

## **Transcript: Chris Sofield**

**(deactivated)-6089736688025600-5672065745076224**

### **Full Transcript**

Your call may be- I'm sorry, I don't have one. ... recorded for quality assurance purposes. Hello, Ms. Alves? Yes, I'm sorry, thanks for calling back. I don't know... I think because I'm on public transportation, maybe I just lost the connection. No, I understand. Um, all right, so, uh, before we continue, this call is being recorded for quality assurance and training purposes. So, um, what I was stating was that, uh, that... W- what means by involuntary loss of coverage is, say you had an insurance policy from another insurance company, not through us, and- Oh. ... um, you lost that insurance plan. If you lost that insurance plan- Oh, gotcha, gotcha. ... then you can use that as an exception to enroll into this insurance plan. However- All right. ... um, this, this was a voluntary cancellation and thus cannot be used as a qualifying life event and- Okay. ... Clinical Staffing's open enrollment, let me take a look here. Clinical Staffing looks like they hold their open enrollment sometime in July. So unfortunately, without a qualifying life event, you wouldn't be able to re-enroll- I have to wait. ... until some... Yeah, until then. Okay, fine. Oh, okay, hang... I'm sorry, hang on one second. Mm-hmm. Sorry about that. Thank you. All right, so July would be the next... It just... What are the, um, payroll deductions? Like, I'm thinking involuntary loss of coverage, I wonder. Sometimes, um, like if I don't work for a particular week, I don't have any, obviously, income coming in, so there's no deductions to be made. W- that wouldn't be considered an involuntary loss, huh? N- no, because involuntary loss in this area is specifically and very, very strictly you had dental or vision insurance from a completely different company entirely unaffiliated with us, and for some way, for some reason or another, you lost that coverage completely separate- I see. ... from anything associated with, with Clinical. Okay. Okay, thank you for explaining that. Um, may I just ask, I had, uh, an annual and they did all this blood work and I got a huge bill for it. Would I, would you be able to tell me if this is covered or do I have to go call somebody else? Uh, that's going to be a, a question for the actual insurance company for the plan, which would be 90 Degree Benefits. Gotcha, okay. Um, let me know when- I'll take their number. ... you're ready. I... Oh, did you already... you already- Oh, no, I have it. ... have their phone number? Yes. Okay, all right. Yeah. Thank you so much for your help. No problem. Just make sure when you do call them, press option one or you'll get routed right back to us and it'll just kind of be a, a run around in circles at that point. So if you... when you call- Gotcha. ... 90 Degrees, make sure to press option one, okay? Okay, thank you. Have a wonderful day. You as well. Thanks for calling. Bye now.

### **Conversation Format**

Speaker speaker\_0: Your call may be-

Speaker speaker\_1: I'm sorry, I don't have one.

Speaker speaker\_0: ... recorded for quality assurance purposes.

Speaker speaker\_2: Hello, Ms. Alves?

Speaker speaker\_1: Yes, I'm sorry, thanks for calling back. I don't know... I think because I'm on public transportation, maybe I just lost the connection.

Speaker speaker\_2: No, I understand. Um, all right, so, uh, before we continue, this call is being recorded for quality assurance and training purposes. So, um, what I was stating was that, uh, that... W- what means by involuntary loss of coverage is, say you had an insurance policy from another insurance company, not through us, and-

Speaker speaker\_1: Oh.

Speaker speaker\_2: ... um, you lost that insurance plan. If you lost that insurance plan-

Speaker speaker\_1: Oh, gotcha, gotcha.

Speaker speaker\_2: ... then you can use that as an exception to enroll into this insurance plan. However-

Speaker speaker\_1: All right.

Speaker speaker\_2: ... um, this, this was a voluntary cancellation and thus cannot be used as a qualifying life event and-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... Clinical Staffing's open enrollment, let me take a look here. Clinical Staffing looks like they hold their open enrollment sometime in July. So unfortunately, without a qualifying life event, you wouldn't be able to re-enroll-

Speaker speaker\_1: I have to wait.

Speaker speaker\_2: ... until some... Yeah, until then.

Speaker speaker\_1: Okay, fine. Oh, okay, hang... I'm sorry, hang on one second.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Sorry about that. Thank you. All right, so July would be the next... It just... What are the, um, payroll deductions? Like, I'm thinking involuntary loss of coverage, I wonder. Sometimes, um, like if I don't work for a particular week, I don't have any, obviously, income coming in, so there's no deductions to be made. W- that wouldn't be considered an involuntary loss, huh?

Speaker speaker\_2: N- no, because involuntary loss in this area is specifically and very, very strictly you had dental or vision insurance from a completely different company entirely unaffiliated with us, and for some way, for some reason or another, you lost that coverage completely separate-

Speaker speaker\_1: I see.

Speaker speaker\_2: ... from anything associated with, with Clinical.

Speaker speaker\_1: Okay. Okay, thank you for explaining that. Um, may I just ask, I had, uh, an annual and they did all this blood work and I got a huge bill for it. Would I, would you be able to tell me if this is covered or do I have to go call somebody else?

Speaker speaker\_2: Uh, that's going to be a, a question for the actual insurance company for the plan, which would be 90 Degree Benefits.

Speaker speaker\_1: Gotcha, okay.

Speaker speaker\_2: Um, let me know when-

Speaker speaker\_1: I'll take their number.

Speaker speaker\_2: ... you're ready. I... Oh, did you already... you already-

Speaker speaker\_1: Oh, no, I have it.

Speaker speaker\_2: ... have their phone number?

Speaker speaker\_1: Yes.

Speaker speaker\_2: Okay, all right.

Speaker speaker\_1: Yeah. Thank you so much for your help.

Speaker speaker\_2: No problem. Just make sure when you do call them, press option one or you'll get routed right back to us and it'll just kind of be a, a run around in circles at that point. So if you... when you call-

Speaker speaker\_1: Gotcha.

Speaker speaker\_2: ... 90 Degrees, make sure to press option one, okay?

Speaker speaker\_1: Okay, thank you. Have a wonderful day.

Speaker speaker\_2: You as well. Thanks for calling. Bye now.