

Transcript: Malcolm

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Full Transcript

... to common benefits in the card is Malcolm. How can I help you? Yes, my name is Robert Harper and I got a notice that I, I guess I was late on a payment or something. A lapse in coverage? Yes. Staffing company you work for? Uh, Kentucky State Highway Department. KYCC. Yeah. You went to a staffing company to get that job? Yes. Uh, through, uh, uh, Crown Staffing. Thank you. So that takes is just to let you know that you don't have active coverage for whatever week you didn't get a deduction taken. Okay. Well, I, I haven't back... I haven't worked in a couple of weeks. Uh, so I need to pay for that, right? That coverage. You don't have to pay for it. So what did... So the way that it works is, right, if you need to use your coverage then you can pay for it. So you can have active coverage to use your cov- to use your insurance but if you're not using the insurance, you don't have to pay for it. It's just that text is sent to let you know that you don't have active coverage for that week. Okay. Well, I would... Can I give you a credit card number and whenever they do not take it out of my payroll, you can take it from my credit card? No, sir. You have to call in... If you wanna make a direct payment, you have to call in and make a direct payment every week that you want your coverage to be active. Oh, okay. So what... But I thought, I thought I set all this stuff up with you guys. So we, we never had a system where people just leave their, their debit card and we make the direct payment for them because we don't, we don't store... We're, we're not a carrier. We're just a plan administrator all we do is get you guys enrolled or unenrolled from the coverage. Okay. Well, all right. Uh, let me think. So what should I do? I haven't worked in about two or three weeks. Uh- That's probably why you received that text message. Like I was saying, it's not... You don't have to make the direct payment unless you plan on using your health insurance. Okay. All right. Well, I'm hoping not to. But they were going to send me some information, uh, whenever it became active, but I don't believe I've gotten yet. Uh, but let me, let me get... dig into this a little bit further. But you say if I don't want to use it, I don't have to pay for it? No, sir. But- Correct? But I do, I do wanna let you know after four weeks of no payment being taken out, your cov- your coverage will go into COBRA. Oh, okay. All right. All right. I see. Okay. So as of right now, I owe you nothing, right? Y- so, yeah. When they send you that text is just to let you know... It's like a courtesy to let you know, hey, you don't have active coverage for this week. Okay. Now, after four weeks of not, after four weeks of not receiving a deduction or getting a, or having an active coverage, then you- Then it goes to COBRA? Yes, sir. All right. Well, let me make you... Let me make a payment on it. What staffing company you work for? You said Crown? What's the last four of your social? 5825. First name? Robert. Last name? Harper. H-A-R-P-E-R. Okay. For security purposes, can you verify your address and date of birth for me? Uh, 306 Mallard Point, Willisburg, Kentucky, 50078. Uh, and date of birth is 1/6/57. Thank you. So we got a good phone number, 859-612-1317? Yes. Thank you. With your email is rj85776@yahoo.com? Yes. Thank you. So

yeah, it looks like you just have the life insurance. Yeah. All I got is just life insurance. Okay. It looks like your coverage didn't start as of this... It's only for this week. Oh, I, I, yeah. I was kind of thinking that it had just started, so actually, uh- It's only \$1. It'd be only \$1.99. Yeah. Well, what should I do? Just wait? It's up to you, sir. It's, um... Mr. Harper, I wouldn't be able to make any recommendations. Okay. I'll tell you what, let's just wait and, uh, if, if I go to work next week, I'll be all right then, right? Yes, sir. Okay. All righty. Let's just try that then. If something doesn't work out, I'll call you guys. All right. Well, was there anything else I can help you with today, Mr. Harper? No, I don't believe so. Well, if there's nothing else, thanks for calling Benefits in the Card. Hope you have a great rest of your week. Okay. Thank you. Bye. Bye.

Conversation Format

Speaker speaker_0: ... to common benefits in the card is Malcolm. How can I help you?

Speaker speaker_1: Yes, my name is Robert Harper and I got a notice that I, I guess I was late on a payment or something.

Speaker speaker_0: A lapse in coverage?

Speaker speaker_1: Yes.

Speaker speaker_0: Staffing company you work for?

Speaker speaker_1: Uh, Kentucky State Highway Department. KYCC.

Speaker speaker_0: Yeah. You went to a staffing company to get that job?

Speaker speaker_1: Yes. Uh, through, uh, uh, Crown Staffing.

Speaker speaker_0: Thank you. So that takes is just to let you know that you don't have active coverage for whatever week you didn't get a deduction taken.

Speaker speaker_1: Okay. Well, I, I haven't back... I haven't worked in a couple of weeks. Uh, so I need to pay for that, right? That coverage.

Speaker speaker_0: You don't have to pay for it. So what did... So the way that it works is, right, if you need to use your coverage then you can pay for it. So you can have active coverage to use your cov- to use your insurance but if you're not using the insurance, you don't have to pay for it. It's just that text is sent to let you know that you don't have active coverage for that week.

Speaker speaker_1: Okay. Well, I would... Can I give you a credit card number and whenever they do not take it out of my payroll, you can take it from my credit card?

Speaker speaker_0: No, sir. You have to call in... If you wanna make a direct payment, you have to call in and make a direct payment every week that you want your coverage to be active.

Speaker speaker_1: Oh, okay. So what... But I thought, I thought I set all this stuff up with you guys.

Speaker speaker_0: So we, we never had a system where people just leave their, their debit card and we make the direct payment for them because we don't, we don't store... We're, we're not a carrier. We're just a plan administrator all we do is get you guys enrolled or unenrolled from the coverage.

Speaker speaker_1: Okay. Well, all right. Uh, let me think. So what should I do? I haven't worked in about two or three weeks. Uh-

Speaker speaker_0: That's probably why you received that text message. Like I was saying, it's not... You don't have to make the direct payment unless you plan on using your health insurance.

Speaker speaker_1: Okay. All right. Well, I'm hoping not to. But they were going to send me some information, uh, whenever it became active, but I don't believe I've gotten yet. Uh, but let me, let me get... dig into this a little bit further. But you say if I don't want to use it, I don't have to pay for it?

Speaker speaker_0: No, sir. But-

Speaker speaker_1: Correct?

Speaker speaker_0: But I do, I do wanna let you know after four weeks of no payment being taken out, your cov- your coverage will go into COBRA.

Speaker speaker_1: Oh, okay. All right. All right. I see. Okay. So as of right now, I owe you nothing, right?

Speaker speaker_0: Y- so, yeah. When they send you that text is just to let you know... It's like a courtesy to let you know, hey, you don't have active coverage for this week.

Speaker speaker_1: Okay.

Speaker speaker_0: Now, after four weeks of not, after four weeks of not receiving a deduction or getting a, or having an active coverage, then you-

Speaker speaker_1: Then it goes to COBRA?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: All right. Well, let me make you... Let me make a payment on it.

Speaker speaker_0: What staffing company you work for? You said Crown? What's the last four of your social?

Speaker speaker_1: 5825.

Speaker speaker_0: First name?

Speaker speaker_1: Robert.

Speaker speaker_0: Last name?

Speaker speaker_1: Harper. H-A-R-P-E-R.

Speaker speaker_0: Okay. For security purposes, can you verify your address and date of birth for me?

Speaker speaker_1: Uh, 306 Mallard Point, Willisburg, Kentucky, 50078. Uh, and date of birth is 1/6/57.

Speaker speaker_0: Thank you. So we got a good phone number, 859-612-1317?

Speaker speaker_1: Yes.

Speaker speaker_0: Thank you. With your email is rj85776@yahoo.com?

Speaker speaker_1: Yes.

Speaker speaker_0: Thank you. So yeah, it looks like you just have the life insurance.

Speaker speaker_1: Yeah. All I got is just life insurance.

Speaker speaker_0: Okay. It looks like your coverage didn't start as of this... It's only for this week.

Speaker speaker_1: Oh, I, I, yeah. I was kind of thinking that it had just started, so actually, uh-

Speaker speaker_0: It's only \$1. It'd be only \$1.99.

Speaker speaker_1: Yeah. Well, what should I do? Just wait?

Speaker speaker_0: It's up to you, sir. It's, um... Mr. Harper, I wouldn't be able to make any recommendations.

Speaker speaker_1: Okay. I'll tell you what, let's just wait and, uh, if, if I go to work next week, I'll be all right then, right?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Okay. All righty. Let's just try that then. If something doesn't work out, I'll call you guys.

Speaker speaker_0: All right. Well, was there anything else I can help you with today, Mr. Harper?

Speaker speaker_1: No, I don't believe so.

Speaker speaker_0: Well, if there's nothing else, thanks for calling Benefits in the Card. Hope you have a great rest of your week.

Speaker speaker_1: Okay. Thank you. Bye.

Speaker speaker_0: Bye.