

Transcript: Estefania

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Full Transcript

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hey, Stephanie. My name is Anna. I'm calling from APL. I have a insured on the other line, um, who wants to talk about her, her enrollment. She's under the impression that her disability, um, policy, I was gonna say claim, I'm sorry, policy should have been active in March of 2024 like her other policies. But the customer service rep here checked the big site and it's not showing that. So she's wanting to see what she was truly supposed to be enrolled in and if it was March, to see if something can be, you know, sent to us so we can change this effective date. Wait. So she's not supposed to have short-term disability whatsoever or she is supposed to have it? She has it. She's saying that she's supposed to have been enrolled March 2024 like her other policies. Her disability's the only one that, uh, been effective since February of this year. Um, can I open her file? What's her first and last name? Sure. Her name is Dun- Dunra, D-U-N-R-A. Last name is Moffitt, M-O-F-F-I-T-T. And then what, um, staffing agency is she with? She's with MAU. Oh well, Management Analysis and Utilization. Okay. MAU. In Texas? Texas, yes. Okay. Give me one second. Oh, I lied. I'm sorry. It's Georgia. Georgia? Okay. All right. Give me one second. Okay. Okay. Yeah. So I'm looking into her file and it looks like, um, I'm looking right now, and it looks like when it first started, when she first enrolled back in March of 2024, she had dental, term life, vision, critical illness, group accident..... um, the preventative plan, behavior health and ID- ident- identity protection. She didn't have short-term disability then on August 12th. Then it looks like- Oh, that's when she- ... ca- What? She called in on 07, so she called in July to change her coverage. She wanted to cancel some plans that were a- under a restriction with the IRS and it looks like- Oh. It looks like she's called in to cancel coverage, but due to section 125, she was informed, member was allowed to cancel, so she was allowed to cancel term life, critical illness, group accident, behavior health and ID experts. And since she was under that restriction, they told her that, uh, for her to cancel her preventative plan, dental, vision, she would call th- she would have to call within company open enrollment, which was between December and January. Then she called in on the 29th of January to add group accident, dental, short-term disability, critical illness term. Oh. But she called in on January 29th of 2025 and that didn't become effective until February. Until February. Yeah, until February the 10th. That's when the short-term disability went into effect, so from February 20... February of this year, on the 10th, that's when she had- her new plan started 'cause she only had dental, um, she... On the January 6th, she only had... 'Cause I was looking at... I was like, "Wow, she changed a few times," um, but like for preventative- ... she only had preventative, dental and vision, um, in January, then she called in to make those changes on the 29th, um, and then they went into effect, into, um, February the 10th. But I don't know if she remembers that she did all of this, but there's like notes in the system and everything. Then that, when she finally called, like in January, the plans went into effect in

February, but of course February of this year 'cause she added group accident, she added, um, short-term disability, she added critical illness, term life, vision, behavior health, um, but she didn't... She didn't call in until January though, so they didn't go into effect until the month of February the- February and the date was the 10th. They went into effect on February the 10th of this year and... Yeah. So, we wouldn't be able to do anything because she didn't... She wasn't enrolled? Yeah, and, and sh- Okay. Yeah, no. That wouldn't be able to- Was she... Can you, um- Yeah, I can tell her. Can you talk to her about it? 'Cause she... I don't know if she's gonna, um- Yeah, that's fine. ... Well, yeah. That's... Yeah. All right. Yeah, I mean that's the thing. She, she kind of call- she, I mean, she did call and make these changes herself. And she never called, um... Like the thing is, she called in January. She had like a long time without those plans if I'm honest. Uh, yeah. Yeah, you're gonna be using... I mean, I'm gonna have- I'm gonna have to tell her 'cause like when she enrolled into, in March of 2024. Mm-hmm. She didn't even have short-term disability. She didn't even have that until... January. Yeah. Oh, when she called in January. Yeah, when she called in January, that's when she, um... 'Cause she didn't even h- she didn't even select that in the month of m- in the month of, um, March. When she first enrolled, she didn't even have short-term disability. She had other plans, yeah, but she had dental, term life, vision, critical illness, group accident, preventative, behavior health and identity protection. She was never even enrolled into that to begin with, then she called to want to, uh, cancel some of those plans, which they did, but the ones that they, that she was kept under was the preventative, dental and vision because it was under that IRS regulation that doesn't allow you to cancel it whenever you want to. You either have to be within company- Oh. ... open enrollment or within your personal open enrollment, which of course that was- That's something all in all. Yeah, so she was kind of forced into keeping those plans, then she called in on January to add those, but they didn't become effective until February. Actually, they didn't become effective until when she... They didn't, yeah, they didn't become effective until February the 10th and that's when she finally had short-term dis- because I did her enrollment when she finally added it. But she- Okay. ... wasn't, it became effective, um, like I said, until February. February? Yeah, and she didn't even have it- Okay. ... until March, so. Yeah, you can just, um, t-transfer her 'cause I'm gonna have to tell her that unfortunately we can't do anything 'cause like I said- Go back, right. She wasn't enrolled into it and there's like no patients in the past and, I mean, we're looking at it right now and unfortunately she didn't even have it to begin with. Ugh, okay. Well, um, can you tell me your name again? I'm sorry, I didn't put it in my notes. Yeah. It's Stephanie. Stephanie? Okay. And I'm Anna, and hold on one moment, I'm gonna get her, okay? Okay. Okay. Hello, Ms. Moffitt? Yes? Thank you so much for holding, I'm sorry for that wait. I have Stephanie on the line and she's going to be assisting you further with your policies, okay? Okay. All right. Hey, good afternoon. Um, she was informing me that back in j- I'm sorry, back in March, you believe that you enrolled into short-term disability? Mm-hmm. Um, so I was telling her that I was actually looking at your file, and I do see that you enrolled, became active on March 18 for dental, term life, vision, critical illness, group accident, your prevat-preventative plan, behavior health, and ID experts. So, I was telling her you actually never really had... You never had short-term disability for the month, month of March of 2024. Um, I also did look at your history, and it looks like you called in at some point around July to cancel term life, critical illness, group accident, behavior health, ID experts. That was canceled, but, um, due to the MEC, which is your preventive plan, dental and vision being under section 125,

you are informed that you would have to call within company open enrollment period between the month of December and January to cancel that if you still wanted. Then on the 29th of January, you called in to add group accident, dental, short-term disability, critical illness, term life, vision, behavior health. But that plan didn't go into effect until February the 10th of this year. And that's where, um, short-term disability, like I said, group accident, dental, critical illness, term life, vision, and behavior health. Um, so that short-term disability plan didn't become effective until February the 10th of this year. So basically, you're saying I've never had short-term disability until this year? Correct. Until the month of February. The ones that you had at the very beginning, um, it was dental for employee only, term life for employee only, vision for employee only, critical illness for employee only, group accident for employee only, the MEC standalone, which is your preventative plan, behavior health, and then ID experts. And then it looks like that changed on August 12th. The... Your coverage changed. Since you called in to cancel the ones that weren't under that IRS restriction, um, that left the MEC, dental, and vision, which are usually the ones that are under that IRS regulation. So, I'm guessing you kept them because they didn't allow you to cancel them due to the IRS regulation. So, you kept that from August, then... Let's see. Then finally- But -... when you're within company open enrollment, you must have called in to add, um, the short-term disability, group accident, critical illness, term life, behavior health, 'cause then I see that that change was done and then it became effective. So yeah, those months, uh, from March till the first week of February, you didn't have short-term disability. It became active on the second week of February of this year. Okay. So, if you do want to add, um, short-term disability, you still can. The only thing is you would have to wait until the month of December, which is within company open enrollment. Unfortunately, to add new plans, you do with- you do have to be within company open enrollment or to like drop plans that are under that IRS regulation. They make you drop them when it's enrollment time. Um, that's why that time that you called in to cancel them, they told you that you had to wait 'cause of that IRS regulation. Um, I also was gonna tell you that if you experience a quality life event within the previous 30 days of that quality life event, like losing benefit, getting married, divorced, having a baby, or adopting, that would also make you eligible to add new plans. Um, so I don't know if you have experienced- At that time- ... anything. Sorry? At that time, I had the custody of my nephew. So, um, it would have been... So you would have submitted... I wouldn't be able to tell you about something considered a quality life event because that would be something that you would have to send to the main office, and from there, who reviews it is them. I'm not sure what, what they look for, but I know if you had experienced a quality life event within those 30 days of that quality life event, like losing benefit, getting married, divorced, having a baby, or adopting, um, we usually ask for docs, documents state- showing that you were within that timeframe. Um... That's been over a year ago. Yes, ma'am. So, we wouldn't be able to do anything, unfortunately. Um, and like I said, who really reviews that is the main office. But they do look, like, for that timeframe. It has to be within 30 days of that quality life event. Um, but we wouldn't be able to do anything about that now 'cause it's been a few... That's why I'm calling. But if you wanted... But like I said, if you do want to enroll into short-term disability, you still can, but you would have to wait for the next company open enrollment- I was- ... which for them, they do it in the month of December. I'm already enrolled in short-term disability. Oh, give me one second. Oh, yeah, you were. Sorry. Um, but like I said, like, in the past, if you did... to be en- added that in the month of December. So for all this time, I'm enrolled and just

became- You just became effective, like Sept... Yes, ma'am. You don't have- Yeah. So all this time, I'm thinking I'm enrolled in short-term disability and everything, and now they're trying to say that it was a preexisting condition. Mm-hmm. And it might not pay. And so now I'm gonna be homeless. Yeah, 'cause like I said, you didn't become effective where... Hello? Okay. Yes, I'm here. So, I do have vision and dental, correct? Yes. So you have group accident... Hello? Hello?

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker_1: Hey, Stephanie. My name is Anna. I'm calling from APL. I have a insured on the other line, um, who wants to talk about her, her enrollment. She's under the impression that her disability, um, policy, I was gonna say claim, I'm sorry, policy should have been active in March of 2024 like her other policies. But the customer service rep here checked the big site and it's not showing that. So she's wanting to see what she was truly supposed to be enrolled in and if it was March, to see if something can be, you know, sent to us so we can change this effective date.

Speaker speaker_0: Wait. So she's not supposed to have short-term disability whatsoever or she is supposed to have it?

Speaker speaker_1: She has it. She's saying that she's supposed to have been enrolled March 2024 like her other policies. Her disability's the only one that, uh, been effective since February of this year.

Speaker speaker_0: Um, can I open her file? What's her first and last name?

Speaker speaker_1: Sure. Her name is Dun- Dunra, D-U-N-R-A. Last name is Moffitt, M-O-F-F-I-T-T.

Speaker speaker_0: And then what, um, staffing agency is she with?

Speaker speaker_1: She's with MAU. Oh well, Management Analysis and Utilization.

Speaker speaker_0: Okay. MAU. In Texas?

Speaker speaker_1: Texas, yes.

Speaker speaker_0: Okay. Give me one second.

Speaker speaker_1: Oh, I lied. I'm sorry. It's Georgia.

Speaker speaker_0: Georgia? Okay. All right. Give me one second.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay. Yeah. So I'm looking into her file and it looks like, um, I'm looking right now, and it looks like when it first started, when she first enrolled back in March of 2024,

she had dental, term life, vision, critical illness, group accident..... um, the preventative plan, behavior health and ID- ident- identity protection. She didn't have short-term disability then on August 12th. Then it looks like-

Speaker speaker_1: Oh, that's when she-

Speaker speaker_0: ... ca-

Speaker speaker_1: What?

Speaker speaker_0: She called in on 07, so she called in July to change her coverage. She wanted to cancel some plans that were a- under a restriction with the IRS and it looks like-

Speaker speaker_1: Oh.

Speaker speaker_0: It looks like she's called in to cancel coverage, but due to section 125, she was informed, member was allowed to cancel, so she was allowed to cancel term life, critical illness, group accident, behavior health and ID experts. And since she was under that restriction, they told her that, uh, for her to cancel her preventative plan, dental, vision, she would call th- she would have to call within company open enrollment, which was between December and January. Then she called in on the 29th of January to add group accident, dental, short-term disability, critical illness term.

Speaker speaker_1: Oh.

Speaker speaker_0: But she called in on January 29th of 2025 and that didn't become effective until February.

Speaker speaker_1: Until February.

Speaker speaker_0: Yeah, until February the 10th. That's when the short-term disability went into effect, so from February 20... February of this year, on the 10th, that's when she had- her new plan started 'cause she only had dental, um, she... On the January 6th, she only had... 'Cause I was looking at... I was like, "Wow, she changed a few times," um, but like for preventative- ... she only had preventative, dental and vision, um, in January, then she called in to make those changes on the 29th, um, and then they went into effect, into, um, February the 10th. But I don't know if she remembers that she did all of this, but there's like notes in the system and everything. Then that, when she finally called, like in January, the plans went into effect in February, but of course February of this year 'cause she added group accident, she added, um, short-term disability, she added critical illness, term life, vision, behavior health, um, but she didn't... She didn't call in until January though, so they didn't go into effect until the month of February the- February and the date was the 10th. They went into effect on February the 10th of this year and... Yeah. So, we wouldn't be able to do anything because she didn't...

Speaker speaker_1: She wasn't enrolled?

Speaker speaker_0: Yeah, and, and sh-

Speaker speaker_1: Okay.

Speaker speaker_0: Yeah, no. That wouldn't be able to-

Speaker speaker_1: Was she... Can you, um-

Speaker speaker_0: Yeah, I can tell her.

Speaker speaker_1: Can you talk to her about it? 'Cause she... I don't know if she's gonna, um-

Speaker speaker_0: Yeah, that's fine.

Speaker speaker_1: ...

Speaker speaker_0: Well, yeah. That's... Yeah.

Speaker speaker_1: All right.

Speaker speaker_0: Yeah, I mean that's the thing. She, she kind of call- she, I mean, she did call and make these changes herself. And she never called, um... Like the thing is, she called in January. She had like a long time without those plans if I'm honest. Uh, yeah. Yeah, you're gonna be using... I mean, I'm gonna have- I'm gonna have to tell her 'cause like when she enrolled into, in March of 2024.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: She didn't even have short-term disability. She didn't even have that until...

Speaker speaker_1: January.

Speaker speaker_0: Yeah.

Speaker speaker_1: Oh, when she called in January.

Speaker speaker_0: Yeah, when she called in January, that's when she, um... 'Cause she didn't even h- she didn't even select that in the month of m- in the month of, um, March. When she first enrolled, she didn't even have short-term disability. She had other plans, yeah, but she had dental, term life, vision, critical illness, group accident, preventative, behavior health and identity protection. She was never even enrolled into that to begin with, then she called to want to, uh, cancel some of those plans, which they did, but the ones that they, that she was kept under was the preventative, dental and vision because it was under that IRS regulation that doesn't allow you to cancel it whenever you want to. You either have to be within company-

Speaker speaker_1: Oh.

Speaker speaker_0: ... open enrollment or within your personal open enrollment, which of course that was-

Speaker speaker_1: That's something all in all.

Speaker speaker_0: Yeah, so she was kind of forced into keeping those plans, then she called in on January to add those, but they didn't become effective until February. Actually,

they didn't become effective until when she... They didn't, yeah, they didn't become effective until February the 10th and that's when she finally had short-term dis- because I did her enrollment when she finally added it. But she-

Speaker speaker_1: Okay.

Speaker speaker_0: ... wasn't, it became effective, um, like I said, until February.

Speaker speaker_1: February?

Speaker speaker_0: Yeah, and she didn't even have it-

Speaker speaker_1: Okay.

Speaker speaker_0: ... until March, so. Yeah, you can just, um, t-transfer her 'cause I'm gonna have to tell her that unfortunately we can't do anything 'cause like I said-

Speaker speaker_1: Go back, right.

Speaker speaker_0: She wasn't enrolled into it and there's like no patients in the past and, I mean, we're looking at it right now and unfortunately she didn't even have it to begin with.

Speaker speaker_1: Ugh, okay. Well, um, can you tell me your name again? I'm sorry, I didn't put it in my notes.

Speaker speaker_0: Yeah. It's Stephanie.

Speaker speaker_1: Stephanie? Okay. And I'm Anna, and hold on one moment, I'm gonna get her, okay?

Speaker speaker_0: Okay.

Speaker speaker_1: Okay. Hello, Ms. Moffitt?

Speaker speaker_0: Yes?

Speaker speaker_1: Thank you so much for holding, I'm sorry for that wait. I have Stephanie on the line and she's going to be assisting you further with your policies, okay?

Speaker speaker_0: Okay.

Speaker speaker_1: All right.

Speaker speaker_0: Hey, good afternoon. Um, she was informing me that back in j- I'm sorry, back in March, you believe that you enrolled into short-term disability? Mm-hmm. Um, so I was telling her that I was actually looking at your file, and I do see that you enrolled, became active on March 18 for dental, term life, vision, critical illness, group accident, your prevat-preventative plan, behavior health, and ID experts. So, I was telling her you actually never really had... You never had short-term disability for the month, month of March of 2024. Um, I also did look at your history, and it looks like you called in at some point around July to cancel term life, critical illness, group accident, behavior health, ID experts. That was canceled, but, um, due to the MEC, which is your preventive plan, dental and vision being under section 125, you are informed that you would have to call within company open enrollment period between

the month of December and January to cancel that if you still wanted. Then on the 29th of January, you called in to add group accident, dental, short-term disability, critical illness, term life, vision, behavior health. But that plan didn't go into effect until February the 10th of this year. And that's where, um, short-term disability, like I said, group accident, dental, critical illness, term life, vision, and behavior health. Um, so that short-term disability plan didn't become effective until February the 10th of this year. So basically, you're saying I've never had short-term disability until this year? Correct. Until the month of February. The ones that you had at the very beginning, um, it was dental for employee only, term life for employee only, vision for employee only, critical illness for employee only, group accident for employee only, the MEC standalone, which is your preventative plan, behavior health, and then ID experts. And then it looks like that changed on August 12th. The... Your coverage changed. Since you called in to cancel the ones that weren't under that IRS restriction, um, that left the MEC, dental, and vision, which are usually the ones that are under that IRS regulation. So, I'm guessing you kept them because they didn't allow you to cancel them due to the IRS regulation. So, you kept that from August, then... Let's see. Then finally- But -... when you're within company open enrollment, you must have called in to add, um, the short-term disability, group accident, critical illness, term life, behavior health, 'cause then I see that that change was done and then it became effective. So yeah, those months, uh, from March till the first week of February, you didn't have short-term disability. It became active on the second week of February of this year. Okay. So, if you do want to add, um, short-term disability, you still can. The only thing is you would have to wait until the month of December, which is within company open enrollment. Unfortunately, to add new plans, you do with- you do have to be within company open enrollment or to like drop plans that are under that IRS regulation. They make you drop them when it's enrollment time. Um, that's why that time that you called in to cancel them, they told you that you had to wait 'cause of that IRS regulation. Um, I also was gonna tell you that if you experience a quality life event within the previous 30 days of that quality life event, like losing benefit, getting married, divorced, having a baby, or adopting, that would also make you eligible to add new plans. Um, so I don't know if you have experienced- At that time- ... anything. Sorry? At that time, I had the custody of my nephew. So, um, it would have been... So you would have submitted... I wouldn't be able to tell you about something considered a quality life event because that would be something that you would have to send to the main office, and from there, who reviews it is them. I'm not sure what, what they look for, but I know if you had experienced a quality life event within those 30 days of that quality life event, like losing benefit, getting married, divorced, having a baby, or adopting, um, we usually ask for docs, documents state- showing that you were within that timeframe. Um... That's been over a year ago. Yes, ma'am. So, we wouldn't be able to do anything, unfortunately. Um, and like I said, who really reviews that is the main office. But they do look, like, for that timeframe. It has to be within 30 days of that quality life event. Um, but we wouldn't be able to do anything about that now 'cause it's been a few... That's why I'm calling. But if you wanted... But like I said, if you do want to enroll into short-term disability, you still can, but you would have to wait for the next company open enrollment- I was- ... which for them, they do it in the month of December. I'm already enrolled in short-term disability. Oh, give me one second. Oh, yeah, you were. Sorry. Um, but like I said, like, in the past, if you did... to be en- added that in the month of December. So for all this time, I'm enrolled and just became- You just became effective, like Sept... Yes, ma'am. You don't have- Yeah. So all this

time, I'm thinking I'm enrolled in short-term disability and everything, and now they're trying to say that it was a preexisting condition. Mm-hmm. And it might not pay. And so now I'm gonna be homeless. Yeah, 'cause like I said, you didn't become effective where... Hello? Okay. Yes, I'm here. So, I do have vision and dental, correct? Yes. So you have group accident... Hello? Hello?