, let me pull up your file. What's the last four of your Social?

Speaker speaker_2: 9043.

Speaker speaker_1: And your first and last name?

Speaker speaker_2: Ricky Hokes. Last name is H-O-K-E-S.

Speaker speaker_1: Okay. Do you mind verifying your address and date of birth?

Speaker speaker_2: January 16th, 1981. 518 North 17th Street apartment. Well, not apartment. No apartment. 518 North 17th Street, Fort Smith, Arkansas.

Speaker speaker_1: 72901 for the zip?

Speaker speaker_2: Y- Oh, yeah. Sorry.

Speaker speaker_1: And then phone number 479-431-1569?

Speaker speaker_2: 431-4769. Yeah.

Speaker speaker_1: Email is gonna be, uh, first name, delastname@gmail.com?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. Give me one second.

Speaker speaker_2: So, uh, on my last check through the employment agency, the insurance wasn't taken out, at least the dental wasn't. My vision was taken out, but the dental wasn't. But on the previous check, which is dated, um, the 21st, the insurance was taken out. And then I went back and looked at the last five check stubs, or four check stubs, so I got five total. The dental insurance was taken outta all of those. So, will... If I get those printed off and fax those in,,will that, will that work?

Speaker speaker_1: Fax it in to who?

Speaker speaker_2: Uh, I thought it was you guys. Uh, she just... So, my dentist is saying the insurance won't pay the claim until I prove that I had insurance coverage.

Speaker speaker_1: Okay.

Speaker speaker_2: So, is that-

Speaker speaker_1: What's the-

Speaker speaker_2: Is that not?

Speaker speaker_1: So, what I'm seeing is you don't currently have dental. You're, you just have term life and vision for employee plus child.

Speaker speaker_2: Yeah, but that was-

Speaker speaker_1: What's the-

Speaker speaker_2: That was, um... That was... So, that... But I, but I did have dental is what I'm saying. I don't know what happened-

Speaker speaker_1: Yeah. I can see that.

Speaker speaker_2: ... where-

Speaker speaker_1: I can see that you had dental previously. What was the date of service for the claim?

Speaker speaker_2: Um, it was before the, it was before the, the 18th. I know that. I think that's what they're saying, it's not covering for the 18th, but it was before that.

Speaker speaker_1: Okay. You don't have a specific date? It should be on the bill-

Speaker speaker_2: I haven't gotten anything.

Speaker speaker_1: ...that you received.

Speaker speaker_2: I have to... I haven't gotten a bill. I haven't gotten anything actually.

Speaker speaker_1: Okay.

Speaker speaker_2: That I'm aware of. Um, I can... Hold on. I can look at my messages 'cause they send me-

Speaker speaker_1: Okay.

Speaker speaker_2: ... a message every time I get a... November 18th was the last appointment that I had.

Speaker speaker_1: Is that the, um, date of the claim that's in question?

Speaker speaker_2: Yeah, I guess that's the day they sent, they sent the claim in too, November the 18th. But I still had insurance come out of that November 21st check. Like, I'm looking at the pay stub and it says 5.98 dental on November 21st.

Speaker speaker_1: Okay. Give me one second.

Speaker speaker_2: Maybe, maybe it's the way the checks fall 'cause it's actually a week but still, it should've been covered, even if it was a week behind. I should've still been covered for that day.

Speaker speaker_1: Do you mind if I put you on a brief hold for one second?

Speaker speaker_4: Yeah, that's fine.

Speaker speaker_1: Okay. Alrighty, thank you so much for holding. So it looks like the dental plan stopped on December 1st. So it looks like it was active all of November. Now with us just being the administrators, we don't handle claims so I'm not sure specifically why the claim was

denied. So at this point what I would do is I would reach out directly to the insurance carrier and I can give you their number.

Speaker speaker_4: Um, okay.

Speaker speaker_1: Um-

Speaker speaker_4: You said it was active to Decem- You said it was active to December 1st?

Speaker speaker_1: Yeah. Mm-hmm. That was the last day it was active.

Speaker speaker_4: Okay.

Speaker speaker_1: Um, so the insurance carrier is American Public Life.

Speaker speaker_4: Okay.

Speaker speaker_1: And their phone number is 800-256-

Speaker speaker_4: Okay.

Speaker speaker_1: ... 8606.

Speaker speaker_4: Okay. 800-256-8606.

Speaker speaker_1: Yes, sir.

Speaker speaker_4: Okay. All right, thank you.

Speaker speaker_1: And it su- it might take you through, like a prompt system. Just make sure to hit the prompt specific towards claims.

Speaker speaker_4: Okay.

Speaker speaker_1: Yes, sir.

Speaker speaker_4: All right, thank you.

Speaker speaker_1: You're welcome. Bye-bye.

Speaker speaker_4: Bye.