

## Transcript: Franchesca

**Baez-5454485395390464-5068565605302272**

### Full Transcript

... how can I assist you today? Hi. I'm trying to get insurance through Surge. All right. Let's take a look and see if you're eligible. What are the last four of your Social? Um, 1680. And your last name? B-A-L-C-H. It's Balch. Just verify your mailing address and date of birth to make sure I have the right account. 86 Broad Street, Gloucester, Ohio. March 27, 2003. I have that contact number down as 740-214-0226. Um, yeah. That one or I can put another one down too. All right. Go ahead. 740-517-3188. Okay. And then we have your email down as first name letter M last name at gmail.com? Yes, ma'am. And within the last 30 days, did you have insurance with another carrier that you lost it involuntarily? Yes. Okay. So at the moment, you don't have a personal open enrollment period. If you take a look- Is it because I still have insurance right now? No, ma'am. I was just about to go and explain why. Oh, sorry. Okay. You only have an o- Sorry. That's okay. You only have an open enrollment period when you first start or you have 30 days after that first paycheck. That would be a personal period and then your company has their company period which is once a year. Surge doesn't hold it through August. Now, currently, I can send you an email to which you can reply back with the letter where it states that you are losing your coverage to see if you qualify for a life event. But keep in mind, it has to be within 30 days from when you lost those benefits and it would have to be that you lost the coverage, not that you cancel it. Otherwise, it won't be approved. To, to the email that I'm sending you, the document that is requested is somewhere where it will state the date that your policy ended, um, with your first and last name and what type of service you had, what type of plan it was. And then once you submit it, the front office will take 24 to 48 hours to process it through and they'll let us know whether or not it was approved. Okay. So, um, just asking this, what do you think my chances are? Like 50/50? I wouldn't... I wouldn't be able to advise you of that 'cause we are not the ones that take care of processing those letters. The front office does, so there is a lot of other stuff that go into it whether or not it will be approved that they are the only ones that can really say whether or not it would be. Okay. Well, so I just send, um, the date that it's being canceled, why it's being canceled and that it's not voluntary? No, ma'am. It has to be voluntary. If you cancel the plan, it won't be approved at all 'cause you didn't lose the coverage, you terminated it. So the document has to have your first- Yeah, no. I meant like the... I meant involuntary. Sorry? I'm sorry. No. That's okay. Um, we'll have to have your first and last name, that last day of coverage along with what type of coverage it was that you had at that point. Okay. Sorry I'm asking so many questions. I'm only 21. No. That's okay. That's what we're here for. Was there any other questions you may have before I let you go? No. I'm just writing this down real fast. ??? Yeah. And then the email will be from our office, info@benefitsinacar.com and it will be the one that's titled QLE Submission. Okay. Well, thank you so much for your help today. Of course. It was my pleasure. I hope you have a wonderful rest of your day. You too.

## Conversation Format

Speaker speaker\_0: ... how can I assist you today?

Speaker speaker\_1: Hi. I'm trying to get insurance through Surge.

Speaker speaker\_0: All right. Let's take a look and see if you're eligible. What are the last four of your Social?

Speaker speaker\_1: Um, 1680.

Speaker speaker\_0: And your last name?

Speaker speaker\_1: B-A-L-C-H. It's Balch.

Speaker speaker\_0: Just verify your mailing address and date of birth to make sure I have the right account.

Speaker speaker\_1: 86 Broad Street, Gloucester, Ohio. March 27, 2003.

Speaker speaker\_0: I have that contact number down as 740-214-0226.

Speaker speaker\_1: Um, yeah. That one or I can put another one down too.

Speaker speaker\_0: All right. Go ahead.

Speaker speaker\_1: 740-517-3188.

Speaker speaker\_0: Okay. And then we have your email down as first name letter M last name at gmail.com?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: And within the last 30 days, did you have insurance with another carrier that you lost it involuntarily?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. So at the moment, you don't have a personal open enrollment period. If you take a look-

Speaker speaker\_1: Is it because I still have insurance right now?

Speaker speaker\_0: No, ma'am. I was just about to go and explain why.

Speaker speaker\_1: Oh, sorry.

Speaker speaker\_0: Okay. You only have an o-

Speaker speaker\_1: Sorry.

Speaker speaker\_0: That's okay. You only have an open enrollment period when you first start or you have 30 days after that first paycheck. That would be a personal period and then your company has their company period which is once a year. Surge doesn't hold it through August. Now, currently, I can send you an email to which you can reply back with the letter where it states that you are losing your coverage to see if you qualify for a life event. But keep in mind, it has to be within 30 days from when you lost those benefits and it would have to be that you lost the coverage, not that you cancel it. Otherwise, it won't be approved. To, to the email that I'm sending you, the document that is requested is somewhere where it will state the date that your policy ended, um, with your first and last name and what type of service you had, what type of plan it was. And then once you submit it, the front office will take 24 to 48 hours to process it through and they'll let us know whether or not it was approved.

Speaker speaker\_1: Okay. So, um, just asking this, what do you think my chances are? Like 50/50?

Speaker speaker\_0: I wouldn't... I wouldn't be able to advise you of that 'cause we are not the ones that take care of processing those letters. The front office does, so there is a lot of other stuff that go into it whether or not it will be approved that they are the only ones that can really say whether or not it would be.

Speaker speaker\_1: Okay. Well, so I just send, um, the date that it's being canceled, why it's being can- canceled and that it's not voluntary?

Speaker speaker\_0: No, ma'am. It has to be voluntary. If you cancel the plan, it won't be approved at all 'cause you didn't lose the coverage, you terminated it. So the document has to have your first-

Speaker speaker\_1: Yeah, no. I meant like the... I meant involuntary.

Speaker speaker\_0: Sorry?

Speaker speaker\_1: I'm sorry.

Speaker speaker\_0: No. That's okay. Um, we'll have to have your first and last name, that last day of coverage along with what type of coverage it was that you had at that point.

Speaker speaker\_1: Okay. Sorry I'm asking so many questions. I'm only 21.

Speaker speaker\_0: No. That's okay. That's what we're here for. Was there any other questions you may have before I let you go?

Speaker speaker\_1: No. I'm just writing this down real fast. ???

Speaker speaker\_0: Yeah. And then the email will be from our office, info@benefitsinacar.com and it will be the one that's titled QLE Submission.

Speaker speaker\_1: Okay. Well, thank you so much for your help today.

Speaker speaker\_0: Of course. It was my pleasure. I hope you have a wonderful rest of your day.

Speaker speaker\_1: You too.