

Transcript: Francesca

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Francesca. How can I assist you today? Hi. This is Angela Breault and I receive, um, insurance already and I just got approved for Medicaid and I'm just wondering if I can go ahead and cancel my Benefits in a Card. Okay. So Benefits in a Card is the name of us, the administrator. Your staffing company is actually the one providing you, and you have them through them. What's the name of your staffing company? American Public Life, or A-P- No, ma'am. That would be the name of the carrier. ... A-T-C Care Builders. Okay. And what are the last four of your Social? 1000. And the last name one more time please. Breault. B-R-E-A-U-L-T. Please verify your mailing address and date of birth to make sure I'm in the right account. 1900 South Claire Avenue, Apartment 2, Harrison, Michigan 48625. Date of birth 10/6/69. I have the best number to reach you down as 989-387-0106. That's correct. Can I have the email down as your first and last name 2022 at gmail.com? Yes. 2022 gmail.com. Yes. Okay. So the only thing, um, Miss Breault, is that the BAP plan that you're on is under Section 125 which has the IRS regulation on it. You can only cancel them when you have either a qualified life event or you have a company or person or enrollment period open. So with your specific case you have two options. You can either call after Monday 9th or on Monday 9th when your company holds your company open enrollment period to be able to cancel the plan or if you have already enrolled into Medicaid you can submit a letter, um, showing us when your Medicaid's supposed to be effective in order for us to submit it as a qualified life event and see if it is approved to be able to cancel that plan. Okay. When I call on Monday to cancel how many weeks do you still take out the amount before it's actually canceled? So the cancellation takes seven to ten business days to process through so it will be 1-2 deductions possibly while it's being completed. Okay. So if I un-enroll on the 9th, um, on Monday then they will still take out on the 13th they'll take out a payment and the 20th and the 27th? No, ma'am. So if you call on Monday 9th it will take seven to ten business days from Monday 9th to process it so you should only be seeing two deductions, the one from the 13 and the one from the 20th if I'm not mistaking. Oh, okay. It's probably just easier to do it that way than to try to send in the letter and do that. So I just call this number, right? Yes, ma'am, mm-hmm. On Monday? You just give us a call- Mm-hmm. ... you just give us a call on Monday, let us know you're calling to cancel your coverage and then once they open your account they'll be able to see that you're on company enrollment period and that you will be eligible to cancel that Section 25 plan. Okay. Thank you so much. No problem. Was there anything else we can assist you with today? No, that's it. Understood. All right. Thank you. Hope you have a wonderful rest of your day. Thank you for your time today. Thank you. 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 in a Card. My name is Francesca. How can I assist you today?

Speaker speaker_2: Hi. This is Angela Breault and I receive, um, insurance already and I just got approved for Medicaid and I'm just wondering if I can go ahead and cancel my Benefits in a Card.

Speaker speaker_1: Okay. So Benefits in a Card is the name of us, the administrator. Your staffing company is actually the one providing you, and you have them through them. What's the name of your staffing company?

Speaker speaker_2: American Public Life, or A-P-

Speaker speaker_1: No, ma'am. That would be the name of the carrier.

Speaker speaker_2: ... A-T-C Care Builders.

Speaker speaker_1: Okay. And what are the last four of your Social?

Speaker speaker_2: 1000.

Speaker speaker_1: And the last name one more time please.

Speaker speaker_2: Breault. B-R-E-A-U-L-T.

Speaker speaker_1: Please verify your mailing address and date of birth to make sure I'm in the right account.

Speaker speaker_2: 1900 South Claire Avenue, Apartment 2, Harrison, Michigan 48625. Date of birth 10/6/69.

Speaker speaker_1: I have the best number to reach you down as 989-387-0106.

Speaker speaker_2: That's correct.

Speaker speaker_1: Can I have the email down as your first and last name 2022 at gmail.com?

Speaker speaker_2: Yes. 2022 gmail.com. Yes.

Speaker speaker_1: Okay. So the only thing, um, Miss Breault, is that the BAP plan that you're on is under Section 125 which has the IRS regulation on it. You can only cancel them when you have either a qualified life event or you have a company or person or enrollment period open. So with your specific case you have two options. You can either call after Monday 9th or on Monday 9th when your company holds your company open enrollment period to be able to cancel the plan or if you have already enrolled into Medicaid you can submit a letter, um, showing us when your Medicaid's supposed to be effective in order for us to submit it as a qualified life event and see if it is approved to be able to cancel that plan.

Speaker speaker_2: Okay. When I call on Monday to cancel how many weeks do you still take out the amount before it's actually canceled?

Speaker speaker_1: So the cancellation takes seven to ten business days to process through so it will be 1-2 deductions possibly while it's being completed.

Speaker speaker_2: Okay. So if I un-enroll on the 9th, um, on Monday then they will still take out on the 13th they'll take out a payment and the 20th and the 27th?

Speaker speaker_1: No, ma'am. So if you call on Monday 9th it will take seven to ten business days from Monday 9th to process it so you should only be seeing two deductions, the one from the 13 and the one from the 20th if I'm not mistaking.

Speaker speaker_2: Oh, okay. It's probably just easier to do it that way than to try to send in the letter and do that. So I just call this number, right?

Speaker speaker_1: Yes, ma'am, mm-hmm.

Speaker speaker_2: On Monday?

Speaker speaker_1: You just give us a call-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... you just give us a call on Monday, let us know you're calling to cancel your coverage and then once they open your account they'll be able to see that you're on company enrollment period and that you will be eligible to cancel that Section 25 plan.

Speaker speaker_2: Okay. Thank you so much.

Speaker speaker_1: No problem. Was there anything else we can assist you with today?

Speaker speaker_2: No, that's it.

Speaker speaker_1: Understood.

Speaker speaker_2: All right. Thank you.

Speaker speaker_1: Hope you have a wonderful rest of your day. Thank you for your time today.

Speaker speaker_2: Thank you. Bye.