

Transcript: Francesca

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Full Transcript

Thank you for coming, uh, to ... my name is Francesca. How can I assist you today? Hi. Did I talk, did I spoke to you this morning? Come to train. Okay. What staffing company do you work with so that I can take a look at your account, please? Uh, Terra. What are the last four of your social? 8655. Let's see. And can you please verify the mailing address you used at birth to make sure I have the right account in front of me? Okay. 1781 Northwest 156th Avenue, Beaverton, Oregon 97006. And phone number 971-724-5007. I have your email down as preuchloe@ymail.com. Yes. Yes, ma'am. Oh, I see here. Yes. So, I was giving you a call to let you know that unfortunately you're currently not eligible for enrollment into benefits. You will have to wait till December when the company holds a company open enrollment period. I... Yeah. But, uh, yeah, but I just called, um, my agent at the Terra and she said, uh, I did mention to you about my husband lost his job in February. Uh, that's why I need to change he the one cover the insurance for me. So now we don't have any insurance at all. Yes, ma'am. But the only way that that would apply into a qualified life event for you to have benefits is if you were already enrolled to add him to the policy. Due to you not having coverage, you don't qualify for any qualified life events. Yeah. But she said if I tell you I have a change of like one of the member on the house like lost their job and have no cover the insurance then they can enroll me. Unfortunately, she provided you wrong information. We can't enroll you without being eligible. And the only time that if a member of your household loses insurance you're able to help them get insurance is if you already have coverage but you don't have it. So you can't add anyone into anything that you don't have. I don't, I don't add only myself. Yes, ma'am. I just don't wanna enroll... I just want to enroll the insurance for myself. My husband already have the VA insurance so I don't need to add anyone. Just for myself. So you're saying you had coverage with your spouse and then he lost that insurance? And then he lost the job. That's why he can't cover for me anymore. And you were in that insurance that he lost? Yeah. Has it been more than 30 days since that insurance ended? When did the insurance end? When? January 1st. Or, or January- Febru- 31st or... Yeah, February 1st. February 1st. Oh. The only thing will be you already are over 30 days from when that insurance collapsed because you do have to be within a 30-day period for any qualified life events to be counted. Yeah. So we wouldn't be able to get you in with that one unfortunately. One, because we are already nine, 10, 11, 12, 13 days over on those 30 days, Huh? I don't understand. So in order for us- It's over... Hmm? It's already over 30 days, right? Yes, ma'am. So because it's already over 30 days from when that insurance ended, it won't qualify you as a qualified live event to get the coverage. Mm. Can you find out is this February 1st or? I can get them to change the date. No problem. How? Call Nike. It won't matter if you change the date on the actual documentation because the records of the insurance will show when the last day of that policy was. I'll call my insurance and find out what date that they

terminated. Sure. Thanks, sir. Please keep in mind that this line is recorded. I hope you guys have a great day. Thank you. You're welcome.

Conversation Format

Speaker speaker_0: Thank you for coming, uh, to ... my name is Francesca. How can I assist you today?

Speaker speaker_1: Hi. Did I talk, did I spoke to you this morning? Come to train.

Speaker speaker_0: Okay. What staffing company do you work with so that I can take a look at your account, please?

Speaker speaker_1: Uh, Terra.

Speaker speaker_0: What are the last four of your social?

Speaker speaker_1: 8655.

Speaker speaker_0: Let's see. And can you please verify the mailing address you used at birth to make sure I have the right account in front of me?

Speaker speaker_1: Okay. 1781 Northwest 156th Avenue, Beaverton, Oregon 97006. And phone number 971-724-5007.

Speaker speaker_0: I have your email down as preuchloe@ymail.com.

Speaker speaker_1: Yes.

Speaker speaker_0: Yes, ma'am. Oh, I see here. Yes. So, I was giving you a call to let you know that unfortunately you're currently not eligible for enrollment into benefits. You will have to wait till December when the company holds a company open enrollment period.

Speaker speaker_1: I... Yeah. But, uh, yeah, but I just called, um, my agent at the Terra and she said, uh, I did mention to you about my husband lost his job in February. Uh, that's why I need to change he the one cover the insurance for me. So now we don't have any insurance at all.

Speaker speaker_0: Yes, ma'am. But the only way that that would apply into a qualified life event for you to have benefits is if you were already enrolled to add him to the policy. Due to you not having coverage, you don't qualify for any qualified life events.

Speaker speaker_1: Yeah. But she said if I tell you I have a change of like one of the member on the house like lost their job and have no cover the insurance then they can enroll me.

Speaker speaker_0: Unfortunately, she provided you wrong information. We can't enroll you without being eligible. And the only time that if a member of your household loses insurance you're able to help them get insurance is if you already have coverage but you don't have it. So you can't add anyone into anything that you don't have.

Speaker speaker_1: I don't, I don't add only myself.

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: I just don't wanna enroll... I just want to enroll the insurance for myself. My husband already have the VA insurance so I don't need to add anyone. Just for myself.

Speaker speaker_0: So you're saying you had coverage with your spouse and then he lost that insurance?

Speaker speaker_1: And then he lost the job. That's why he can't cover for me anymore.

Speaker speaker_0: And you were in that insurance that he lost?

Speaker speaker_1: Yeah.

Speaker speaker_0: Has it been more than 30 days since that insurance ended?

Speaker speaker_1: When did the insurance end? When?

Speaker speaker_2: January 1st. Or, or January-

Speaker speaker_1: Febru-

Speaker speaker_2: 31st or... Yeah, February 1st.

Speaker speaker_1: February 1st. Oh.

Speaker speaker_0: The only thing will be you already are over 30 days from when that insurance collapsed because you do have to be within a 30-day period for any qualified life events to be counted.

Speaker speaker_1: Yeah.

Speaker speaker_0: So we wouldn't be able to get you in with that one unfortunately. One, because we are already nine, 10, 11, 12, 13 days over on those 30 days,

Speaker speaker_1: Huh? I don't understand.

Speaker speaker_0: So in order for us-

Speaker speaker_1: It's over...

Speaker speaker_0: Hmm?

Speaker speaker_1: It's already over 30 days, right?

Speaker speaker_0: Yes, ma'am. So because it's already over 30 days from when that insurance ended, it won't qualify you as a qualified live event to get the coverage.

Speaker speaker_1: Mm. Can you find out is this February 1st or?

Speaker speaker_2: I can get them to change the date. No problem.

Speaker speaker_1: How?

Speaker speaker_2: Call Nike.

Speaker speaker_0: It won't matter if you change the date on the actual documentation because the records of the insurance will show when the last day of that policy was.

Speaker speaker_2: I'll call my insurance and find out what date that they terminated.

Speaker speaker_0: Sure. Thanks, sir. Please keep in mind that this line is recorded. I hope you guys have a great day.

Speaker speaker_1: Thank you.

Speaker speaker_0: You're welcome.