

Transcript: Justin

Mills-6608893048045568-5594779127431168

Full Transcript

Thank you for calling Benefits on a Card. This is Justin. How can I help you today? Hi, Justin. I am hoping you can help me. My name is Sharon Talarico, and I work for GHG Home Care. And I had, um, been enrolled without my knowledge by the company back at the end of, um, January, and I have not received a card yet for- Okay. What's the name of the staffing agency? It's Nor Staffing, and I have gotten in touch with them, and I spoke with Maria, and she was supposed to find information out for me. She had never called me back. I had emailed her and told her that I'm still waiting for my card. Also, that there was, um, a doctor, uh, charge that I was charged because of them changing my insurance, um, without my knowledge. And, um, I had called this number. They had s- um, it was GHG that had sent me or Nor Staffing that had sent me to call and, and give what I... L- let me just... Let me see if I can get the, the message up. Um, it said, this was January 28th. I had no clue, like I said, um, that they were switching my insurance, but I went through everything. I enrolled, gave them everything that I needed or wanted as far as the coverage, and I had received... Right now, I received, I believe it was a vision card, some type of vision card. Um, but I didn't receive anything for medical, so, um, I don't know what to do about this or who to get in touch with. I totally understand. Let me try pulling your file and I can possibly email information to you just so you have it. Um, what's the last four- Okay. ... of your social? 7487. Okay. And they're taking everything out through my check, so, um, I just never received a card. I don't even know if my doctor accepts this coverage that I've gone to. I, I don't know what I, what I need to do. Okay. Um. So, Nor Staff- So, you said 7487? Yes. And for security purposes, can you verify your home address, including city, state and zip code, Sharon? Sure. It's 603 George Street, Apartment 2, Throop, Pennsylvania, 18512. And confirm your date of birth. 9-14-68. And a good telephone number has 570-955-7922? That's correct. And the email address is singer6898 at gmail? Yep. Okay. Um- I actually- let me- ... tried to get into the, the Benefits on a Card website and... with my email. Like, it didn't give me anything to, like, make an account, but I would imagine it, you know, they would put the same as my, um, my clock, clock in information for my app, 'cause they never asked me, like, what... like, I, I was never given anything to find out. Even... I can't even get into the website or the, you know, for employees or whatever, so I, I just can't find out any information. I totally understand. Um, let me see real quick. Well, here, do you mind if I place you on a brief hold for a second while I search up your information for you? Not at all. Okay. Hello, Sharon, you still there? Yes, I am. Awesome. Thank you so much for holding. So, when I went to go search up the ID cards on the portal, the ID cards aren't on the website just yet. So, let me... So, what I actually have to do, let me email my back office, have them send a manual update to the insurance carrier, and then once I do receive word back from my back office, I can give you a call back. Okay. That would be great. I mean, I just don't know what to do. I h- I mean, I was supposed to

get the card within seven to 10 business days, and that was back in the beginning of February. Yes, uh, yes, I do see that. Um, however, let's, um... But let me, like I said, let me reach out to my back office, have them manually update with the insurance carrier. And then once I do receive word back regarding your dental and your medical ID cards, I can give you a call back, okay? Wonderful. Thank you- Okay, good. ... so much. And it was Justin? Correct. Um, now- Okay. ... is that... Now, is that 570-955-7922 a good callback- Yes. ... number for you? Yes, that's my number. Yes. Okay. It's my cell phone. Oh. Okay, so once I do receive word back, I'll give you that call back. Okay, Sharon? Thank you, Justin. I appreciate it, honey. I appreciate- You're welcome. ... it. Thank you very- Sure. ... much. You're welcome. Is there anything else I can assist you with today? Um, I don't think so. Um, I don't know. Well, there is one thing. W- when I had called, they had told me that there was... They needed more information for my enrollment, so that's why I called. Like, this was the first, um, email that I got as far as them changing insurances without my knowledge. Mm-hmm. And then, they were changing it. It was starting February 3rd, um, and I needed to give stuff on my son. Well, I, when I called, I believe I spoke with someone by the name of Pearl, that... To the Benefits in a Card, the number I just called you at. Yes. I believe that was her name, and, um, I told her that my son was no longer gonna be covered; it was just going to be me. Mm-hmm. But they did take money out for my son. I believe it was for three weeks in a row, and I'm supposed to get that back, and they were also telling me about this \$200 payment that, from my doctor. I had an appointment on the 29th of January. That should have been covered under what I had, but somehow, it... I, I think they may have put it through later, and then I wasn't covered, um, because of course it's a different insurance now. So, they don't... They wouldn't have that information. I actually just paid that \$200 bill today, and I have a receipt for it, and I would like to be reimbursed for that, but I don't know who I would go through for that. Also, the reimbursement for me paying extra for my son who is not covered, not supposed to be covered, and that's probably all on recording with this company, if- ... that was the case. Everything... Because I didn't sign... I didn't fill out any papers. They told... Said in the email that I actually had to call. So, I gave her all of what I wanted as far as the enrollment, dental and vision and short-term, short-term, term, term disability and life insurance and the medical and all that. So, who would I contact for that? Would I contact the company I work for, or- Um- ... this Nor Staffing? I mean, this girl won't even... She's the one that sent me everything in the beginning and now she won't get back to me. So, on- Okay. ... what's going on. She was supposed to find out. So- Okay. ... I don't know who I, who I- Okay. I'm, I'm- ... should talk to about that. I totally understand. Um, so to answer your first question regarding the adding, regarding the child added to the coverage, you had a past enrollment for employee plus child. I do see where- Right. ... you did call in to change the coverage to employee only. Right. Right. Um, you were advised of a pending enrollment process, which did take one to two weeks, so you were gonna experience those one or two extra weeks of employee plus child deductions before you became active in employee only. So, that's why you're experiencing- Well, how does that, how does that happen when I was supposed to be covered February 3rd with the new insurance and- Yes. You- ... they started taking out still for my son? Yeah. So- For, for this insurance. Yes. So- Not my past insurance. Okay. So, everything was transferred over from your previous benefit administrator to us at Benefits in a Card because we became clients with Nor Staffing. Right. So, everything that you were enrolled into before was transferred over. So, that's why you were enrolled into employee plus child coverage. You had

deductions for employee plus child coverage. I see that you called in to change it to employee only coverage. You were advised- Uh-huh. ... to... You were advised of the pending enrollment process, which takes one to two weeks to go through. So, that's why you still experienced one or two extra weeks of employee plus child deductions before you became active in the employee only coverage. Okay. Um, let me just- So, unfortunately, reimbursements wouldn't be possible because you ha... You submitted for this. Well- That's what you were transferred over for. Okay. Well, now, um, I- let me, um... Please let me find this, this first email that they had sent me, um, stating they needed... This, this came to me on January 28th- Yes. ... from info@benefitsinacard.com, and it says, "Additional information needed on your enrollment." And it said, "You recently enrolled in benefits from Benefits in a Card through your employer," which I didn't. My employer enrolled me. I had no idea until I got this email. It says, "You requested benefits for yourself and your child."... or, or you have selected coverage for yourself only and added a dependent. However, we are missing important information about your dependents in order to provide coverage for them. Please call us at this number that I called you at, so that we can finalize coverage for your child. Our center is open Monday through Friday, 8:00 AM to 8:00 PM Eastern Time. So, it says, "Your enrollment has been changed to employee only until we receive information about the additional dependents." So- Okay. ... I was switched to employee only by my company, not by me, and I had a call to give information about my son that was gonna be covered, or that, uh, they... that was covered previously, and I told them he will not be covered anymore. So, th- with the very first email I received, they stated that I am going to be the only one covered, but they continued to take out for my son. Even after they sent me that and after I to- called and said, "My son will no longer be covered. He's covered under his own insurance through his father now." So- I totally understand. So, like I said, you... everything was transferred over from the employer. You were enrolled- Right. ... into employee plus child coverage. I do see- Yeah. ... where that email was sent. There was- Yeah. ... apparently an outbound call, but we had no number on the file. So we reached out to the account manager for that telephone number. I do see where we weren't able to obtain the telephone number, so you were sent an email. Company policy, if we're unable to reach a member or unable to leave a voicemail, you're automatically- How are they n- ... enrolled into employee only. So, that's why you were- H- ... sent that email. Oh, okay. S- but n- I what I don't understand is who didn't have my number? Uh, Nora Staffing. We're s- what I've... The documents that we- Well- ... were sent over from Nora Staffing- Hmm. ... never... nothing was transferred. Everything that we received from them r- regarding the previous enrollment, the only thing that we received was demographic information, home ad- like, your home address, home, uh- Okay. ... email. We didn't receive a- Mm-hmm. ... telephone number, because for the health history- Okay. Because what's funny is I work- ... I'm not seeing a telephone number. ... I worked for them. It's, it's funny because I worked for them, or I, um, work under that agency, but I care for my mother, so that's the only place I'm at. So, they have my mother's number, too. They don't only have one number to get in contact with me. They have two. So, I don't know, like, what's going on, but even with the first insurance that I got, just as of this, this January, this January was the first insurance and then they're switching it a month later on me without even me knowing. No one tried to contact me. I don't have a message on my voicemail. No one tried to contact me. I'm ca- like I said, I was calling N- Nora Staffing. I was sending this Maria, I was talking with her. Nothing was happening. She was supposed to find out information. I never

got a call back. I figure I'll give her a week. It's o- it was over a week. I emailed her the other day. I still haven't heard nothing from her. So, I don't know. I left th- my number. So, I don't know, I don't know what's going on, but all I know is when they enrolled me in this new insurance, they rolled me as employee only without a child being covered. So they should not have been taking money out for my son to be covered. They're the ones that made that decision first for me, that my child was not gonna be covered. But they're still taking if... m- money out from my check, covering my child. S- then I had to call with the information and say, "No, he's not gonna be covered." So I don't understand how that works. But I wasn't the one that enrolled in new, in new insurance. They enrolled me without my knowledge. So, no one got in contact with me from my agency and said, "Hey, we're switching insurances." No one. Didn't hear a word. I got that email. I, I probably would have passed it right off and would be with no insurance right now, which I actually am, because I don't have a card and I need to make doctor's appointments. I already had to cancel doctor appointments because I don't have this information. I have no information at all to give them, no numbers. Totally understands. That's why I said- No, nothing. ... I can reach out to my account manager so we can send a manual update to the insurance carrier, and then I can reach back out to you regarding that policy information. Okay. All right. Well, please do that. I would appreciate that. And, and- Totally understand. ... I'll take it from there. I'll, I'll get in contact with the agency and find out what's going on as far as this, this and doctor bill that I got, that it should have been covered. Don't know why it wasn't, unless they put it through late, like I said. I don't know. I don't know what happened. I would imagine that when you go to the doctor, I always thought when you go to the doctor, they put your insurance through, r- r- right? Like, that... It was be- it would be the day that you're there, that would be the service day. They would have no reason to put it through, like, a week later, right? Like, it should be put through insurance that day. So- Correct. ... I'll have to contact my doctor's office as well and see what happened with that. Because like I said, I got stuck with a \$200 bill that I should never have gotten stuck with. So, if you can find out that information for me and these cards and when I'm gonna receive them, or even if you could find out, you know, what numbers are on my cards, what I can give to, to make an appointment to see if they even take this. Like, I don't even know what this insurance is. I know it's not even insurance, I don't think, right? As- No, it's insurance. Is it a bo- It is insurance or- Correct. ... is it a discount, um, plan? It's insurance. It covers hospitals- Okay. ... doctors and medications. Okay. And it's insurance. Okay. Okay. So, if you can find that out and just find out information for me, uh, my information that's on the card, I would appreciate that, if they can't get the card to me, you know, like immediately. Okay. Get it through. Totally understand. So, like I said, I'll reach out to my account manager. Um, then once I r- give a manual update to the insurance carrier, and then once I do receive word back from them, I'll give you a call back. Okay, Sharon? Thank you, Justin. I appreciate it. Thank you. You're welcome. You have a great day, okay? All right. You too. Thank you. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits on a Card. This is Justin. How can I help you today?

Speaker speaker_1: Hi, Justin. I am hoping you can help me. My name is Sharon Talarico, and I work for GHG Home Care. And I had, um, been enrolled without my knowledge by the company back at the end of, um, January, and I have not received a card yet for-

Speaker speaker_0: Okay. What's the name of the staffing agency?

Speaker speaker_1: It's Nor Staffing, and I have gotten in touch with them, and I spoke with Maria, and she was supposed to find information out for me. She had never called me back. I had emailed her and told her that I'm still waiting for my card. Also, that there was, um, a doctor, uh, charge that I was charged because of them changing my insurance, um, without my knowledge. And, um, I had called this number. They had s- um, it was GHG that had sent me or Nor Staffing that had sent me to call and, and give what I... L- let me just... Let me see if I can get the, the message up. Um, it said, this was January 28th. I had no clue, like I said, um, that they were switching my insurance, but I went through everything. I enrolled, gave them everything that I needed or wanted as far as the coverage, and I had received... Right now, I received, I believe it was a vision card, some type of vision card. Um, but I didn't receive anything for medical, so, um, I don't know what to do about this or who to get in touch with.

Speaker speaker_0: I totally understand. Let me try pulling your file and I can possibly email information to you just so you have it. Um, what's the last four-

Speaker speaker_1: Okay.

Speaker speaker_0: ... of your social?

Speaker speaker_1: 7487.

Speaker speaker_0: Okay.

Speaker speaker_1: And they're taking everything out through my check, so, um, I just never received a card. I don't even know if my doctor accepts this coverage that I've gone to. I, I don't know what I, what I need to do.

Speaker speaker_0: Okay.

Speaker speaker_1: Um.

Speaker speaker_0: So, Nor Staff- So, you said 7487?

Speaker speaker_1: Yes.

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

Speaker speaker_1: Sure. It's 603 George Street, Apartment 2, Throop, Pennsylvania, 18512.

Speaker speaker_0: And confirm your date of birth.

Speaker speaker_1: 9-14-68.

Speaker speaker_0: And a good telephone number has 570-955-7922?

Speaker speaker_1: That's correct.

Speaker speaker_0: And the email address is singer6898 at gmail?

Speaker speaker_1: Yep.

Speaker speaker_0: Okay. Um-

Speaker speaker_1: I actually-

Speaker speaker_0: let me-

Speaker speaker_1: ... tried to get into the, the Benefits on a Card website and... with my email. Like, it didn't give me anything to, like, make an account, but I would imagine it, you know, they would put the same as my, um, my clock, clock in information for my app, 'cause they never asked me, like, what... like, I, I was never given anything to find out. Even... I can't even get into the website or the, you know, for employees or whatever, so I, I just can't find out any information.

Speaker speaker_0: I totally understand. Um, let me see real quick. Well, here, do you mind if I place you on a brief hold for a second while I search up your information for you?

Speaker speaker_1: Not at all.

Speaker speaker_0: Okay. Hello, Sharon, you still there?

Speaker speaker_1: Yes, I am.

Speaker speaker_0: Awesome. Thank you so much for holding. So, when I went to go search up the ID cards on the portal, the ID cards aren't on the website just yet. So, let me... So, what I actually have to do, let me email my back office, have them send a manual update to the insurance carrier, and then once I do receive word back from my back office, I can give you a call back.

Speaker speaker_1: Okay. That would be great. I mean, I just don't know what to do. I h- I mean, I was supposed to get the card within seven to 10 business days, and that was back in the beginning of February.

Speaker speaker_0: Yes, uh, yes, I do see that. Um, however, let's, um... But let me, like I said, let me reach out to my back office, have them manually update with the insurance carrier. And then once I do receive word back regarding your dental and your medical ID cards, I can give you a call back, okay?

Speaker speaker_1: Wonderful. Thank you-

Speaker speaker_0: Okay, good.

Speaker speaker_1: ... so much. And it was Justin?

Speaker speaker_0: Correct. Um, now-

Speaker speaker_1: Okay.

Speaker speaker_0: ... is that... Now, is that 570-955-7922 a good callback-

Speaker speaker_1: Yes.

Speaker speaker_0: ... number for you?

Speaker speaker_1: Yes, that's my number. Yes.

Speaker speaker_0: Okay.

Speaker speaker_1: It's my cell phone.

Speaker speaker_0: Oh. Okay, so once I do receive word back, I'll give you that call back. Okay, Sharon?

Speaker speaker_1: Thank you, Justin. I appreciate it, honey. I appreciate-

Speaker speaker_0: You're welcome.

Speaker speaker_1: ... it. Thank you very-

Speaker speaker_0: Sure.

Speaker speaker_1: ... much.

Speaker speaker_0: You're welcome. Is there anything else I can assist you with today?

Speaker speaker_1: Um, I don't think so. Um, I don't know. Well, there is one thing. W- when I had called, they had told me that there was... They needed more information for my enrollment, so that's why I called. Like, this was the first, um, email that I got as far as them changing insurances without my knowledge.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And then, they were changing it. It was starting February 3rd, um, and I needed to give stuff on my son. Well, I, when I called, I believe I spoke with someone by the name of Pearl, that... To the Benefits in a Card, the number I just called you at.

Speaker speaker_0: Yes.

Speaker speaker_1: I believe that was her name, and, um, I told her that my son was no longer gonna be covered; it was just going to be me.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: But they did take money out for my son. I believe it was for three weeks in a row, and I'm supposed to get that back, and they were also telling me about this \$200 payment that, from my doctor. I had an appointment on the 29th of January. That should have been covered under what I had, but somehow, it... I, I think they may have put it through later, and then I wasn't covered, um, because of course it's a different insurance now. So, they don't... They wouldn't have that information. I actually just paid that \$200 bill today, and I have a receipt for it, and I would like to be reimbursed for that, but I don't know who I would go through for that. Also, the reimbursement for me paying extra for my son who is not covered,

not supposed to be covered, and that's probably all on recording with this company, if- ... that was the case. Everything... Because I didn't sign... I didn't fill out any papers. They told... Said in the email that I actually had to call. So, I gave her all of what I wanted as far as the enrollment, dental and vision and short-term, short-term, term, term disability and life insurance and the medical and all that. So, who would I contact for that? Would I contact the company I work for, or-

Speaker speaker_0: Um-

Speaker speaker_1: ... this Nor Staffing? I mean, this girl won't even... She's the one that sent me everything in the beginning and now she won't get back to me. So, on-

Speaker speaker_0: Okay.

Speaker speaker_1: ... what's going on. She was supposed to find out. So-

Speaker speaker_0: Okay.

Speaker speaker_1: ... I don't know who I, who I-

Speaker speaker_0: Okay. I'm, I'm-

Speaker speaker_1: ... should talk to about that.

Speaker speaker_0: I totally understand. Um, so to answer your first question regarding the adding, regarding the child added to the coverage, you had a past enrollment for employee plus child. I do see where-

Speaker speaker_1: Right.

Speaker speaker_0: ... you did call in to change the coverage to employee only.

Speaker speaker_1: Right. Right.

Speaker speaker_0: Um, you were advised of a pending enrollment process, which did take one to two weeks, so you were gonna experience those one or two extra weeks of employee plus child deductions before you became active in employee only. So, that's why you're experiencing-

Speaker speaker_1: Well, how does that, how does that happen when I was supposed to be covered February 3rd with the new insurance and-

Speaker speaker_0: Yes. You-

Speaker speaker_1: ... they started taking out still for my son?

Speaker speaker_0: Yeah. So-

Speaker speaker_1: For, for this insurance.

Speaker speaker_0: Yes. So-

Speaker speaker_1: Not my past insurance.

Speaker speaker_0: Okay. So, everything was transferred over from your previous benefit administrator to us at Benefits in a Card because we became clients with Nor Staffing.

Speaker speaker_1: Right.

Speaker speaker_0: So, everything that you were enrolled into before was transferred over. So, that's why you were enrolled into employee plus child coverage. You had deductions for employee plus child coverage. I see that you called in to change it to employee only coverage. You were advised-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... to... You were advised of the pending enrollment process, which takes one to two weeks to go through. So, that's why you still experienced one or two extra weeks of employee plus child deductions before you became active in the employee only coverage.

Speaker speaker_1: Okay. Um, let me just-

Speaker speaker_0: So, unfortunately, reimbursements wouldn't be possible because you ha... You submitted for this.

Speaker speaker_1: Well-

Speaker speaker_0: That's what you were transferred over for.

Speaker speaker_1: Okay. Well, now, um, I- let me, um... Please let me find this, this first email that they had sent me, um, stating they needed... This, this came to me on January 28th-

Speaker speaker_0: Yes.

Speaker speaker_1: ... from info@benefitsinacard.com, and it says, "Additional information needed on your enrollment." And it said, "You recently enrolled in benefits from Benefits in a Card through your employer," which I didn't. My employer enrolled me. I had no idea until I got this email. It says, "You requested benefits for yourself and your child."... or, or you have selected coverage for yourself only and added a dependent. However, we are missing important information about your dependents in order to provide coverage for them. Please call us at this number that I called you at, so that we can finalize coverage for your child. Our center is open Monday through Friday, 8:00 AM to 8:00 PM Eastern Time. So, it says, "Your enrollment has been changed to employee only until we receive information about the additional dependents." So-

Speaker speaker_0: Okay.

Speaker speaker_1: ... I was switched to employee only by my company, not by me, and I had a call to give information about my son that was gonna be covered, or that, uh, they... that was covered previously, and I told them he will not be covered anymore. So, th- with the very first email I received, they stated that I am going to be the only one covered, but they continued to take out for my son. Even after they sent me that and after I to- called and said, "My son will no longer be covered. He's covered under his own insurance through his father now." So-

Speaker speaker_0: I totally understand. So, like I said, you... everything was transferred over from the employer. You were enrolled-

Speaker speaker_1: Right.

Speaker speaker_0: ... into employee plus child coverage. I do see-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... where that email was sent. There was-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... apparently an outbound call, but we had no number on the file. So we reached out to the account manager for that telephone number. I do see where we weren't able to obtain the telephone number, so you were sent an email. Company policy, if we're unable to reach a member or unable to leave a voicemail, you're automatically-

Speaker speaker_1: How are they n-

Speaker speaker_0: ... enrolled into employee only. So, that's why you were-

Speaker speaker_1: H-

Speaker speaker_0: ... sent that email.

Speaker speaker_1: Oh, okay. S- but n- I what I don't understand is who didn't have my number?

Speaker speaker_0: Uh, Nora Staffing. We're s- what I've... The documents that we-

Speaker speaker_1: Well-

Speaker speaker_0: ... were sent over from Nora Staffing-

Speaker speaker_1: Hmm.

Speaker speaker_0: ... never... nothing was transferred. Everything that we received from them r- regarding the previous enrollment, the only thing that we received was demographic information, home ad- like, your home address, home, uh-

Speaker speaker_1: Okay.

Speaker speaker_0: ... email. We didn't receive a-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... telephone number, because for the health history-

Speaker speaker_1: Okay. Because what's funny is I work-

Speaker speaker_0: ... I'm not seeing a telephone number.

Speaker speaker_1: ... I worked for them. It's, it's funny because I worked for them, or I, um, work under that agency, but I care for my mother, so that's the only place I'm at. So, they have

my mother's number, too. They don't only have one number to get in contact with me. They have two. So, I don't know, like, what's going on, but even with the first insurance that I got, just as of this, this January, this January was the first insurance and then they're switching it a month later on me without even me knowing. No one tried to contact me. I don't have a message on my voicemail. No one tried to contact me. I'm ca- like I said, I was calling N- Nora Staffing. I was sending this Maria, I was talking with her. Nothing was happening. She was supposed to find out information. I never got a call back. I figure I'll give her a week. It's o- it was over a week. I emailed her the other day. I still haven't heard nothing from her. So, I don't know. I left th- my number. So, I don't know, I don't know what's going on, but all I know is when they enrolled me in this new insurance, they rolled me as employee only without a child being covered. So they should not have been taking money out for my son to be covered. They're the ones that made that decision first for me, that my child was not gonna be covered. But they're still taking if... m- money out from my check, covering my child. S- then I had to call with the information and say, "No, he's not gonna be covered." So I don't understand how that works. But I wasn't the one that enrolled in new, in new insurance. They enrolled me without my knowledge. So, no one got in contact with me from my agency and said, "Hey, we're switching insurances." No one. Didn't hear a word. I got that email. I, I probably would have passed it right off and would be with no insurance right now, which I actually am, because I don't have a card and I need to make doctor's appointments. I already had to cancel doctor appointments because I don't have this information. I have no information at all to give them, no numbers.

Speaker speaker_0: Totally understands. That's why I said-

Speaker speaker_1: No, nothing.

Speaker speaker_0: ... I can reach out to my account manager so we can send a manual update to the insurance carrier, and then I can reach back out to you regarding that policy information.

Speaker speaker_1: Okay. All right. Well, please do that. I would appreciate that. And, and-

Speaker speaker_0: Totally understand.

Speaker speaker_1: ... I'll take it from there. I'll, I'll get in contact with the agency and find out what's going on as far as this, this and doctor bill that I got, that it should have been covered. Don't know why it wasn't, unless they put it through late, like I said. I don't know. I don't know what happened. I would imagine that when you go to the doctor, I always thought when you go to the doctor, they put your insurance through, r- r- right? Like, that... It was be- it would be the day that you're there, that would be the service day. They would have no reason to put it through, like, a week later, right? Like, it should be put through insurance that day. So-

Speaker speaker_0: Correct.

Speaker speaker_1: ... I'll have to contact my doctor's office as well and see what happened with that. Because like I said, I got stuck with a \$200 bill that I should never have gotten stuck with. So, if you can find out that information for me and these cards and when I'm gonna receive them, or even if you could find out, you know, what numbers are on my cards, what I

can give to, to make an appointment to see if they even take this. Like, I don't even know what this insurance is. I know it's not even insurance, I don't think, right? As-

Speaker speaker_0: No, it's insurance.

Speaker speaker_1: Is it a bo- It is insurance or-

Speaker speaker_0: Correct.

Speaker speaker_1: ... is it a discount, um, plan?

Speaker speaker_0: It's insurance. It covers hospitals-

Speaker speaker_1: Okay.

Speaker speaker_0: ... doctors and medications.

Speaker speaker_1: Okay.

Speaker speaker_0: And it's insurance.

Speaker speaker_1: Okay. Okay. So, if you can find that out and just find out information for me, uh, my information that's on the card, I would appreciate that, if they can't get the card to me, you know, like immediately.

Speaker speaker_0: Okay.

Speaker speaker_1: Get it through.

Speaker speaker_0: Totally understand. So, like I said, I'll reach out to my account manager. Um, then once I r- give a manual update to the insurance carrier, and then once I do receive word back from them, I'll give you a call back. Okay, Sharon?

Speaker speaker_1: Thank you, Justin. I appreciate it. Thank you.

Speaker speaker_0: You're welcome. You have a great day, okay?

Speaker speaker_1: All right. You too. Thank you. Bye-bye.