

## Transcript: Chris Sofield

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### Full Transcript

Thank you for calling Benefits on a Card. This is Chris. How can I help you today? Hi. Yes. Um, I was just calling to just make sure that my insurance was, um, like, active, um, if I wanted to set, uh, doctor's appointments. Okay. What staffing company do you work with? I work with BG. BGi Health. And the last... and the last four of your Social? It's going to be 6308. 6308. Got it. And then your first and last name? Brooklyn Davis. Thank you. Ms. Davis, could you verify your address and your date of birth for me? Yes. My address is going to be 3310 Okoa Court, Irwin 101, and my date of birth is 2/25/2004. Thank you. Phone number on file we have is 210-663-2836. Is that correct? Yeah. Okay. And I'm sorry, wh- uh, the address... What was the city, state and zip code again for that? It's going to be San Antonio, Texas 78218. Thank you. Okay, let me see here. So looking at your file, I do show that your policy is... your enrollment did process and it looks like your policy was active, uh, a couple of weeks ago but currently it's not active. It doesn't look like any deductions have been being taken out of your checks for a couple of weeks. Uh, have you been off work or off assignment or anything like that through BG? Okay. Yes. Um, they haven't sent me any assignments. Um, I've been waiting and the closest ones that they have is, like, Seguin and it's just out of my range, so I've been, like, on call and they- they just told me to let you know when they have something in San Antonio available. Okay. So- Um, is there a way I could, like, pay those deductions so I can continue with my insurance? So if... That's, that's what I was going to state. So we can set up... We can do an, uh, direct payment. Um, it'd be for, uh, looks like this week and the past three weeks that have all been missed at \$40 a week for a total of \$160 today, if you wanted to make that payment. Um, however, I will advise that this is only going to give you coverage up through February 2nd, as you're only allowed to make payments for out of pocket for a maximum of four weeks. After four weeks of no paycheck deductions, your coverage rolls over to eligibility for COBRA benefits, and then... and as such, we're no longer involved in that. So, um, if, if you're not... if you are not planning on using the coverage this week, spec- like, for the rest of this week, or, like, if your, if your appointments are going to be out for, like, the next couple of weeks or anything like that, while you could make the payment, it unfortunately would not really assist you because it wou- it would roll off before, before you're able to use it. Okay. So, like- Um, so... ... what would be my options? So, um, if you... if you're, if you're not able to get any appointments until, like, for... until after this week, what I would possibly suggest, once your policy rolls over into eligibility for COBRA benefits, you get a letter in the mail, um, detailing how to enroll into those benefits. They're similar to the ones that you had through BG, and, uh, you'd be able to use those benefits for any visits. Um, and then when you start working again, through BG, you can always give us a call back to reinstate the benefits so they're coming out of your checks instead. Um, for now, given that we are on the last week before it rolls over to COBRA eligibility, if you want, I can just go ahead

and give you their phone number and then next week you can give them a call to set all of that up. Okay. So, like, I will basically lose my insurance that I have now? Y- so... Yeah, because it's... Your coverage is only effective through our system as long as there's deductions coming out of a paycheck. You haven't had work- Right. ... for a couple of weeks, and the- you're not sure when that will happen. So, what will happen is that your coverage will roll out of our system and go into a different system handled by a different company to give you similar benefits that are handled by that company. I'm, I'm offering to give you the phone number. That way, next week, when that all happens, you can go ahead and give them a call to set th- set all of that up if you need to. Okay. All righty. Well, thank you so much. I appreciated it. Yeah. If I could, um, get that number, I'll go ahead and give them a call. Okay. Um, so let me know when you're ready. Okay. I'm ready. All right. The phone number to call is going to be 800- Okay. ... 8... uh, 833- Okay. ... 4296. And when you call that number, make sure you hit option one. That's the only option that will get you to where you need to go. Okay. Thank you so much. I really appreciate that and I apologize for any inconvenience. No, you're fine. You're fine. I'm just... Well, I d- I didn't want you to sit here and shell out over \$100 for coverage that you may not even be able to use because of, because of how late in the week we are, or, like, because of h- uh, how, how may it take for appointments to set up. So I just wanted to make sure that, that you weren't getting any... you weren't being inconvenienced in any way. Right. Thank you. I mean, well, I was looking to set an appointment today because I, I recently went to the emergency room- Okay. So- ... um, so they, like, referred me to a place, but I needed the insurance to- Okay. ... know that it's there. So, so, so if you do need to use the insurance today or, like I said, Wednesday, Thursday, Friday, Saturday, Sunday, anytime through the rest of the week, we can go ahead and ta- uh, we can go ahead and take that payment and it'll activate the coverage..... um, so it's usable. I guess, I was just giving you your options. Either you can, you can do that, but it would be, like I said, that \$160 for all four weeks that have been missed, or you can wait until you're, uh, able to set up the insurance benefits through COBRA and then you'll know that that's being able to be used moving forward. That, that's completely up to you. I'm just giving you your options. Okay. Um, well, I will try to set an appointment before the 2nd so I can pay the \$160, but if not, then, um, I'll go ahead and call their number as well. Okay, yeah. So if, if you're able to set up an appointment before the 2nd, just, um, give us a call back and we can take that payment and set... and get everything squared away that way. If you're unable to, then next Monday, I'll just give that number I gave you a call- Mm-hmm. ... and you should be able to get help that way. Okay. Um, I'm sorry. I have just one more question. My bad. Mm-hmm. Okay. So, like, if I pay the \$160 and then I have the... an appointment, like, tomorrow or, or the next day, um, then I can, like, continue getting the same insurance and, like, getting it deducted out of my check? So, yeah. So, okay. Let me, let me see if I can explain this a little bit better, because I, I think there may have been some confusion. So the \$160 is to pay the \$40 per week premiums that have not been paid because of the fact that you're no long- you no longer have an assignment through BG. Um- Right. That... You're only allowed to do that for a maximum of four weeks, which with this week that we're currently in being the fourth week. Um, so once, once it is the fifth week, which is next week, your insurance information, your, your enrollment terminates on our side. You no longer have coverage that we can assist with. However, as we do understand that you are a temp and sometimes there may be long periods of time where you do not have an assignment, you then become eligible- Mm-hmm. ... for insurance benefits through COBRA,

which is through a different administrator known as 90 Degree Benefits. That's the number I gave you earlier. They would set you up for similar benefits as... Like, similar to what you had through BG at a slightly different rate. I want to say it's, like, maybe a dollar or two more expensive per plan. Um, but they, they'd be able to tell you all of that, um, just 'cause they handle that and we don't. But you'd be able to have that coverage until you start working for BG again. Once you start working for BG again, you then would give us a call to reinstate your previous benefits and we would set it up to where it then starts coming out of your checks again. Okay. Yeah. Perfect. Uh, and I'm also gonna call BG and, uh, even if I have a part assignment, I'm gonna go ahead and take that because I really do need the insurance as well. Um- No, I, I understand. Um, was there anything else? Um, no. Thank you so much. You were a blessing and I appreciate all your help. No problem. Thanks again for calling and have a wonderful day. You as well. Thank you. Bye. You're welcome. Bye now.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits on a Card. This is Chris. How can I help you today?

Speaker speaker\_1: Hi. Yes. Um, I was just calling to just make sure that my insurance was, um, like, active, um, if I wanted to set, uh, doctor's appointments.

Speaker speaker\_0: Okay. What staffing company do you work with?

Speaker speaker\_1: I work with BG. BGi Health.

Speaker speaker\_0: And the last... and the last four of your Social?

Speaker speaker\_1: It's going to be 6308.

Speaker speaker\_0: 6308. Got it. And then your first and last name?

Speaker speaker\_1: Brooklyn Davis.

Speaker speaker\_0: Thank you. Ms. Davis, could you verify your address and your date of birth for me?

Speaker speaker\_1: Yes. My address is going to be 3310 Okoa Court, Irwin 101, and my date of birth is 2/25/2004.

Speaker speaker\_0: Thank you. Phone number on file we have is 210-663-2836. Is that correct?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Okay. And I'm sorry, wh- uh, the address... What was the city, state and zip code again for that?

Speaker speaker\_1: It's going to be San Antonio, Texas 78218.

Speaker speaker\_0: Thank you. Okay, let me see here. So looking at your file, I do show that your policy is... your enrollment did process and it looks like your policy was active, uh, a couple of weeks ago but currently it's not active. It doesn't look like any deductions have been being taken out of your checks for a couple of weeks. Uh, have you been off work or off assignment or anything like that through BG?

Speaker speaker\_1: Okay. Yes. Um, they haven't sent me any assignments. Um, I've been waiting and the closest ones that they have is, like, Seguin and it's just out of my range, so I've been, like, on call and they- they just told me to let you know when they have something in San Antonio available.

Speaker speaker\_0: Okay. So-

Speaker speaker\_1: Um, is there a way I could, like, pay those deductions so I can continue with my insurance?

Speaker speaker\_0: So if... That's, that's what I was going to state. So we can set up... We can do an, uh, direct payment. Um, it'd be for, uh, looks like this week and the past three weeks that have all been missed at \$40 a week for a total of \$160 today, if you wanted to make that payment. Um, however, I will advise that this is only going to give you coverage up through February 2nd, as you're only allowed to make payments for out of pocket for a maximum of four weeks. After four weeks of no paycheck deductions, your coverage rolls over to eligibility for COBRA benefits, and then... and as such, we're no longer involved in that. So, um, if, if you're not... if you are not planning on using the coverage this week, spec- like, for the rest of this week, or, like, if your, if your appointments are going to be out for, like, the next couple of weeks or anything like that, while you could make the payment, it unfortunately would not really assist you because it wou- it would roll off before, before you're able to use it.

Speaker speaker\_1: Okay. So, like-

Speaker speaker\_0: Um, so...

Speaker speaker\_1: ... what would be my options?

Speaker speaker\_0: So, um, if you... if you're, if you're not able to get any appointments until, like, for... until after this week, what I would possibly suggest, once your policy rolls over into eligibility for COBRA benefits, you get a letter in the mail, um, detailing how to enroll into those benefits. They're similar to the ones that you had through BG, and, uh, you'd be able to use those benefits for any visits. Um, and then when you start working again, through BG, you can always give us a call back to reinstate the benefits so they're coming out of your checks instead. Um, for now, given that we are on the last week before it rolls over to COBRA eligibility, if you want, I can just go ahead and give you their phone number and then next week you can give them a call to set all of that up.

Speaker speaker\_1: Okay. So, like, I will basically lose my insurance that I have now?

Speaker speaker\_0: Y- so... Yeah, because it's... Your coverage is only effective through our system as long as there's deductions coming out of a paycheck. You haven't had work-

Speaker speaker\_1: Right.

Speaker speaker\_0: ... for a couple of weeks, and the- you're not sure when that will happen. So, what will happen is that your coverage will roll out of our system and go into a different system handled by a different company to give you similar benefits that are handled by that company. I'm, I'm offering to give you the phone number. That way, next week, when that all happens, you can go ahead and give them a call to set th- set all of that up if you need to.

Speaker speaker\_1: Okay. All righty. Well, thank you so much. I appreciated it. Yeah. If I could, um, get that number, I'll go ahead and give them a call.

Speaker speaker\_0: Okay. Um, so let me know when you're ready.

Speaker speaker\_1: Okay. I'm ready.

Speaker speaker\_0: All right. The phone number to call is going to be 800-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... 8... uh, 833-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... 4296. And when you call that number, make sure you hit option one. That's the only option that will get you to where you need to go.

Speaker speaker\_1: Okay. Thank you so much. I really appreciate that and I apologize for any inconvenience.

Speaker speaker\_0: No, you're fine. You're fine. I'm just... Well, I d- I didn't want you to sit here and shell out over \$100 for coverage that you may not even be able to use because of, because of how late in the week we are, or, like, because of h- uh, how, how may it take for appointments to set up. So I just wanted to make sure that, that you weren't getting any... you weren't being inconvenienced in any way.

Speaker speaker\_1: Right. Thank you. I mean, well, I was looking to set an appointment today because I, I recently went to the emergency room-

Speaker speaker\_0: Okay. So-

Speaker speaker\_1: ... um, so they, like, referred me to a place, but I needed the insurance to-

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... know that it's there.

Speaker speaker\_0: So, so, so if you do need to use the insurance today or, like I said, Wednesday, Thursday, Friday, Saturday, Sunday, anytime through the rest of the week, we can go ahead and ta- uh, we can go ahead and take that payment and it'll activate the coverage..... um, so it's usable. I guess, I was just giving you your options. Either you can, you can do that, but it would be, like I said, that \$160 for all four weeks that have been

missed, or you can wait until you're, uh, able to set up the insurance benefits through COBRA and then you'll know that that's being able to be used moving forward. That, that's completely up to you. I'm just giving you your options.

Speaker speaker\_1: Okay. Um, well, I will try to set an appointment before the 2nd so I can pay the \$160, but if not, then, um, I'll go ahead and call their number as well.

Speaker speaker\_0: Okay, yeah. So if, if you're able to set up an appointment before the 2nd, just, um, give us a call back and we can take that payment and set... and get everything squared away that way. If you're unable to, then next Monday, I'll just give that number I gave you a call-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... and you should be able to get help that way.

Speaker speaker\_1: Okay. Um, I'm sorry. I have just one more question. My bad.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Okay. So, like, if I pay the \$160 and then I have the... an appointment, like, tomorrow or, or the next day, um, then I can, like, continue getting the same insurance and, like, getting it deducted out of my check?

Speaker speaker\_0: So, yeah. So, okay. Let me, let me see if I can explain this a little bit better, because I, I think there may have been some confusion. So the \$160 is to pay the \$40 per week premiums that have not been paid because of the fact that you're no long- you no longer have an assignment through BG. Um-

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Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... for insurance benefits through COBRA, which is through a different administrator known as 90 Degree Benefits. That's the number I gave you earlier. They would set you up for similar benefits as... Like, similar to what you had through BG at a slightly different rate. I want to say it's, like, maybe a dollar or two more expensive per plan. Um, but they, they'd be able to tell you all of that, um, just 'cause they handle that and we don't. But you'd be able to have that coverage until you start working for BG again. Once you start working for BG again, you then would give us a call to reinstate your previous benefits and we would set it up to where it then starts coming out of your checks again.

Speaker speaker\_1: Okay. Yeah. Perfect. Uh, and I'm also gonna call BG and, uh, even if I have a part assignment, I'm gonna go ahead and take that because I really do need the

insurance as well. Um-

Speaker speaker\_0: No, I, I understand. Um, was there anything else?

Speaker speaker\_1: Um, no. Thank you so much. You were a blessing and I appreciate all your help.

Speaker speaker\_0: No problem. Thanks again for calling and have a wonderful day.

Speaker speaker\_1: You as well. Thank you. Bye.

Speaker speaker\_0: You're welcome. Bye now.