

Transcript: Justin

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Full Transcript

Thank you for calling Benefits and Occurring. This is Justin. How can I help you today? Um, yes, I was calling, um, so that I can get some type of, like, verification letter, um, for my car insurance. I'm not sure if that's something you're familiar with or not. For your car insurance? Yes. I live in Michigan. We deal with benefits health insurance offered through staffing agencies here. Uh-huh. Right, so I just need a letter showing what coverage I have, like, uh, usually I get it from my insurance company. I mean, I'm, yeah, my insurance company. Okay, but you stated you needed it for your car insurance. Is that correct? Yes. Or was it for medical insurance? Oh. Right, I need to show I have medical insurance for my car insurance. Okay. So I can pay, like, a cheaper deductible. That's what I'm not sure if you're familiar with it or not. Uh, it's a Michigan thing, I think. Totally understand. What's that staffing agency you work for? Uh, Oxford Global. And the last four of your Social? 1078. And what was your first and last name? My name is... Oh, Lamonica Morgan. And for security purposes, can you verify your home address, including city, state and zip code? 17166 Fairfield, Detroit, Michigan, 48221. And your date of birth? 09/25/'80. And a good telephone number I have is 313-457-4560? Yes. And the email I have is lamonicamorgan2728@gmail? Yes. Okay, so you were needing, like, a statement of coverage or a letter of coverage? Well, right. So the letter, the letter I usually get from Blue Cross, that's what I'm used to having. But, um, it says, "Notice of qualified health coverage for Michigan no-fault auto insurance. Applies to Michigan residents only." And it just says... There's a law that it quotes and it says, "It outlines certain requirements on healthcare. Insurance plans must satisfy in order to be considered qualified health coverage for Michigan." Okay. So I'm not sure if you, if y'all would qualify for that or not, but that's why I'm tryin' to get a letter to see. Um, yeah. So I can send a letter of coverage to the email we have on file. Um, do you mind if I place you on a brief hold while I work on that for you? Well, wait, now, it quotes a law, so I think you have to have this law quoted in there. It's, like, a Michigan law. Um, I wish you could see this letter. Uh, maybe that might help. Is there... Do you have an email address where I can send you a copy of the letter I usually get? Um, no, we only have, like, a company-wide email. Um, that's only for- Oh, okay. ... other things. Um, I'm tryin' to think, 'cause I mean... Here. Give me one second, okay? Okay. All right. Yeah, maybe, uh, yeah. I wanted to invite a note so I'm familiar what I'm talkin' about. Hello. Are you still there? Yes. So the letter of coverage template that I have, um- Mm-hmm. ... I can edit it and shows what you were covered for, um, the coverage level and what the effective date was for all of your benefits you're currently enrolled into. So I could send that to you to see if that- Mm-hmm. ... would be enough. No, I think it has to have... if I remember, it got, it has to quote this Michigan law. It's a law. Okay. And it says, "It outlines certain requirements of healthcare plan. Must satisfy to be considered qualified." And it said, "A qualified healthcare coverage must have no limit on excluding coverage for motor vehicle

accidents." And then let's see- Okay. Okay, so let me actually get- And you don't know- ... somebody on at the insurance carrier to help further assist with this, okay? Okay.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits and Occurring. This is Justin. How can I help you today?

Speaker speaker_1: Um, yes, I was calling, um, so that I can get some type of, like, verification letter, um, for my car insurance. I'm not sure if that's something you're familiar with or not.

Speaker speaker_0: For your car insurance?

Speaker speaker_1: Yes. I live in Michigan.

Speaker speaker_0: We deal with benefits health insurance offered through staffing agencies here.

Speaker speaker_1: Uh-huh. Right, so I just need a letter showing what coverage I have, like, uh, usually I get it from my insurance company. I mean, I'm, yeah, my insurance company.

Speaker speaker_0: Okay, but you stated you needed it for your car insurance. Is that correct?

Speaker speaker_1: Yes.

Speaker speaker_0: Or was it for medical insurance?

Speaker speaker_1: Oh. Right, I need to show I have medical insurance for my car insurance.

Speaker speaker_0: Okay.

Speaker speaker_1: So I can pay, like, a cheaper deductible. That's what I'm not sure if you're familiar with it or not. Uh, it's a Michigan thing, I think.

Speaker speaker_0: Totally understand. What's that staffing agency you work for?

Speaker speaker_1: Uh, Oxford Global.

Speaker speaker_0: And the last four of your Social?

Speaker speaker_1: 1078.

Speaker speaker_0: And what was your first and last name?

Speaker speaker_1: My name is... Oh, Lamonica Morgan.

Speaker speaker_0: And for security purposes, can you verify your home address, including city, state and zip code?

Speaker speaker_1: 17166 Fairfield, Detroit, Michigan, 48221.

Speaker speaker_0: And your date of birth?

Speaker speaker_1: 09/25/'80.

Speaker speaker_0: And a good telephone number I have is 313-457-4560?

Speaker speaker_1: Yes.

Speaker speaker_0: And the email I have is lamonicamorgan2728@gmail?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay, so you were needing, like, a statement of coverage or a letter of coverage?

Speaker speaker_1: Well, right. So the letter, the letter I usually get from Blue Cross, that's what I'm used to having. But, um, it says, "Notice of qualified health coverage for Michigan no-fault auto insurance. Applies to Michigan residents only." And it just says... There's a law that it quotes and it says, "It outlines certain requirements on healthcare. Insurance plans must satisfy in order to be considered qualified health coverage for Michigan."

Speaker speaker_0: Okay.

Speaker speaker_1: So I'm not sure if you, if y'all would qualify for that or not, but that's why I'm tryin' to get a letter to see.

Speaker speaker_0: Um, yeah. So I can send a letter of coverage to the email we have on file. Um, do you mind if I place you on a brief hold while I work on that for you?

Speaker speaker_1: Well, wait, now, it quotes a law, so I think you have to have this law quoted in there. It's, like, a Michigan law. Um, I wish you could see this letter. Uh, maybe that might help. Is there... Do you have an email address where I can send you a copy of the letter I usually get?

Speaker speaker_0: Um, no, we only have, like, a company-wide email. Um, that's only for-

Speaker speaker_1: Oh, okay.

Speaker speaker_0: ... other things. Um, I'm tryin' to think, 'cause I mean... Here. Give me one second, okay?

Speaker speaker_1: Okay.

Speaker speaker_0: All right.

Speaker speaker_1: Yeah, maybe, uh, yeah. I wanted to invite a note so I'm familiar what I'm talkin' about.

Speaker speaker_0: Hello. Are you still there?

Speaker speaker_1: Yes.

Speaker speaker_0: So the letter of coverage template that I have, um-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... I can edit it and shows what you were covered for, um, the coverage level and what the effective date was for all of your benefits you're currently enrolled into. So I could send that to you to see if that-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... would be enough.

Speaker speaker_1: No, I think it has to have... if I remember, it got, it has to quote this Michigan law. It's a law.

Speaker speaker_0: Okay.

Speaker speaker_1: And it says, "It outlines certain requirements of healthcare plan. Must satisfy to be considered qualified." And it said, "A qualified healthcare coverage must have no limit on excluding coverage for motor vehicle accidents." And then let's see-

Speaker speaker_0: Okay. Okay, so let me actually get-

Speaker speaker_1: And you don't know-

Speaker speaker_0: ... somebody on at the insurance carrier to help further assist with this, okay?

Speaker speaker_1: Okay.