

Transcript: Malcolm

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Full Transcript

... things are kind of efficient. This is Malcolm, how can I help you? Is it Malcolm? Yes, ma'am. Hi. How can I help you today? Um, Malcolm, I'm an insurance agent. I'm here with Kelly Trudeson, which is an ADM, um, employee. ADM? Yeah. With DTC. With DTC. Okay. Let's focus. So I, how can I help you? So we're just try... So Kelly works 25 hours a week. And we're trying to decide whether she qualifies for a health insurance plan under the, um, ADM, uh- Women. ... DTC, um, plan, because according to the information that we have here, that she has to work 1,430 hours in an 11-month look-back period, um, to have, have employer ins... uh, to have this cov- insurance coverage for the MVP, um, scheduled benefits. Yeah, so the, the MVP plan? And I'm... You're referring to the MVP plan? Yes. Oh, yeah. So with that plan, you do have to be qualified in, in order to, uh, get enrolled into that plan. I wouldn't- Yep. ... be able to tell you what the qualifications are because it's handled by our back office. But I do know there is, is qualifications in order to get enrolled into that plan. Okay. So it... Do you know somebody that can tell us what those qualifications are? Let me see. So do y'all have the benefits guide? Yep. That's what we're looking at. Okay. So is that the 877-440-8256 number? Which one are you referring to? You said which- The back office maybe. You said which... Oh, so w- the back office doesn't have a phone number. Um... Oh. Let me see. The MVP plan... So let's see. It says all employees have to work... Uh, yeah, so the number you called is the nu- the number that reached us directly. Mm... So I would s- where it says all employees who work 1430 hours in an- Yep. ... 11-month period, I assume that's a part of the qual- the qualification of being able to be enrolled into this plan. Okay, and she doesn't work that many hours in an 11-month period. So she probably wouldn't qualify. But again, again, I, I, we don't... We're not the ones who decide that. You can always- Okay. So- You can always speak with... Oh, go ahead. So who decides that? Like I said, it's our back office. That's, that's... And there's no phone number to them. We just send them her information, like, does this member qualify for the MVP plan. It's, it doesn't cost anything to get that done. So we can always just do that if she is interested in that plan. So can they, can we find out if she's qualified? Because before the end of the month, we have to know because then she's gotta be... That's when she's losing her other insurance that she had prior to this. Mm-hmm. Um, so we need to know if we, she can purchase a new plan or what we have to, if she, what she qualifies for. Wait, well, first you, for the... Is she, is she with you right now? Yep. All right. 'Cause you been on the phone. I just need her to verify. For security purposes, I need her to verify her address and date of birth for me. Yeah. Hi. My- Hey, Ms. Kelly, could- Hi. Do you want my address? Yes, ma'am. I just need you to verify your address and date of birth for me for security purposes. Okay, no problem. My address is 18070 Crown Avenue, Walnut Grove, Minnesota. Zip code is 56180. And then my date of birth is March 8th, 2000. Okay. I might not have... What is... So what's the last four of your social? Uh, 6789. Thank you. All right. Can

you, can you verify that for me one more time? I apologize. The whole thing or just the, uh, Social Security? The whole thing, address and the social security number. Okay, I'll take a... Um, address is 18070 Crown Avenue, Walnut Grove, Minnesota. Zip code is 56180. And then my birthday is March 8th, 2000. Thank you. So yeah, your phone number 507-626-4704? Yep. And then your email is kellytrudeson@gmail.com? Yeah. All right. Thank you. So yeah, I'll help. No problem. If you wanted to get enrolled into the MVP plan, I would have to email the back office to see if you qualify. Okay. Usually it takes 24 to 48 hours for that review. We aren't open on the weekends, so we probably, if you did want to go through with that, you probably wouldn't hear anything back next week. Okay. 'Cause we're closed on the weekends. Gotcha. So is that what you wanted me to do? You wanted to see if you qualify for the MVP plan? Yeah. Okay. And then, Malcolm, if she doesn't qualify, do they send her an email or a letter to, to say that she doesn't qualify for that plan? I'll give her a call back and let her know if she qualifies or not. Okay, but you... But we would need something in writing that says that she doesn't qualify for that plan in order to purchase something on the marketplace. Okay. Uh, you mind if I put you on a brief hold? Sure. No problem. Thank you. You know, because they say oh, well, you don't qualify, but you have to prove yourself out there there. You have to prove yourself out there. So that's where it gets a little bit hard is how do you get that one call? So then once you have that, then you can start getting your reps, and you're one call away from getting that next call. And sometimes that call is as simple as saying, "I think I went off my lunch break too early, or my break's not over yet, but you know what I mean. But everyone knows if you work two shifts instead of one, you get more money because you're running two shifts. So according to what I'm seeing here and what they're saying there, it's 30 to 32 hours a week, you know, to qualify, yeah. You know, and that's why I said it takes a lot of people to make it in this business because not everybody can put in 30 to 32 hours a week. And that's where you have to start looking at other ways to make money. So sometimes that's where you need to sell time, and you need to find out, you know, how many hours can you sell? Because sometimes you only have 30 to 32 hours a week, and that makes it more difficult for you to buy your groceries, buy gas, go to the movies. You know, there's just so many things that you need to be able to do every day. And then when you get down to those few dollars, well, sometimes you just can't make ends meet because you don't have any money left over to put away for an emergency. So you end up having to take a pay cut in order to be able to make ends meet. So there's just so many different things that go into it, but you can do it. You know, I was able to do it. Um, so just know that you can do it too. Um, so... Oh. 52. Hi. Are you there, Ms. Kelly? Yes, hi. All right, so I just sent an email to the back office to get that, um, review going. Like I said before, please be advised it does take 24 to 48 hours. And I also requested today if we, to see if they have some kind of documentation they could give you if you were to get denied, so that you would be able- Okay. ... to get coverage on the market. Okay. Was there anything else that I could help you with today, Ms. Kelly? Uh, no, I don't think so. Oh, okay. Um, was there anything else you asked me a question over here? No, if there's nothing else- This is her. ... thanks for calling Benefits in the Card. Oh, thank you. I hope you have a great weekend. Yeah, no problem. Thank you. You too. No problem. Thank you. Bye. Bye.

Conversation Format

Speaker speaker_0: ... things are kind of efficient. This is Malcolm, how can I help you?

Speaker speaker_1: Is it Malcolm?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Hi.

Speaker speaker_0: How can I help you today?

Speaker speaker_1: Um, Malcolm, I'm an insurance agent. I'm here with Kelly Trudeson, which is an ADM, um, employee.

Speaker speaker_0: ADM?

Speaker speaker_1: Yeah.

Speaker speaker_2: With DTC.

Speaker speaker_1: With DTC.

Speaker speaker_0: Okay. Let's focus. So I, how can I help you?

Speaker speaker_1: So we're just try... So Kelly works 25 hours a week. And we're trying to decide whether she qualifies for a health insurance plan under the, um, ADM, uh-

Speaker speaker_2: Women.

Speaker speaker_1: ... DTC, um, plan, because according to the information that we have here, that she has to work 1,430 hours in an 11-month look-back period, um, to have, have employer ins... uh, to have this cov- insurance coverage for the MVP, um, scheduled benefits.

Speaker speaker_0: Yeah, so the, the MVP plan?

Speaker speaker_1: And I'm...

Speaker speaker_0: You're referring to the MVP plan?

Speaker speaker_1: Yes.

Speaker speaker_0: Oh, yeah. So with that plan, you do have to be qualified in, in order to, uh, get enrolled into that plan. I wouldn't-

Speaker speaker_1: Yep.

Speaker speaker_0: ... be able to tell you what the qualifications are because it's handled by our back office. But I do know there is, is qualifications in order to get enrolled into that plan.

Speaker speaker_1: Okay. So it... Do you know somebody that can tell us what those qualifications are?

Speaker speaker_0: Let me see. So do y'all have the benefits guide?

Speaker speaker_1: Yep. That's what we're looking at.

Speaker speaker_0: Okay.

Speaker speaker_1: So is that the 877-440-8256 number?

Speaker speaker_0: Which one are you referring to? You said which-

Speaker speaker_1: The back office maybe.

Speaker speaker_0: You said which... Oh, so w- the back office doesn't have a phone number. Um...

Speaker speaker_1: Oh.

Speaker speaker_0: Let me see. The MVP plan... So let's see. It says all employees have to work... Uh, yeah, so the number you called is the nu- the number that reached us directly. Mm... So I would s- where it says all employees who work 1430 hours in an-

Speaker speaker_1: Yep.

Speaker speaker_0: ... 11-month period, I assume that's a part of the qual- the qualification of being able to be enrolled into this plan.

Speaker speaker_1: Okay, and she doesn't work that many hours in an 11-month period.

Speaker speaker_0: So she probably wouldn't qualify. But again, again, I, I, we don't... We're not the ones who decide that. You can always-

Speaker speaker_1: Okay. So-

Speaker speaker_0: You can always speak with... Oh, go ahead.

Speaker speaker_1: So who decides that?

Speaker speaker_0: Like I said, it's our back office. That's, that's... And there's no phone number to them. We just send them her information, like, does this member qualify for the MVP plan. It's, it doesn't cost anything to get that done. So we can always just do that if she is interested in that plan.

Speaker speaker_1: So can they, can we find out if she's qualified? Because before the end of the month, we have to know because then she's gotta be... That's when she's losing her other insurance that she had prior to this.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Um, so we need to know if we, she can purchase a new plan or what we have to, if she, what she qualifies for.

Speaker speaker_0: Wait, well, first you, for the... Is she, is she with you right now?

Speaker speaker_1: Yep.

Speaker speaker_0: All right. 'Cause you been on the phone. I just need her to verify. For security purposes, I need her to verify her address and date of birth for me.

Speaker speaker_2: Yeah. Hi. My-

Speaker speaker_0: Hey, Ms. Kelly, could-

Speaker speaker_2: Hi. Do you want my address?

Speaker speaker_0: Yes, ma'am. I just need you to verify your address and date of birth for me for security purposes.

Speaker speaker_2: Okay, no problem. My address is 18070 Crown Avenue, Walnut Grove, Minnesota. Zip code is 56180. And then my date of birth is March 8th, 2000.

Speaker speaker_0: Okay. I might not have... What is... So what's the last four of your social?

Speaker speaker_2: Uh, 6789.

Speaker speaker_0: Thank you. All right. Can you, can you verify that for me one more time? I apologize.

Speaker speaker_2: The whole thing or just the, uh, Social Security?

Speaker speaker_0: The whole thing, address and the social security number.

Speaker speaker_2: Okay, I'll take a... Um, address is 18070 Crown Avenue, Walnut Grove, Minnesota. Zip code is 56180. And then my birthday is March 8th, 2000.

Speaker speaker_0: Thank you. So yeah, your phone number 507-626-4704?

Speaker speaker_2: Yep.

Speaker speaker_0: And then your email is kellytrudeson@gmail.com?

Speaker speaker_2: Yeah.

Speaker speaker_0: All right. Thank you. So yeah, I'll help.

Speaker speaker_2: No problem.

Speaker speaker_0: If you wanted to get enrolled into the MVP plan, I would have to email the back office to see if you qualify.

Speaker speaker_2: Okay.

Speaker speaker_0: Usually it takes 24 to 48 hours for that review. We aren't open on the weekends, so we probably, if you did want to go through with that, you probably wouldn't hear anything back next week.

Speaker speaker_2: Okay.

Speaker speaker_0: 'Cause we're closed on the weekends.

Speaker speaker_2: Gotcha.

Speaker speaker_0: So is that what you wanted me to do? You wanted to see if you qualify for the MVP plan?

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay.

Speaker speaker_1: And then, Malcolm, if she doesn't qualify, do they send her an email or a letter to, to say that she doesn't qualify for that plan?

Speaker speaker_0: I'll give her a call back and let her know if she qualifies or not.

Speaker speaker_1: Okay, but you... But we would need something in writing that says that she doesn't qualify for that plan in order to purchase something on the marketplace.

Speaker speaker_0: Okay. Uh, you mind if I put you on a brief hold?

Speaker speaker_1: Sure.

Speaker speaker_3: No problem.

Speaker speaker_0: Thank you.

Speaker speaker_4: You know, because they say oh, well, you don't qualify, but you have to prove yourself out there there. You have to prove yourself out there. So that's where it gets a little bit hard is how do you get that one call? So then once you have that, then you can start getting your reps, and you're one call away from getting that next call. And sometimes that call is as simple as saying, "I think I went off my lunch break too early, or my break's not over yet, but you know what I mean. But everyone knows if you work two shifts instead of one, you get more money because you're running two shifts. So according to what I'm seeing here and what they're saying there, it's 30 to 32 hours a week, you know, to qualify, yeah. You know, and that's why I said it takes a lot of people to make it in this business because not everybody can put in 30 to 32 hours a week. And that's where you have to start looking at other ways to make money. So sometimes that's where you need to sell time, and you need to find out, you know, how many hours can you sell? Because sometimes you only have 30 to 32 hours a week, and that makes it more difficult for you to buy your groceries, buy gas, go to the movies. You know, there's just so many things that you need to be able to do every day. And then when you get down to those few dollars, well, sometimes you just can't make ends meet because you don't have any money left over to put away for an emergency. So you end up having to take a pay cut in order to be able to make ends meet. So there's just so many different things that go into it, but you can do it. You know, I was able to do it. Um, so just know that you can do it too. Um, so... Oh. 52.

Speaker speaker_0: Hi. Are you there, Ms. Kelly?

Speaker speaker_1: Yes, hi.

Speaker speaker_0: All right, so I just sent an email to the back office to get that, um, review going. Like I said before, please be advised it does take 24 to 48 hours. And I also requested today if we, to see if they have some kind of documentation they could give you if you were to get denied, so that you would be able-

Speaker speaker_1: Okay.

Speaker speaker_0: ... to get coverage on the market.

Speaker speaker_1: Okay.

Speaker speaker_0: Was there anything else that I could help you with today, Ms. Kelly?

Speaker speaker_1: Uh, no, I don't think so.

Speaker speaker_3: Oh, okay. Um, was there anything else you asked me a question over here?

Speaker speaker_0: No, if there's nothing else-

Speaker speaker_1: This is her.

Speaker speaker_0: ... thanks for calling Benefits in the Card.

Speaker speaker_1: Oh, thank you.

Speaker speaker_0: I hope you have a great weekend.

Speaker speaker_1: Yeah, no problem. Thank you. You too.

Speaker speaker_0: No problem. Thank you.

Speaker speaker_1: Bye.

Speaker speaker_0: Bye.