

## Transcript: Malcolm

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### Full Transcript

Thanks for calling AmericanCare. This is Malcolm. How can I help you? Um, I, um, I used to... I was, um, I'm here trying to do my taxes, man. And I'm missing my 1095s. And I, I work for this company, and they said that they don't send out 1095s. Yo, do you know anything about this? No. Yeah, we, we don't do anything with tax returns, sir. So h- where I get my 1095s from then? You have to get that from your staffing company. I purchased- We're just the plan administrator. All we do is get you enrolled or unenrolled from the insurance, that's all. We don't provide you with any of the insurances- Okay. Well, I pur- I purchased the Healthcare Marketplace Plan Dental through, um, through a, um, a, a company. I was working somewhere, and I purchased Marketplace health plan or some, like dental plan. And I'm m- and how, how can I get it with them, because I need my 1095s from them? I will, I can't tell you, sir. We're not, again, we're not a carrier. We're just the plan administrator. All we do is get you enrolled or unenrolled from the plans. All right. So like, I was just on the phone with Megaforce, and they sent, they gave me y'all's number to call about my, my medical, my Medicaid pl- my, my plan, my Marketplace plan. Do, do you know what I'm talking about? Nah, not when you say a marketplace. I'm not familiar with that, because none of these plans are part of the Marketplace. These are offered through your staffing company. Staffing company. All right. So, well, I got a paper through my, um, that the staffing company sent me, and it says that, um, that, that I purchased a, a plan through the market and on my Cash App, man, when I go to k- when I do my cash, my, do my taxes, it's saying that you purchased a healthcare plan through the Marketplace during the tax year. So, and when y'all sent me papers, y'all sent me, um, um, Megaforce, who I, um, was working with, they sent me papers saying that, um, the Marketplace plan that I had and everything. But I didn't get no 1095 from them. I only got mine, you know? So they, and they said that I had to call y'all to get my 1095s. Mind if I put you on a brief hold? All right. Are you there, sir? Yes, sir. Okay. So you want to reach out- Well, I called- So you need to reach out to them, in the Megaforce, and they will be the ones to give you your 1095s. We don't do anything with that here. See, this is what I'm... I already told them that, and they keep telling me that they don't give out 1095s. They only give out W-2s. Yeah, I'm not sure, sir. But we wouldn't, there's nothing we can do from our, on our end to help you with that, because we don't have, we don't do that. Okay. So I don't understand, because every time I talk to them, they telling me they don't give out 1095s. What is- I'm not sure, sir. Can you search up, can you search up my name? Like if, what healthcare company did I even, Marketplace company did I even purchase? Like- That's why- Do you even know, do you even know? That's why we tell you to just type- No, no. I just want you to tell him. The, the, my, the people that I was working with, they gave me y'all's number. I don't know why, but they, they- Who calls do you- They're like, y'all know what's going on. Uh, because of- They don't know what you talking about. Yeah. You can't, I'm

confused, sir. All right. I'm gonna call you back. All right. Well, Megaforce is the only one that would be able to give you those forms. Yes, and look, I've been to talk to them yesterday. I just got off the phone with them again, and they just gave me your number, y'all's number again about it. And they was like, they don't give out the 1095s. But I don't understand why they telling me that, though. Yeah, I don't understand- I don't know- ... why they're doing that either, sir. We don't, we can't provide you with that information. All right. Can you let me, let me... What you think I should tell them? Because they telling me, they basically saying they don't give out 1095s. They saying they told us to give them out. I can't tell you what to say, sir, because again, I don't know. We don't do anything with that, so. All right. What's your, what's your- I'm gonna call them back and tell them that y'all said that y'all don't give them out, the employee. The Megaforce supposed to give them out. Yes. I'm gonna call them back and tell them that. I had just told them that, and they still saying it, that, that, um, the market, the health people supposed to give them to me. I don't know. We're not, so we're not the... Maybe they're referring to your carrier, but we're not the carrier. We're just the plan administrator. We don't give, we're not supplying you with anything. Well, who, who, can you tell me how can I get in my carrier then? Like... What's the, you saying, you say- Can you let me know that? ... we're with Me- Megaforce? What's the last four of your Social, sir? 1433. First name? Joseph Perry. For security purposes, can you verify your address and date of birth for me? 89 Judas Drive, Lumberton, North Carolina, 12299. Yeah. So, looks like you had the dental plan back in October of 2024? Yes. So that would be American Public Life. I can give you their phone number. Yes, please. Whenever you rare- whenever you're ready. All right. I'm ready. It's 1-800... 1-8- ... 256... ... 6. 5, 6? ... 86 and 06. 86... 06? Yep. Then you want to hit option four to speak with a representative. All right. 568606. No. It's 1-800-256- Yes. ... 8606. 2-5-6-8-6-0-6. All right, I got you. Um, it said on my- And then hit option four to speak with a representative. Option four to speak with representative. All right, thank you. And what form were you requesting again? I wanted... I have to make a note. My, my 1095, 1095, 'cause on Cash App they're asking for my 1095, saying that the RS indicated that I purchased healthcare marketplace after market or something, man. I can't... I'm, I'm lost too. Yeah, I purchased healthcare marketplace in the tax year '24, and all my email, like my, my, um... I got, I... The reason why I'm, I added it all up 'cause I got mails just saying talking about that shit, man. And it's all coming back to Mega Port. And I... But I'ma call these people right here. My 1095. Okay. Yeah, I got it. 1095 or something. This is my text. Was there anything else I can help you with today, Mr. Perry? Nah, that's it, man. I'ma go ahead and call these and hit forward. A'ight. If there's nothing else, next time business is in the card. Hope you have a good rest of your week, man.

## Conversation Format

Speaker speaker\_0: Thanks for calling AmericanCare. This is Malcolm. How can I help you?

Speaker speaker\_1: Um, I, um, I used to... I was, um, I'm here trying to do my taxes, man. And I'm missing my 1095s. And I, I work for this company, and they said that they don't send out 1095s. Yo, do you know anything about this?

Speaker speaker\_0: No. Yeah, we, we don't do anything with tax returns, sir.

Speaker speaker\_1: So h- where I get my 1095s from then?

Speaker speaker\_0: You have to get that from your staffing company.

Speaker speaker\_1: I purchased-

Speaker speaker\_0: We're just the plan administrator. All we do is get you enrolled or unenrolled from the insurance, that's all. We don't provide you with any of the insurances-

Speaker speaker\_1: Okay. Well, I pur- I purchased the Healthcare Marketplace Plan Dental through, um, through a, um, a, a company. I was working somewhere, and I purchased Marketplace health plan or some, like dental plan. And I'm m- and how, how can I get it with them, because I need my 1095s from them?

Speaker speaker\_0: I will, I can't tell you, sir. We're not, again, we're not a carrier. We're just the plan administrator. All we do is get you enrolled or unenrolled from the plans.

Speaker speaker\_1: All right. So like, I was just on the phone with Megaforce, and they sent, they gave me y'all's number to call about my, my medical, my Medicaid pl- my, my plan, my Marketplace plan. Do, do you know what I'm talking about?

Speaker speaker\_0: Nah, not when you say a marketplace. I'm not familiar with that, because none of these plans are part of the Marketplace. These are offered through your staffing company.

Speaker speaker\_1: Staffing company. All right. So, well, I got a paper through my, um, that the staffing company sent me, and it says that, um, that, that I purchased a, a plan through the market and on my Cash App, man, when I go to k- when I do my cash, my, do my taxes, it's saying that you purchased a healthcare plan through the Marketplace during the tax year. So, and when y'all sent me papers, y'all sent me, um, um, Megaforce, who I, um, was working with, they sent me papers saying that, um, the Marketplace plan that I had and everything. But I didn't get no 1095 from them. I only got mine, you know? So they, and they said that I had to call y'all to get my 1095s.

Speaker speaker\_0: Mind if I put you on a brief hold?

Speaker speaker\_1: All right.

Speaker speaker\_0: Are you there, sir?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_0: Okay. So you want to reach out-

Speaker speaker\_1: Well, I called-

Speaker speaker\_0: So you need to reach out to them, in the Megaforce, and they will be the ones to give you your 1095s. We don't do anything with that here.

Speaker speaker\_1: See, this is what I'm... I already told them that, and they keep telling me that they don't give out 1095s. They only give out W-2s.

Speaker speaker\_0: Yeah, I'm not sure, sir. But we wouldn't, there's nothing we can do from our, on our end to help you with that, because we don't have, we don't do that.

Speaker speaker\_1: Okay. So I don't understand, because every time I talk to them, they telling me they don't give out 1095s. What is-

Speaker speaker\_0: I'm not sure, sir.

Speaker speaker\_1: Can you search up, can you search up my name? Like if, what healthcare company did I even, Marketplace company did I even purchase? Like-

Speaker speaker\_2: That's why-

Speaker speaker\_1: Do you even know, do you even know?

Speaker speaker\_2: That's why we tell you to just type-

Speaker speaker\_0: No, no. I just want you to tell him.

Speaker speaker\_1: The, the, my, the people that I was working with, they gave me y'all's number. I don't know why, but they, they-

Speaker speaker\_2: Who calls do you-

Speaker speaker\_1: They're like, y'all know what's going on. Uh, because of-

Speaker speaker\_2: They don't know what you talking about.

Speaker speaker\_0: Yeah. You can't, I'm confused, sir.

Speaker speaker\_1: All right. I'm gonna call you back.

Speaker speaker\_0: All right. Well, Megaforce is the only one that would be able to give you those forms.

Speaker speaker\_1: Yes, and look, I've been to talk to them yesterday. I just got off the phone with them again, and they just gave me your number, y'all's number again about it. And they was like, they don't give out the 1095s. But I don't understand why they telling me that, though.

Speaker speaker\_0: Yeah, I don't understand-

Speaker speaker\_1: I don't know-

Speaker speaker\_0: ... why they're doing that either, sir. We don't, we can't provide you with that information.

Speaker speaker\_1: All right. Can you let me, let me... What you think I should tell them? Because they telling me, they basically saying they don't give out 1095s. They saying they told us to give them out.

Speaker speaker\_0: I can't tell you what to say, sir, because again, I don't know. We don't do anything with that, so.

Speaker speaker\_1: All right.

Speaker speaker\_0: What's your, what's your-

Speaker speaker\_1: I'm gonna call them back and tell them that y'all said that y'all don't give them out, the employee. The Megaforce supposed to give them out.

Speaker speaker\_0: Yes.

Speaker speaker\_1: I'm gonna call them back and tell them that. I had just told them that, and they still saying it, that, that, um, the market, the health people supposed to give them to me. I don't know.

Speaker speaker\_0: We're not, so we're not the... Maybe they're referring to your carrier, but we're not the carrier. We're just the plan administrator. We don't give, we're not supplying you with anything.

Speaker speaker\_1: Well, who, who, can you tell me how can I get in my carrier then? Like...

Speaker speaker\_0: What's the, you saying, you say-

Speaker speaker\_1: Can you let me know that?

Speaker speaker\_0: ... we're with Me- Megaforce? What's the last four of your Social, sir?

Speaker speaker\_1: 1433.

Speaker speaker\_0: First name?

Speaker speaker\_1: Joseph Perry.

Speaker speaker\_0: For security purposes, can you verify your address and date of birth for me?

Speaker speaker\_1: 89 Judas Drive, Lumberton, North Carolina, 12299.Yeah.

Speaker speaker\_0: So, looks like you had the dental plan back in October of 2024?

Speaker speaker\_1: Yes.

Speaker speaker\_0: So that would be American Public Life. I can give you their phone number.

Speaker speaker\_1: Yes, please.

Speaker speaker\_0: Whenever you rare- whenever you're ready.

Speaker speaker\_1: All right. I'm ready.

Speaker speaker\_0: It's 1-800...

Speaker speaker\_1: 1-8-

Speaker speaker\_0: ... 256...

Speaker speaker\_1: ... 6. 5, 6?

Speaker speaker\_0: ... 86 and 06.

Speaker speaker\_1: 86... 06?

Speaker speaker\_0: Yep. Then you want to hit option four to speak with a representative.

Speaker speaker\_1: All right. 568606.

Speaker speaker\_0: No. It's 1-800-256-

Speaker speaker\_1: Yes.

Speaker speaker\_0: ... 8606.

Speaker speaker\_1: 2-5-6-8-6-0-6. All right, I got you. Um, it said on my-

Speaker speaker\_0: And then hit option four to speak with a representative.

Speaker speaker\_1: Option four to speak with representative. All right, thank you.

Speaker speaker\_0: And what form were you requesting again? I wanted... I have to make a note.

Speaker speaker\_1: My, my 1095, 1095, 'cause on Cash App they're asking for my 1095, saying that the RS indicated that I purchased healthcare marketplace after market or something, man. I can't... I'm, I'm lost too. Yeah, I purchased healthcare marketplace in the tax year '24, and all my email, like my, my, um... I got, I... The reason why I'm, I added it all up 'cause I got mails just saying talking about that shit, man. And it's all coming back to Mega Port. And I... But I'ma call these people right here. My 1095.

Speaker speaker\_0: Okay. Yeah, I got it.

Speaker speaker\_1: 1095 or something. This is my text.

Speaker speaker\_0: Was there anything else I can help you with today, Mr. Perry?

Speaker speaker\_1: Nah, that's it, man. I'ma go ahead and call these and hit forward.

Speaker speaker\_0: A'ight. If there's nothing else, next time business is in the card. Hope you have a good rest of your week, man.