

Transcript: Malcolm

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Full Transcript

Thanks for calling Benefits in the Card. This is Malcolm. How can I help you? Hey, Malcolm. My name's Anthony Finkbone. I have insurance with you, and, uh, I've got a situation to where I, I am employ- employed through ISS, um, Innovative Staff Solutions through Nasco. Mm-hmm. Mm-hmm. Do you need my information? Then I'll explain what's going on. Yes, sir. What was the last four of your social? 3778. What's your last name? Finkbone, F-I-N-K-B-O-N-E. All right, for security purposes, can you verify your address and date of birth for me? 1216 North Sycamore, Centralia, Illinois 62801. And your date of birth? 8/12/70. Yes, we got your phone number as 367-1960. Yep. And the email is fink-finkboneanthony60@gmail.com? Yep. All right. We'll see. What can I help you with today, Mr. Anthony? Okay. I work through Innovative Staff Solutions. I'm sure it shows up there. And I've took insurance out with them until I go full time at Nasco. Um, I'm a diabetic, and I got an ulcer on my toe. And about three weeks ago, I got admitted in the hospital, and they amputated my right toe. Um, Innovative Staff Solutions and Nasco agreed since I had no points, or one point, they agreed to terminate me with medical separation to heal up from my toe. Because I, I got one toe amputated, my big toe, and then the next toe over amputated like a week later because of a bacteria infection in my blood and the diabetes. Well, they put me on a, they put me on a six to eight week antibiotic PICC line to kill the infection. They done like a Petri cut test, and they, they narrowed it down to what kills the bacteria. So that's why they put me on the PICC line. With being on medical separation, they terminated me due to me not having to point out because I was in the hospital for a week, and then I just got released after five more days for the second toe. Mm-hmm. And I've been put into a nursing home. That way the nurses could do my IVs and stuff. Mm-hmm. So I went, uh, they, the... I was in social service office and I... Because I have, I've also got a claim with you through the... I don't know if it's the exact same company, but I had disability insurance. Yes, sir. Okay. So I was in, I was, I was in there faxing over the last papers I needed to fax, because the doctor already faxed the other stuff for my direct deposit. So they told me it would be like seven to 15 days before they got it all processed. But my insurance, I called APL to get the, uh, paper to fax or email back to them for my direct deposit, and they said that due to getting paid weekly, my insurance is still active now. But, uh, it's not canceled yet, but I could call this number and work out some kind of a, some kind of a plan, because I do have the disability insurance coming. I just haven't received it yet. So my insurance doesn't get canceled, if that makes sense. I understand. Because as soon as I get help in this month or whatever, all I have to do is call Innovative Staff Solutions, and they are gonna put me right back to work the same day I call back or the next day. So I, I was kinda calling to see if, what kind of payment arrangements I could make, or put me on whatever plan you need. So either I can make a payment or... Which I have no money right now, but I have the insurance, the disability insurance in process

to where I don't- Mm-hmm. ... lapse in my insurance and I, I, because I've gotta pay for all this. And I don't have the money to pay for it. You know what I'm saying? Yes, sir. I understand, sir. Are you calling about the short term disability? Are you trying to apply it? No, I... Thank you for calling. No, I've al- I've already... Thank you. What is all this? So you want to make a direct payment to make your coverage active? Lipitor, um- Could you hold just one second? ... eszetic- Oh, yeah. She's talking to me or something ... tab, um, one. I'm, I was just getting my medicine. I, let me swallow this and I'll talk to you. Okay. Thank you. Okay. I called APL to get the direct deposit. So I've already filed for the disability I've got coming to me. Mm-hmm. I just, I just had to call and get the... Because I was reading the insurance papers, and it said that they couldn't complete the process until I'd done the direct deposit. While I was doing that, I asked the lady to check and see if I was still covered. She said I'm still active now. But I pay weekly, so it's gonna kick off any time if I don't call you and work out some kind of payment plan or something to where my insurance doesn't lapse. Okay. I'm going to say you want to make a direct payment? I don't have any money. I haven't worked in three weeks, so I'm waiting on the disability check to make the payment, but I can't let my insurance lapse or I'll get kicked out of the nursing home and I won't be able to heal from the surgeries. And she said that you could work out something with me to where, I don't know if it's a promise for when I get my disability check or what, to where I- I've got money coming from you. I just haven't... It's impossible. Okay. If that makes sense. Do you mind if I put you on a a... Yes, sir, I understand. You mind if I put you on a brief hold? Sure. Thank you. How are you doing, Mr. Anthony? Yes, sir. Let me get some... I'm gonna have to email my back office to get some more information for you, but I need to get a little more information from you. You said you spoke with somebody at IS- ISW that told you to reach out to us? No. I talked to the social service worker at the nursing home I'm in, the other day too. Okay. And then whenever I was calling talking to them about... I had to fi- I had to email one more paper, the direct deposit paper for the disability claim, the temporary disability, and while I was on the phone I asked her if my insurance was still active and she said it was, but since I pay weekly and I've been off for three weeks waiting to heal to go back- I see. ... that I needed to call this number to- Go ahead. ... this number to call and make some sort of arrangement so my insurance doesn't get canceled. Okay. So you said the direct deposit paper was sent to who? It was sent to, uh, APL, to the claims department. The email I sent it to was, uh, uh- Do you remember if you spoke with that APL? I don't know who I... I just know just the, the lady that answered the phone that faxed me this direct deposit authorization. Do you remember what date you sent the direct deposit papers and, and you filed a claim? I just fa- I just faxed her right before- Claudia? ... I talked to... Claudia, yeah. Maybe that was it. Oh, that was the lady that emailed it for me from social services just now. Yes, sir. Claudia? Claudia was the lady that done it for me in social services. All right. Well, do you- Do you- Do you know, do you know what date you sent the direct deposit papers to APLs? I just sent it right before I sent... I called you- Okay. The date? ... because she gave me this one. Yeah, it was today. She gave me the 1-800. The lady at APL that sent me the email for the direct deposit authorization gave me the 1-800 number to call you to work out something so my insurance wouldn't get canceled. Yes, sir. So what, what date did you file the claim initially for short-term disability? Do you remember? It would have been like, uh, I've... I, I went and picked up the papers at the doctor's office, because they printed them out for me and- Mm-hmm. ... I sent them like, oh, maybe last Friday? And then I called in because I got admitted for the second time to get my

second toe cut off and while I was in the hospital, I called the m- w- this... Not this number, but the number on my card and they told me that it was in process and it would be seven to 15 days processing. Okay. And then you originally- And I was just- Go ahead. I, I was just calling to do what they was telling me to do. I don't know- Okay, so- ... any more than that. You're fine. So I appreciate all the information you've shared so far. So you said... I'm just putting this down for notes that I can give my back office so I can... the investigation goes by smoother. So you said the original claim date was 3/28. That was last Friday? Yeah, I believe so. And I believe the initial first hospital visit was the... like the 17th. So my last day of work would have been like the... I don't know if the dates are exact, but it was like... It's been like three weeks now. I- I went to work on a Friday. So was it March 21st or March 14th you would say? Probably March 14th. Is the last date. Prob- Probably... I was on a Friday and I left at 11 o'clock because, uh, I was in so much pain and I didn't even know then that I was getting my toe cut off. And then I went to emergency care, and then it got worse after emergency care and I went to the hospital in Mount Vernon, Illinois and they admitted me for my first amputation-... and then I got out that next Thursday, and went home for a week. And the whole tip of my toe was fallen off. So, they admitted me again that next Saturday, and then I've been in the hospital till yesterday. I got a discharge. I was in Centralia Hospital the second time, 'cause that's where the surgeon was at. Mm-hmm. All right. So can you speak- And- I just don't mean to cut you off. We just, I just wanna get- No, go ahead. ... some information correct. You said you've been out a week, you've been outta work for three weeks, correct? Yes, sir. So, in our system it's showing deductions have been taken out. Right, because I, they hold a week out. So, m- what I'm calling for is, I pay weekly. Whenever I took your insurance out, I was paid the deductibles for two or three weeks before my insurance actually kicked in. So I'm like right up at the time to where you guys are probably gonna cut me off, because there's no payment. I know there was a payment made on my last check, which would've been the week after... I worked that Friday, and they, I called into Innovative Solutions and explained my situation, and they said they would have to talk to Nascote, which was the place I was working for ISS. And then they decided since I was such a good worker, and I was up on my, almost to my hours to get full-time, that they just give me a medical separation. So they told me, "Go ahead and stay in the hospital, get, get whatever you do need taken care of," and I have six months to return. One phone call and I go back to work. Do you know what date they, they did the medical separation? The Monday af- the, I worked that Friday at 11:00, and I called in to tell 'em, I called in that day, and explained the whole situation. And they said, "Well, we're just gonna terminate you w- with the open standing, that you have six months to heal." So it was on May 17th? Yeah. That's, that's the follow, that's the following Monday after the 14th? Yes, sir. They paid you- That's, that's where I got the 17th. So it would've been that Friday was my last day of work, so then they hold a week out of my check. So, I got the check the week after on the 20-something, and they- 28th. ... it was a very small... Yeah. It was a very small check, but you got your payment for the insurance. So I've missed like two payments, but in that time I've been in the hospital like twice for five or six days each time. And then I just got released from Centralia yesterday, to a nursing home, with I got a PICC line put in. That's a li- a IV line going to my heart for the vancomycin to kill the bacteria that's making my toes get cut off. Okay, so I'm just gonna go over this real quick, just to make sure everything sounds correct. All right. So, your last day of work was 3/14. Yes, sir. And then you called on the following Monday, the, the 17th, to let your job know- Mm-hmm. ...

and they gave you a medical separation? Yes, sir. They terminated me- They started you that Monday? ... and said I could save my... Yeah. So that, that was effective that same day? Yeah. And all the- I- ... all of the instructions I got from them was to call in weekly and give an update of my progress or my, you know, downfall or whatever. Yes, sir. The big toe has already almost healed, but it's spread to the next toe. So then I had to, the next wee- I was a- I was in the hospital that week. I went home for a week with oral antibiotics, and then that wasn't working, or it wasn't the right kind. And I went back into the hospital that next Saturday, and got admitted again. And I just got out yesterday. So meaning you were just released? And I'm sure it'll all show whenever they look it up and see where they filed my insurance on the... Like I've had, I've had two surgeries. Yes, sir. So I'm just gonna, all right, just to finish off the verification. 3/17- Okay. ... is when the medical separation started. So, that's why the week of 3/24 and 3/30 was paid for, because it was covered by medical separation. Yeah. And then now my- All right, so let me- ... now I don't have any more checks coming in. But I have filed for dis- And that's why this week's covered as an inact- Yeah. Right. Okay. All right. So what'll happen is- And then, and then I, wh- what- Go ahead. When I, when I called to get the deposit authorization, they told me that I'm still active, but since I pay weekly it's getting ready to get discontinued or whatever. So that's why they told, gave me your number to call and work out something, so it can stay active. So then, I mean, I'm, I'm a 55-year-old man with a PICC line in a nursing home, so they told me that I should, I could, uh, get, since I've got the PICC line already surgically put in me, I've got the, I've got two to six weeks of antibiotic PICC lines to heal my toe so I can go back to work. And they told me that I didn't even have to stay in the nursing home. I could get home health to come in and have it done at home. Mm-hmm. So she said, "You need to call this number to work out either a payment plan or something."... and let them know that you have filed the disability with your company, but there's a waiting period. So I'm just calling to let you know I'm doing everything I can do to, uh, get everything started. I just... I- I'm limited with what I can do handcuffed to an IV bed, you know what I mean? Yes, sir. I understand. I mean, not handcuffed, but I can't... I'm very not mobile. Yes, sir. I understand, s- all right. Okay. What I'm gonna have to do, I'm gonna, I'm gonna send an email to my back office with all the information you provided for me, and they're going to have to figure out w- what to do in this scenario. Typically- Okay. ... it takes 24 to 48 hours for the review. We're closed on weekends. Okay. So most likely, I'll have to get back to you on Monday or Tuesday. But once I hear back from them, then I will be able to give you an update. <|agent|><|en|> Mm-hmm. We- we - Okay, so... ... hope to see you soon. Go ahead. One, one question is, so I... since I've done everything I'm supposed to do and you put this in, it, it won't, like, cancel me until they make the review, right? Since I, I believe I've done everything I'm supposed to do. Your coverage won't cancel until four weeks of not receiving a deduction. Right now- Oh. ... starting on the 31st, this will be your first week of not receiving a deduction. So you would- Okay, so... ... basically have until... Let's see, one, two, three, four. You have until April 27th to make some type of payment or figure out what can we, we can do for you. Well, you might put in there too, they can call me anytime because I'm just sitting at the nursing home waiting to get the, the approval to go home, to get the diabetes at home, but the one toe- Mm-hmm. ... has already almost healed and the, the next toe over is a smaller toe. So, the sooner I get this all done and healed up, I can go right back to work. So, um, yeah. So I don't know if I have to have it deducted from the, from the disability I've got coming that isn't been approved yet either because it's the same reason for them. They don't work

weekends, you know. So, yeah, if there's any questions... So I guess I've done everything I can do and since... Hopefully, I'll be healed before the insurance ever lapses and I can get back to work, but at least the powers that be will know what's going on and I'm not being shady or whatever. Yes, sir. I understand. Yes. So when I... With everything you told me, Anthony, I'm gonna pass it on to our back office and see what they'll be able to do and then as soon as I'm updated, I would give you a call back and let you know what the update is. Okay. Well, I appreciate your help and I hope you have a blessed day. I hope you do too, Mr. Anthony. I hope you... your recovery goes well. Okay, thank you very much. No problem. All right. Bye-bye. Bye. Ugh. That was stressful.

Conversation Format

Speaker speaker_0: Thanks for calling Benefits in the Card. This is Malcolm. How can I help you?

Speaker speaker_1: Hey, Malcolm. My name's Anthony Finkbone. I have insurance with you, and, uh, I've got a situation to where I, I am employ- employed through ISS, um, Innovative Staff Solutions through Nasco.

Speaker speaker_0: Mm-hmm. Mm-hmm.

Speaker speaker_1: Do you need my information? Then I'll explain what's going on.

Speaker speaker_0: Yes, sir. What was the last four of your social?

Speaker speaker_1: 3778.

Speaker speaker_0: What's your last name?

Speaker speaker_1: Finkbone, F-I-N-K-B-O-N-E.

Speaker speaker_0: All right, for security purposes, can you verify your address and date of birth for me?

Speaker speaker_1: 1216 North Sycamore, Centralia, Illinois 62801.

Speaker speaker_0: And your date of birth?

Speaker speaker_1: 8/12/'70.

Speaker speaker_0: Yes, we got your phone number as 367-1960.

Speaker speaker_1: Yep.

Speaker speaker_0: And the email is fink- finkboneanthony60@gmail.com?

Speaker speaker_1: Yep.

Speaker speaker_0: All right. We'll see. What can I help you with today, Mr. Anthony?

Speaker speaker_1: Okay. I work through Innovative Staff Solutions. I'm sure it shows up there. And I've took insurance out with them until I go full time at Nasco. Um, I'm a diabetic, and I got an ulcer on my toe. And about three weeks ago, I got admitted in the hospital, and they amputated my right toe. Um, Innovative Staff Solutions and Nasco agreed since I had no points, or one point, they agreed to terminate me with medical separation to heal up from my toe. Because I, I got one toe amputated, my big toe, and then the next toe over amputated like a week later because of a bacteria infection in my blood and the diabetes. Well, they put me on a, they put me on a six to eight week antibiotic PICC line to kill the infection. They done like a Petri cut test, and they, they narrowed it down to what kills the bacteria. So that's why they put me on the PICC line. With being on medical separation, they terminated me due to me not having to point out because I was in the hospital for a week, and then I just got released after five more days for the second toe.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And I've been put into a nursing home. That way the nurses could do my IVs and stuff.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: So I went, uh, they, the... I was in social service office and I... Because I have, I've also got a claim with you through the... I don't know if it's the exact same company, but I had disability insurance.

Speaker speaker_0: Yes, sir.

Speaker speaker_2: Okay.

Speaker speaker_1: So I was in, I was, I was in there faxing over the last papers I needed to fax, because the doctor already faxed the other stuff for my direct deposit. So they told me it would be like seven to 15 days before they got it all processed. But my insurance, I called APL to get the, uh, paper to fax or email back to them for my direct deposit, and they said that due to getting paid weekly, my insurance is still active now. But, uh, it's not canceled yet, but I could call this number and work out some kind of a, some kind of a plan, because I do have the disability insurance coming. I just haven't received it yet. So my insurance doesn't get canceled, if that makes sense.

Speaker speaker_0: I understand.

Speaker speaker_1: Because as soon as I get help in this month or whatever, all I have to do is call Innovative Staff Solutions, and they are gonna put me right back to work the same day I call back or the next day. So I, I was kinda calling to see if, what kind of payment arrangements I could make, or put me on whatever plan you need. So either I can make a payment or... Which I have no money right now, but I have the insurance, the disability insurance in process to where I don't-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... lapse in my insurance and I, I, because I've gotta pay for all this. And I don't have the money to pay for it. You know what I'm saying?

Speaker speaker_0: Yes, sir. I understand, sir. Are you calling about the short term disability? Are you trying to apply it?

Speaker speaker_1: No, I...

Speaker speaker_2: Thank you for calling.

Speaker speaker_1: No, I've al- I've already... Thank you. What is all this?

Speaker speaker_0: So you want to make a direct payment to make your coverage active?

Speaker speaker_2: Lipitor, um-

Speaker speaker_1: Could you hold just one second?

Speaker speaker_2: ... eszetic-

Speaker speaker_0: Oh, yeah. She's talking to me or something

Speaker speaker_2: ... tab, um, one.

Speaker speaker_1: I'm, I was just getting my medicine. I, let me swallow this and I'll talk to you.

Speaker speaker_0: Okay.

Speaker speaker_1: Thank you. Okay. I called APL to get the direct deposit. So I've already filed for the disability I've got coming to me.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: I just, I just had to call and get the... Because I was reading the insurance papers, and it said that they couldn't complete the process until I'd done the direct deposit. While I was doing that, I asked the lady to check and see if I was still covered. She said I'm still active now. But I pay weekly, so it's gonna kick off any time if I don't call you and work out some kind of payment plan or something to where my insurance doesn't lapse.

Speaker speaker_0: Okay. I'm going to say you want to make a direct payment?

Speaker speaker_1: I don't have any money. I haven't worked in three weeks, so I'm waiting on the disability check to make the payment, but I can't let my insurance lapse or I'll get kicked out of the nursing home and I won't be able to heal from the surgeries. And she said that you could work out something with me to where, I don't know if it's a promise for when I get my disability check or what, to where I- I've got money coming from you. I just haven't... It's impossible.

Speaker speaker_3: Okay.

Speaker speaker_1: If that makes sense.

Speaker speaker_3: Do you mind if I put you on a... Yes, sir, I understand. You mind if I put you on a brief hold?

Speaker speaker_1: Sure.

Speaker speaker_3: Thank you.

Speaker speaker_0: How are you doing, Mr. Anthony?

Speaker speaker_1: Yes, sir.

Speaker speaker_0: Let me get some... I'm gonna have to email my back office to get some more information for you, but I need to get a little more information from you. You said you spoke with somebody at IS- ISW that told you to reach out to us?

Speaker speaker_1: No. I talked to the social service worker at the nursing home I'm in, the other day too.

Speaker speaker_0: Okay.

Speaker speaker_1: And then whenever I was calling talking to them about... I had to fi- I had to email one more paper, the direct deposit paper for the disability claim, the temporary disability, and while I was on the phone I asked her if my insurance was still active and she said it was, but since I pay weekly and I've been off for three weeks waiting to heal to go back-

Speaker speaker_0: I see.

Speaker speaker_1: ... that I needed to call this number to-

Speaker speaker_0: Go ahead.

Speaker speaker_1: ... this number to call and make some sort of arrangement so my insurance doesn't get canceled.

Speaker speaker_0: Okay. So you said the direct deposit paper was sent to who?

Speaker speaker_1: It was sent to, uh, APL, to the claims department. The email I sent it to was, uh, uh-

Speaker speaker_0: Do you remember if you spoke with that APL?

Speaker speaker_1: I don't know who I... I just know just the, the lady that answered the phone that faxed me this direct deposit authorization.

Speaker speaker_0: Do you remember what date you sent the direct deposit papers and, and you filed a claim?

Speaker speaker_1: I just fa- I just faxed her right before-

Speaker speaker_0: Claudia?

Speaker speaker_1: ... I talked to... Claudia, yeah. Maybe that was it. Oh, that was the lady that emailed it for me from social services just now. Yes, sir.

Speaker speaker_0: Claudia?

Speaker speaker_1: Claudia was the lady that done it for me in social services.

Speaker speaker_0: All right. Well, do you-

Speaker speaker_1: Do you-

Speaker speaker_0: Do you know, do you know what date you sent the direct deposit papers to APLs?

Speaker speaker_1: I just sent it right before I sent... I called you-

Speaker speaker_0: Okay. The date?

Speaker speaker_1: ... because she gave me this one. Yeah, it was today. She gave me the 1-800. The lady at APL that sent me the email for the direct deposit authorization gave me the 1-800 number to call you to work out something so my insurance wouldn't get canceled.

Speaker speaker_0: Yes, sir. So what, what date did you file the claim initially for short-term disability? Do you remember?

Speaker speaker_1: It would have been like, uh, I've... I, I went and picked up the papers at the doctor's office, because they printed them out for me and-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... I sent them like, oh, maybe last Friday? And then I called in because I got admitted for the second time to get my second toe cut off and while I was in the hospital, I called the m- w- this... Not this number, but the number on my card and they told me that it was in process and it would be seven to 15 days processing.

Speaker speaker_0: Okay. And then you originally-

Speaker speaker_1: And I was just-

Speaker speaker_0: Go ahead.

Speaker speaker_1: I, I was just calling to do what they was telling me to do. I don't know-

Speaker speaker_0: Okay, so-

Speaker speaker_1: ... any more than that.

Speaker speaker_0: You're fine. So I appreciate all the information you've shared so far. So you said... I'm just putting this down for notes that I can give my back office so I can... the investigation goes by smoother. So you said the original claim date was 3/28. That was last Friday?

Speaker speaker_1: Yeah, I believe so. And I believe the initial first hospital visit was the... like the 17th. So my last day of work would have been like the... I don't know if the dates are exact, but it was like... It's been like three weeks now. I- I went to work on a Friday.

Speaker speaker_0: So was it March 21st or March 14th you would say?

Speaker speaker_1: Probably March 14th.

Speaker speaker_0: Is the last date.

Speaker speaker_1: Prob- Probably... I was on a Friday and I left at 11 o'clock because, uh, I was in so much pain and I didn't even know then that I was getting my toe cut off. And then I went to emergency care, and then it got worse after emergency care and I went to the hospital in Mount Vernon, Illinois and they admitted me for my first amputation-... and then I got out that next Thursday, and went home for a week. And the whole tip of my toe was fallen off. So, they admitted me again that next Saturday, and then I've been in the hospital till yesterday. I got a discharge. I was in Centralia Hospital the second time, 'cause that's where the surgeon was at.

Speaker speaker_0: Mm-hmm. All right. So can you speak-

Speaker speaker_1: And-

Speaker speaker_0: I ju- I don't mean to cut you off. We just, I just wanna get-

Speaker speaker_1: No, go ahead.

Speaker speaker_0: ... some information correct. You said you've been out a week, you've been outta work for three weeks, correct?

Speaker speaker_1: Yes, sir.

Speaker speaker_0: So, in our system it's showing deductions have been taken out.

Speaker speaker_1: Right, because I, they hold a week out. So, m- what I'm calling for is, I pay weekly. Whenever I took your insurance out, I was paid the deductibles for two or three weeks before my insurance actually kicked in. So I'm like right up at the time to where you guys are probably gonna cut me off, because there's no payment. I know there was a payment made on my last check, which would've been the week after... I worked that Friday, and they, I called into Innovative Solutions and explained my situation, and they said they would have to talk to Nascote, which was the place I was working for ISS. And then they decided since I was such a good worker, and I was up on my, almost to my hours to get full-time, that they just give me a medical separation. So they told me, "Go ahead and stay in the hospital, get, get whatever you do need taken care of," and I have six months to return. One phone call and I go back to work.

Speaker speaker_0: Do you know what date they, they did the medical separation?

Speaker speaker_1: The Monday af- the, I worked that Friday at 11:00, and I called in to tell 'em, I called in that day, and explained the whole situation. And they said, "Well, we're just gonna terminate you w- with the open standing, that you have six months to heal."

Speaker speaker_0: So it was on May 17th?

Speaker speaker_1: Yeah.

Speaker speaker_0: That's, that's the follow, that's the following Monday after the 14th?

Speaker speaker_1: Yes, sir.

Speaker speaker_0: They paid you-

Speaker speaker_1: That's, that's where I got the 17th. So it would've been that Friday was my last day of work, so then they hold a week out of my check. So, I got the check the week after on the 20-something, and they-

Speaker speaker_0: 28th.

Speaker speaker_1: ... it was a very small... Yeah. It was a very small check, but you got your payment for the insurance. So I've missed like two payments, but in that time I've been in the hospital like twice for five or six days each time. And then I just got released from Centralia yesterday, to a nursing home, with I got a PICC line put in. That's a li- a IV line going to my heart for the vancomycin to kill the bacteria that's making my toes get cut off.

Speaker speaker_0: Okay, so I'm just gonna go over this real quick, just to make sure everything sounds correct. All right. So, your last day of work was 3/14.

Speaker speaker_1: Yes, sir.

Speaker speaker_0: And then you called on the following Monday, the, the 17th, to let your job know-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... and they gave you a medical separation?

Speaker speaker_1: Yes, sir. They terminated me-

Speaker speaker_0: They started you that Monday?

Speaker speaker_1: ... and said I could save my... Yeah.

Speaker speaker_0: So that, that was effective that same day?

Speaker speaker_1: Yeah. And all the-

Speaker speaker_0: I-

Speaker speaker_1: ... all of the instructions I got from them was to call in weekly and give an update of my progress or my, you know, downfall or whatever.

Speaker speaker_0: Yes, sir.

Speaker speaker_1: The big toe has already almost healed, but it's spread to the next toe. So then I had to, the next wee- I was a- I was in the hospital that week. I went home for a week with oral antibiotics, and then that wasn't working, or it wasn't the right kind. And I went back into the hospital that next Saturday, and got admitted again. And I just got out yesterday.

Speaker speaker_0: So meaning you were just released?

Speaker speaker_1: And I'm sure it'll all show whenever they look it up and see where they filed my insurance on the... Like I've had, I've had two surgeries.

Speaker speaker_0: Yes, sir. So I'm just gonna, all right, just to finish off the verification. 3/17-

Speaker speaker_1: Okay.

Speaker speaker_0: ... is when the medical separation started. So, that's why the week of 3/24 and 3/30 was paid for, because it was covered by medical separation.

Speaker speaker_1: Yeah. And then now my-

Speaker speaker_0: All right, so let me-

Speaker speaker_1: ... now I don't have any more checks coming in. But I have filed for dis-

Speaker speaker_0: And that's why this week's covered as an inact-

Speaker speaker_1: Yeah. Right.

Speaker speaker_0: Okay. All right. So what'll happen is-

Speaker speaker_1: And then, and then I, wh- what-

Speaker speaker_0: Go ahead.

Speaker speaker_1: When I, when I called to get the deposit authorization, they told me that I'm still active, but since I pay weekly it's getting ready to get discontinued or whatever. So that's why they told, gave me your number to call and work out something, so it can stay active. So then, I mean, I'm, I'm a 55-year-old man with a PICC line in a nursing home, so they told me that I should, I could, uh, get, since I've got the PICC line already surgically put in me, I've got the, I've got two to six weeks of antibiotic PICC lines to heal my toe so I can go back to work. And they told me that I didn't even have to stay in the nursing home. I could get home health to come in and have it done at home.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: So she said, "You need to call this number to work out either a payment plan or something."... and let them know that you have filed the disability with your company, but there's a waiting period. So I'm just calling to let you know I'm doing everything I can do to, uh, get everything started. I just... I- I'm limited with what I can do handcuffed to an IV bed, you know what I mean?

Speaker speaker_0: Yes, sir. I understand.

Speaker speaker_1: I mean, not handcuffed, but I can't... I'm very not mobile.

Speaker speaker_0: Yes, sir. I understand, s- all right.

Speaker speaker_1: Okay.

Speaker speaker_0: What I'm gonna have to do, I'm gonna, I'm gonna send an email to my back office with all the information you provided for me, and they're going to have to figure out w- what to do in this scenario. Typically-

Speaker speaker_1: Okay.

Speaker speaker_0: ... it takes 24 to 48 hours for the review. We're closed on weekends.

Speaker speaker_1: Okay.

Speaker speaker_0: So most likely, I'll have to get back to you on Monday or Tuesday. But once I hear back from them, then I will be able to give you an update. <|agent|><|en|>

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: We- we -

Speaker speaker_1: Okay, so...

Speaker speaker_0: ... hope to see you soon. Go ahead.

Speaker speaker_1: One, one question is, so I... since I've done everything I'm supposed to do and you put this in, it, it won't, like, cancel me until they make the review, right? Since I, I believe I've done every- everything I'm supposed to do.

Speaker speaker_0: Your coverage won't cancel until four weeks of not receiving a deduction. Right now-

Speaker speaker_1: Oh.

Speaker speaker_0: ... starting on the 31st, this will be your first week of not receiving a deduction. So you would-

Speaker speaker_1: Okay, so...

Speaker speaker_0: ... basically have until... Let's see, one, two, three, four. You have until April 27th to make some type of payment or figure out what can we, we can do for you.

Speaker speaker_1: Well, you might put in there too, they can call me anytime because I'm just sitting at the nursing home waiting to get the, the approval to go home, to get the diabetes at home, but the one toe-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... has already almost healed and the, the next toe over is a smaller toe. So, the sooner I get this all done and healed up, I can go right back to work. So, um, yeah. So I don't know if I have to have it deducted from the, from the disability I've got coming that isn't been approved yet either because it's the same reason for them. They don't work weekends, you know. So, yeah, if there's any questions... So I guess I've done everything I can do and since... Hopefully, I'll be healed before the insurance ever lapses and I can get back to work, but at least the powers that be will know what's going on and I'm not being shady or whatever.

Speaker speaker_0: Yes, sir. I understand. Yes. So when I... With everything you told me, Anthony, I'm gonna pass it on to our back office and see what they'll be able to do and then as soon as I'm updated, I would give you a call back and let you know what the update is.

Speaker speaker_1: Okay. Well, I appreciate your help and I hope you have a blessed day.

Speaker speaker_0: I hope you do too, Mr. Anthony. I hope you... your recovery goes well.

Speaker speaker_1: Okay, thank you very much.

Speaker speaker_0: No problem.

Speaker speaker_1: All right. Bye-bye.

Speaker speaker_0: Bye.

Speaker speaker_1: Ugh. That was stressful.