

Transcript: Malcolm

Nash-5551191708450816-5960835572482048

Full Transcript

... um, benefits and a c- coverage, it's a mouth, I'm not gonna help you. Yeah, hi. Um, my family, well, my wife, it's through my wife, but my, my family has insurance through the MultiPlan Network Benefit and a card, um, and also the dental. Um, but I took a new position at a company and, um, we're gonna end up doing insurance for myself and my son through, through, um, through them. And we wanted to figure out what they needed from me or from my company to take us off the plan and just have my wife as an individual with you guys. Okay. What staffing company does she work for? Was she with you right now? She's not with me right now. She'll be coming back. She's with, uh, Clinical Staffing Resources, I believe is what it's called. I'm trying to read it here. I can give you the group ID number, the member number. I have her card. So you are on her coverage, correct? Yeah, I'm on the coverage. I'm in the family. Okay. We're in the family plan. Okay. What's the last four of her Social? Her last four is 3989. First name? Her name's Stephanie Stalker. It's like she works as a, it's through, it's through an agency, so she works, I guess it's week to week is what we understood. So I didn't know what is needed to drop my son, with myself and my son, and make her the individual for dental and... Yes, sir. So, I mean, yes, sir. Sorry. So it looks like she is... Could you verify the address and date of birth for me for security purposes? Yeah. Her, our address is 31336 Amberview Bend, Wesley Chapel, Florida 33545. And her date of birth is April 6th, 1969. Thank you. All right. So, essentially it s- it looks like she called on the third to ask the same question. So essentially what she had to do is just- Yeah, but it was unclear, like, she was saying... So if I just get a letter, I don't know if I can get it on company letterhead or I mean, I can get somebody to sign it, but... So the way that it works, right, so she, she got sent a QLE submission email. The email we're just gonna need the confirmation proof of her or you gaining coverage from another carrier, which will be your s- your job. So once you actually have that coverage and they start- We have it now. Mm-hmm. We both ha- Okay, so- We started it on March the 1st. Okay, so we just need documentation saying that you, you know, by date and the starting- Do you mean like an insurance card or what do you need? We wouldn't need that. She was unclear. That's the thing. What do we need? Let me just see. Give me one moment, because we don't do, we don't do the QLEs here. We just send an email and it's handled by the back office. I don't know if she got an email. What email did you send to her? Because she's... I- I'm just unclear on what needs to happen. It would be a QLE submission email. And what the email is- QLE? Would it come... What... But what's the email would have went to, her email? What, where would it have gone? Just sac069@gmail.com. Okay, let me go to that. Uh... I can sign out. Let me see if I can find it. It says on the email- QLE. Would it come from QLE, is what it would say? It w-... No. Yes, sir. It say QLE, s- life events. It says qualifying life event submission. So it will come from info@benefitsandacard.com and then what I'm going to ask for is a letter of credible coverage

or any document showing the start and end date of the coverage, and the reason why you're no longer covered. And I'm saying you, like you specifically, not your wife, because you say your wife want to keep her coverage, right? She wants to keep her coverage. So let me see- uh, my son and myself- So what do you need? Right. ... are what's gonna be covered. Yeah, the reason we- And what do you mean? Without getting into... The reason we're doing this, she's going to go on permanent. She's working right now as a school nurse and she's going to go on permanent. They're going to hire her under the district and they will give her free insurance for that. And so it was easier for a job I got to go ahead and bring us in under that insurance. It was less expensive. I don't see any QLE. I'm just looking... The last thing I got from Info Benefits and a Card looked like it was in January the second. Let me see. Info Benefits Card. I'm just going to look and see what was sent to me. Oh, here it is. QLE submission. Good morning. Uh, loss of benefits may be involuntary. Marriage. Uh, qualifying assistance. Your current provider with your start and end dates. Your previous employer with your start... I don't understand. So if we got, if I got a new employer, like, it doesn't really... Hello? Yeah, I'm looking here. Letter of credible, credible coverage of, or any document showing that the start and the end date of the coverage, along with the involuntary reason you are no longer covered from your previous insurance carrier. But that's, that doesn't apply to what we're doing. You said that doesn't apply to what you're doing? No, because this is more like, if we want to sign up with you guys. No, sir. This is- Why don't we have coverage? So this is for... Because, uh, the reason why this is needed is because she's under Section 125. Section 125 is an IRS regulation that allows you to get enrolled in these plans pre-tax. And so they allow you to get enrolled pre-tax. You're not allowed to get unenrolled from these plans unless you have a company open enrollment period or you have a qualifying life event. And that a qualifying life event includes marriage or divorce, having or adopting a child, or gaining or losing coverage from another carrier. You technically just gained coverage from a new carrier, so we just need proof of you gaining that coverage from your new carrier, whether that'd be the start date, the end date, some type of docu- documentation. It wouldn't be your ID card, because that wouldn't be enough. So what else would you need? At this point it doesn't give me that. It's saying, it, it's saying please note, uh, you know, uh- Just something that says- ... a letter- ... that it did not, did not give you a letter saying your coverage starts on this date, and this is the type of coverage you have, like some type of documentation like that? I mean, like, from the company that I was dealing with, the CareFirst, I mean, I have some information, but they didn't give me a letter. No, I mean it starts on March the 1st. Yeah, I mean, let me see if I could, I could try to find something, but they... I was just dealing with a representative when I was coming on with the company to get on, you know, and they, we did a, you know, coverage. I don't know what, I mean, could I just use a letter from the company? But they don't have company letterhead to give it to me. Is there any type of documentation that states when your coverage ended and when your new one started? My coverage didn't end. It doesn't, and it starts on March the 1st. There is no end date. Okay. That, that works, that works too then. And so I- Whenever that document... some type of documentation indicating that you're starting your own coverage, that you're no longer in need of this coverage. We just need some kind of proof in order for it to- All right, let me see. And I can't even, I couldn't tell you if the QLE will be approved. We just need some kind of documentation to see if that will, to see if that will approve for the QLE. 'Cause again, we don't handle the QLEs here. All we do is send you the email that you received. Okay. Let me see. All right, let

me see here. Um... Jimmy Jones. Let me see what that is in here. She sent me some document. This is the rep. I mean they gave me... that's the medical card. Oh, it does have here, it has my name and my son on one, my name. Um, so the medical card is not enough. So it's the coverage start date- You need- ... the effective date and the end date actually, so it's through 20-2/28/20- 2026, 'cause I guess it gets renewed in a year. Okay, so like just send us that type of documentation and then we can see if it, it's enough for the QLE. And if it's not, then we will reach back out to request more information. But we just needed some kind of- Okay. So- ... documentation proof- I'm trying to find my son- ... that you are starting your own coverage. ... as well. I don't know... Well, if your son- Well, it has on here, it ha- ... gets an HEP- It has him listed as a dependent in this card. So he's under that- Okay. There's that E plus child, it says the coverage class and then him as a dependent. Yes, sir. Just, I would just- Okay. ... recommend sending that documentation in. I wouldn't be able to tell you what, what specifically again what would work as a QLE because we don't do those here. All I can do is make a re- recommend that you send any type of documentation that proves that you have a start date of your own coverage. All right, so if I send that- If you- ... and then also we did dental. So do the same thing? Yes, sir. Okay, so, all right. So I can do the same thing with dental and then, um... and it's just for us, so then at that point I'll respond to that email that she got here, the QLE submission. I reply to that. Yes, sir. With the, with the documentation that you were talking about. Okay. All right. Okay. Well, is there- And then- ... is there anything else? ... at that point... Go ahead? No, that's it. Okay. I'll just put it in there- Well, was there anything else that- ... and then see what happens. You want us to... No, that's it. I'll just write it in there and then attach that documentation and then they'll respond, I'm assuming, at that point. Yes, sir. Yeah. Just, just respond to that email with the documents that, that we were just talking about. Okay. And then we will see if, the back, the back office will see if that qualifies as a QLE. Okay. Okay. All right. Thank you. Was there anything else I can help you with today, Mr. Stockton? No, that's it. Thanks. No problem. Thanks for calling Benefits in the Card. Hope you have a great day, man. All right, thanks. Bye-bye.

Conversation Format

Speaker speaker_0: ... um, benefits and a c- coverage, it's a mouth, I'm not gonna help you.

Speaker speaker_1: Yeah, hi. Um, my family, well, my wife, it's through my wife, but my, my family has insurance through the MultiPlan Network Benefit and a card, um, and also the dental. Um, but I took a new position at a company and, um, we're gonna end up doing insurance for myself and my son through, through, um, through them. And we wanted to figure out what they needed from me or from my company to take us off the plan and just have my wife as an individual with you guys.

Speaker speaker_0: Okay. What staffing company does she work for? Was she with you right now?

Speaker speaker_1: She's not with me right now. She'll be coming back. She's with, uh, Clinical Staffing Resources, I believe is what it's called. I'm trying to read it here. I can give you the group ID number, the member number. I have her card.

Speaker speaker_0: So you are on her coverage, correct?

Speaker speaker_1: Yeah, I'm on the coverage. I'm in the family.

Speaker speaker_0: Okay.

Speaker speaker_1: We're in the family plan.

Speaker speaker_0: Okay. What's the last four of her Social?

Speaker speaker_1: Her last four is 3989.

Speaker speaker_0: First name?

Speaker speaker_1: Her name's Stephanie Stalker. It's like she works as a, it's through, it's through an agency, so she works, I guess it's week to week is what we understood. So I didn't know what is needed to drop my son, with myself and my son, and make her the individual for dental and...

Speaker speaker_0: Yes, sir. So, I mean, yes, sir. Sorry. So it looks like she is... Could you verify the address and date of birth for me for security purposes?

Speaker speaker_1: Yeah. Her, our address is 31336 Amberview Bend, Wesley Chapel, Florida 33545. And her date of birth is April 6th, 1969.

Speaker speaker_0: Thank you. All right. So, essentially it s- it looks like she called on the third to ask the same question. So essentially what she had to do is just-

Speaker speaker_1: Yeah, but it was unclear, like, she was saying... So if I just get a letter, I don't know if I can get it on company letterhead or I mean, I can get somebody to sign it, but...

Speaker speaker_0: So the way that it works, right, so she, she got sent a QLE submission email. The email we're just gonna need the confirmation proof of her or you gaining coverage from another carrier, which will be your s- your job. So once you actually have that coverage and they start-

Speaker speaker_1: We have it now.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: We both ha-

Speaker speaker_0: Okay, so-

Speaker speaker_1: We started it on March the 1st.

Speaker speaker_0: Okay, so we just need documentation saying that you, you know, by date and the starting-

Speaker speaker_1: Do you mean like an insurance card or what do you need?

Speaker speaker_0: We wouldn't need that.

Speaker speaker_1: She was unclear. That's the thing. What do we need? Let me just see.

Speaker speaker_0: Give me one moment, because we don't do, we don't do the QLEs here. We just send an email and it's handled by the back office.

Speaker speaker_1: I don't know if she got an email. What email did you send to her? Because she's... I- I'm just unclear on what needs to happen.

Speaker speaker_0: It would be a QLE submission email. And what the email is-

Speaker speaker_1: QLE? Would it come... What... But what's the email would have went to, her email? What, where would it have gone?

Speaker speaker_0: Just sac069@gmail.com.

Speaker speaker_1: Okay, let me go to that. Uh... I can sign out. Let me see if I can find it.

Speaker speaker_0: It says on the email-

Speaker speaker_1: QLE. Would it come from QLE, is what it would say?

Speaker speaker_0: It w-... No. Yes, sir. It say QLE, s- life events. It says qualifying life event submission. So it will come from info@benefitsandacard.com and then what I'm going to ask for is a letter of credible coverage or any document showing the start and end date of the coverage, and the reason why you're no longer covered. And I'm saying you, like you specifically, not your wife, because you say your wife want to keep her coverage, right?

Speaker speaker_1: She wants to keep her coverage. So let me se- uh, my son and myself-

Speaker speaker_0: So what do you need? Right.

Speaker speaker_1: ... are what's gonna be covered. Yeah, the reason we-

Speaker speaker_0: And what do you mean?

Speaker speaker_1: Without getting into... The reason we're doing this, she's going to go on permanent. She's working right now as a school nurse and she's going to go on permanent. They're going to hire her under the district and they will give her free insurance for that. And so it was easier for a job I got to go ahead and bring us in under that insurance. It was less expensive. I don't see any QLE. I'm just looking... The last thing I got from Info Benefits and a Card looked like it was in January the second. Let me see. Info Benefits Card. I'm just going to look and see what was sent to me. Oh, here it is. QLE submission. Good morning. Uh, loss of benefits may be involuntary. Marriage. Uh, qualifying assistance. Your current provider with your start and end dates. Your previous employer with your start... I don't understand. So if we got, if I got a new employer, like, it doesn't really...

Speaker speaker_0: Hello?

Speaker speaker_1: Yeah, I'm looking here. Letter of credible, credible coverage of, or any document showing that the start and the end date of the coverage, along with the involuntary reason you are no longer covered from your previous insurance carrier. But that's, that doesn't apply to what we're doing.

Speaker speaker_0: You said that doesn't apply to what you're doing?

Speaker speaker_1: No, because this is more like, if we want to sign up with you guys.

Speaker speaker_0: No, sir. This is-

Speaker speaker_1: Why don't we have coverage?

Speaker speaker_0: So this is for... Because, uh, the reason why this is needed is because she's under Section 125. Section 125 is an IRS regulation that allows you to get enrolled in these plans pre-tax. And so they allow you to get enrolled pre-tax. You're not allowed to get unenrolled from these plans unless you have a company open enrollment period or you have a qualifying life event. And that a qualifying life event includes marriage or divorce, having or adopting a child, or gaining or losing coverage from another carrier. You technically just gained coverage from a new carrier, so we just need proof of you gaining that coverage from your new carrier, whether that'd be the start date, the end date, some type of docu- documentation. It wouldn't be your ID card, because that wouldn't be enough.

Speaker speaker_1: So what else would you need? At this point it doesn't give me that. It's saying, it, it's saying please note, uh, you know, uh-

Speaker speaker_0: Just something that says-

Speaker speaker_1: ... a letter-

Speaker speaker_0: ... that it did not, did not give you a letter saying your coverage starts on this date, and this is the type of coverage you have, like some type of documentation like that?

Speaker speaker_1: I mean, like, from the company that I was dealing with, the CareFirst, I mean, I have some information, but they didn't give me a letter. No, I mean it starts on March the 1st. Yeah, I mean, let me see if I could, I could try to find something, but they... I was just dealing with a representative when I was coming on with the company to get on, you know, and they, we did a, you know, coverage. I don't know what, I mean, could I just use a letter from the company? But they don't have company letterhead to give it to me.

Speaker speaker_0: Is there any type of documentation that states when your coverage ended and when your new one started?

Speaker speaker_1: My coverage didn't end. It doesn't, and it starts on March the 1st. There is no end date.

Speaker speaker_0: Okay. That, that works, that works too then.

Speaker speaker_1: And so I-

Speaker speaker_0: Whenever that document... some type of documentation indicating that you're starting your own coverage, that you're no longer in need of this coverage. We just need some kind of proof in order for it to-

Speaker speaker_1: All right, let me see.

Speaker speaker_0: And I can't even, I couldn't tell you if the QLE will be approved. We just need some kind of documentation to see if that will, to see if that will approve for the QLE.

'Cause again, we don't handle the QLEs here. All we do is send you the email that you received.

Speaker speaker_1: Okay. Let me see. All right, let me see here. Um... Jimmy Jones. Let me see what that is in here. She sent me some document. This is the rep. I mean they gave me... that's the medical card. Oh, it does have here, it has my name and my son on one, my name. Um, so the medical card is not enough. So it's the coverage start date-

Speaker speaker_0: You need-

Speaker speaker_1: ... the effective date and the end date actually, so it's through 20-2/28/20-2026, 'cause I guess it gets renewed in a year.

Speaker speaker_0: Okay, so like just send us that type of documentation and then we can see if it, it's enough for the QLE. And if it's not, then we will reach back out to request more information. But we just needed some kind of-

Speaker speaker_1: Okay. So-

Speaker speaker_0: ... documentation proof-

Speaker speaker_1: I'm trying to find my son-

Speaker speaker_0: ... that you are starting your own coverage.

Speaker speaker_1: ... as well. I don't know...

Speaker speaker_0: Well, if your son-

Speaker speaker_1: Well, it has on here, it ha-

Speaker speaker_0: ... gets an HEP-

Speaker speaker_1: It has him listed as a dependent in this card. So he's under that-

Speaker speaker_0: Okay.

Speaker speaker_1: There's that E plus child, it says the coverage class and then him as a dependent.

Speaker speaker_0: Yes, sir. Just, I would just-

Speaker speaker_1: Okay.

Speaker speaker_0: ... recommend sending that documentation in. I wouldn't be able to tell you what, what specifically again what would work as a QLE because we don't do those here. All I can do is make a re- recommend that you send any type of documentation that proves that you have a start date of your own coverage.

Speaker speaker_1: All right, so if I send that-

Speaker speaker_0: If you-

Speaker speaker_1: ... and then also we did dental. So do the same thing?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Okay, so, all right. So I can do the same thing with dental and then, um... and it's just for us, so then at that point I'll respond to that email that she got here, the QLE submission. I reply to that.

Speaker speaker_0: Yes, sir. With the, with the documentation that you were talking about.

Speaker speaker_1: Okay. All right. Okay.

Speaker speaker_0: Well, is there-

Speaker speaker_1: And then-

Speaker speaker_0: ... is there anything else?

Speaker speaker_1: ... at that point...

Speaker speaker_0: Go ahead?

Speaker speaker_1: No, that's it. Okay. I'll just put it in there-

Speaker speaker_0: Well, was there anything else that-

Speaker speaker_1: ... and then see what happens.

Speaker speaker_0: You want us to...

Speaker speaker_1: No, that's it. I'll just write it in there and then attach that documentation and then they'll respond, I'm assuming, at that point.

Speaker speaker_0: Yes, sir. Yeah. Just, just respond to that email with the documents that, that we were just talking about.

Speaker speaker_1: Okay.

Speaker speaker_0: And then we will see if, the back, the back office will see if that qualifies as a QLE.

Speaker speaker_1: Okay. Okay. All right. Thank you.

Speaker speaker_0: Was there anything else I can help you with today, Mr. Stockton?

Speaker speaker_1: No, that's it. Thanks.

Speaker speaker_0: No problem. Thanks for calling Benefits in the Card. Hope you have a great day, man.

Speaker speaker_1: All right, thanks. Bye-bye.