

Transcript: Chris Sofield

(deactivated)-6676025903366144-5019874870640640

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. This is Chris. How can I help you today? Hi, Chris. This is Phillip Bromfield. I was calling about my insurance. Okay. What staffing company do you work with, sir? Uh, MAU. And the last four of your Social? 1355. Okay, one moment. All right, Mr. Bromfield. Uh, could you verify your address and your date of birth for me, please? Uh, 01/09/1978. Um, my, uh, address is 8064 Southern Fulton Parkway, Fairburn, Georgia 30213. Okay. Um, pho- uh, phone we have on file is 504-450-6806. Is that correct? Yes. Yes, sir. All right. One moment. Okay, and, uh, what questions did you have regarding your insurance, sir? Well, well, with my insurance, uh, they're just saying that everywhere I go or anything I do or try to do with, they too much don't cover nothing. And I was trying to see, can I... I, I was really trying to get some other kind of insurance, and I needed a- another saying that I canceled with y'all 'cause I was about to just cancel it with this insurance and get me some other insurance that cover, that cover me and that, that, that goes places that I, I need to 'cause really, it's not really covering nothing and, and giving me nothing, so I wanted to see how, how, how long will it take for me to receive a letter saying that I done canceled the insurance 'cause I, I only way I could get my other insurance is that they showing. Only way I could get the other insurance if they see that I don't have no more in s- um, insurance with y'all. And they say I have to get, like, some kind of letter. Right. I understand that, sir. However, due to restrictions associated with the plan that you've enrolled into, which were noted on the enrollment form that you filled out, uh, the only plan that you're allowed to cancel at this time is critical illness. Your medical, dental and vision cannot be canceled at this time. You'll either have to have a qualifying life event, such as eligibility for, uh, insurance elsewhere, or you'll have to wait until open enrollment, which is typically in December. Um, unfortunately I can't- Hold, hold, hold up. ... answer your question. So you s- you telling me I can't cancel it and get no other insurance because this is really is dealing with a life-threatening situation. I have the... I gotta see the physicians for my kidneys. They, and, and that, y'all insurance do not cover that. And I'm not paying outta pocket. Okay. If you have questions regarding the actual, like, coverage of the plan, you would need to reach out to 90 Degree Benefits, um, as we're only the enrollment admin for MAU. Um, but as far as being able to make any changes to your insurance, it was noted on the form that- I'm not trying to make changes. I'm trying to cancel it. I, so y'all telling me- That- ... I can't cancel? That includes cancellation, sir. As I was stating, any sort of changes, including cancellation, and it was noted on the form that you filled out, that the plans you selected were marked as under Section 125, and IRS regulations require that you keep your original benefit elections unless you experience a qualifying life event or qualifying life change. In this case, for insurance purposes, that's going to be things like marriage or divorce, having or adopting a child, or gaining or losing insurance from another insurance company. And, uh,

without, without one of those events, you are not allowed to make any changes, including cancellation, unless open enrollment coming around and that doesn't happen until around- So you're saying, so you're saying if I get other insurance, I can show y'all that I got other insurance, that y'all gonna cancel it? If, if you get another insurance policy, um, yes, you can submit documentation and we can review that to see if that qualifies to allow you to cancel out of this insurance plan. Man, this is bullshit. So you're telling me if I can't get other insurance, I can't even much go to the doctor. I, I, I don't need to call no other insurance about coverage 'cause they already told me they don't cover it. I have, I had to go see about my kidneys, and y'all insurance do not cover the doctor, the doctor cost. And y'all do not cover too much of nothing. So, why would I keep this, why would I keep this insurance if y'all not really covering? It's not covering nothing. It's not helping me. So I really need to cancel it so I can get some better insurance. And I'm... And you cannot cancel based off of that Section 125, uh, restriction put in place by the IRS. That's federal government. We can't go around that, sir. I ain't never saw that. I ain't see that when I was signing it. I really didn't see that. I don't know what you're talking about, but that's, but I mean, that, the... So, so you're saying that this, um, uh, people with a life, life, uh, life or death situation and trying to get better insurance, and y'all just saying, "Fuck it." Man, y'all tripping, man. I'm about to quit this policy. Man. So I guess I, y'all are gonna cancel it once I quit, then, right? If you no longer work with MAU, then there's nothing for it to try to deduct from. It will eventually terminate on its own. All right, man. Okay, uh, uh, uh, so... Oh, so I just try to, y'all give me some more insurance and it's sh- and bring it to y'all, but I'm, I'm, I don't understand, y'all. Y'all, y'all really don't understand why... I really don't understand why y'all can't cancel it. I, I, I ain't trying to add nobody. I'm just trying to cancel. I mean, I don't know if I gotta... I ain't the... I don't... I... I don't... I don't know. I don't know. I'm just trying to, I'm just trying to get my health together, and I, and y'all don't really cover. Y'all just don't cover nothing. And I, I, I don't understand what coverage, and I got the, the... I think I got the highest coverage, and that's... Y'all don't, it, it don't cover nothing. All right, man.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits in a Card. This is Chris. How can I help you today?

Speaker speaker_2: Hi, Chris. This is Phillip Bromfield. I was calling about my insurance.

Speaker speaker_1: Okay. What staffing company do you work with, sir?

Speaker speaker_2: Uh, MAU.

Speaker speaker_1: And the last four of your Social?

Speaker speaker_2: 1355.

Speaker speaker_1: Okay, one moment. All right, Mr. Bromfield. Uh, could you verify your address and your date of birth for me, please?

Speaker speaker_2: Uh, 01/09/1978. Um, my, uh, address is 8064 Southern Fulton Parkway, Fairburn, Georgia 30213.

Speaker speaker_1: Okay. Um, pho- uh, phone we have on file is 504-450-6806. Is that correct?

Speaker speaker_2: Yes. Yes, sir.

Speaker speaker_1: All right. One moment. Okay, and, uh, what questions did you have regarding your insurance, sir?

Speaker speaker_2: Well, well, with my insurance, uh, they're just saying that everywhere I go or anything I do or try to do with, they too much don't cover nothing. And I was trying to see, can I... I, I was really trying to get some other kind of insurance, and I needed a- another saying that I canceled with y'all 'cause I was about to just cancel it with this insurance and get me some other insurance that cover, that cover me and that, that, that goes places that I, I need to 'cause really, it's not really covering nothing and, and giving me nothing, so I wanted to see how, how, how long will it take for me to receive a letter saying that I done canceled the insurance 'cause I, I only way I could get my other insurance is that they

Speaker speaker_3: .

Speaker speaker_2: ... showing. Only way I could get the other insurance if they see that I don't have no more in s- um, insurance with y'all. And they say I have to get, like, some kind of letter.

Speaker speaker_1: Right. I understand that, sir. However, due to restrictions associated with the plan that you've enrolled into, which were noted on the enrollment form that you filled out, uh, the only plan that you're allowed to cancel at this time is critical illness. Your medical, dental and vision cannot be canceled at this time. You'll either have to have a qualifying life event, such as eligibility for, uh, insurance elsewhere, or you'll have to wait until open enrollment, which is typically in December. Um, unfortunately I can't-

Speaker speaker_2: Hold, hold, hold up.

Speaker speaker_1: ... answer your question.

Speaker speaker_2: So you s- you telling me I can't cancel it and get no other insurance because this is really is dealing with a life-threatening situation. I have the... I gotta see the physicians for my kidneys. They, and, and that, y'all insurance do not cover that. And I'm not paying outta pocket.

Speaker speaker_1: Okay. If you have questions regarding the actual, like, coverage of the plan, you would need to reach out to 90 Degree Benefits, um, as we're only the enrollment admin for MAU. Um, but as far as being able to make any changes to your insurance, it was noted on the form that-

Speaker speaker_2: I'm not trying to make changes. I'm trying to cancel it. I, so y'all telling me-

Speaker speaker_1: That-

Speaker speaker_2: ... I can't cancel?

Speaker speaker_1: That includes cancellation, sir. As I was stating, any sort of changes, including cancellation, and it was noted on the form that you filled out, that the plans you selected were marked as under Section 125, and IRS regulations require that you keep your original benefit elections unless you experience a qualifying life event or qualifying life change. In this case, for insurance purposes, that's going to be things like marriage or divorce, having or adopting a child, or gaining or losing insurance from another insurance company. And, uh, without, without one of those events, you are not allowed to make any changes, including cancellation, unless open enrollment coming around and that doesn't happen until around-

Speaker speaker_2: So you're saying, so you're saying if I get other insurance, I can show y'all that I got other insurance, that y'all gonna cancel it?

Speaker speaker_1: If, if you get another insurance policy, um, yes, you can submit documentation and we can review that to see if that qualifies to allow you to cancel out of this insurance plan.

Speaker speaker_2: Man, this is bullshit. So you're telling me if I can't get other insurance, I can't even much go to the doctor. I, I, I don't need to call no other insurance about coverage 'cause they already told me they don't cover it. I have, I had to go see about my kidneys, and y'all insurance do not cover the doctor, the doctor cost. And y'all do not cover too much of nothing. So, why would I keep this, why would I keep this insurance if y'all not really covering? It's not covering nothing. It's not helping me. So I really need to cancel it so I can get some better insurance.

Speaker speaker_1: And I'm... And you cannot cancel based off of that Section 125, uh, restriction put in place by the IRS. That's federal government. We can't go around that, sir.

Speaker speaker_2: I ain't never saw that. I ain't see that when I was signing it. I really didn't see that. I don't know what you're talking about, but that's, but I mean, that, the... So, so you're saying that this, um, uh, people with a life, life, uh, life or death situation and trying to get better insurance, and y'all just saying, "Fuck it." Man, y'all tripping, man. I'm about to quit this policy. Man. So I guess I, y'all are gonna cancel it once I quit, then, right?

Speaker speaker_1: If you no longer work with MAU, then there's nothing for it to try to deduct from. It will eventually terminate on its own.

Speaker speaker_2: All right, man. Okay, uh, uh, uh, so... Oh, so I just try to, y'all give me some more insurance and it's sh- and bring it to y'all, but I'm, I'm, I don't understand, y'all. Y'all, y'all really don't understand why...

Speaker speaker_3: .

Speaker speaker_2: I really don't understand why y'all can't cancel it. I, I, I ain't trying to add nobody. I'm just trying to cancel. I mean, I don't know if I gotta... I ain't the... I don't... I... I don't... I don't know. I don't know. I'm just trying to, I'm just trying to get my health together, and I, and y'all don't really cover. Y'all just don't cover nothing. And I, I, I don't understand what coverage, and I got the, the... I think I got the highest coverage, and that's... Y'all don't,

it, it don't cover nothing. All right, man.