

Transcript: Malcolm

Nash-6076395227365376-5046096662020096

Full Transcript

Thanks for calling Benefits in the Car. This is Malcolm. How can I help you? How you doing, Malcolm? Good morning. Um, I'm Brandon. I was calling because I work with West Port Axle, and I applied for their insurance, but I'm not eligible until the next opening period, which is in 2025, December. And I'm... For right now, because I have no health insurance and I was trying to get health insurance for the meanwhile, the health insurance that I'm trying to get, they said that I just need a proof of saying that I'm eligible, but it's just not, like, active until the period opens again. S- what staff company do you work for? Work Focus. Work Focus? Yes. You mean Workforce? Yeah. Sorry about that. Okay. What's the last four of your social? 8267. Is it 8267? Yes, sir. Your first name? Brandon. Mm... How do you spell that? B-A-R-N-D-O-N. Last name? Burgos. B-U-R-G-O-S. So is it Workforce... So is Focus Workforce Management? Yes, sir. Okay. For security purposes, can you verify your address and date of birth for me? March 10, 2002. And then the address is 708 El Hato Drive. I need to see your state and ZIP code as well. 19560. And the city and state? Reading, Temple, PA. What was the name of the city? Reading, Temple, PA. Reading- That's Muhlenberg Township- Okay. It's Reading, Reading. So which one do I need to put down, Muhlenberg or Reading? Put Muhlenberg Township. Yeah. That should pop up 70... Yeah. And again, phone number is 644-8484. 644-8484. Yes, sir. And your email is brandonbk82@gmail.com? Yes, sir. Okay. So you say... Okay, so what exactly do you need? I just need a, a paper, um, proving that I'm eligible for the insurance, just not right now for the marketing period, because that marketing period already passed. So I can have health insurance for the meanwhile, until I get my health insurance by the job in, in December of 2025. So I just need a paper showing that I'm eligible for the, um, health insurance. So you current- you currently aren't eligible. The only way that you'll be eligible is if you wait until the company open enrollment period and you have a qualifying life event, such as marriage and divorce, having or adopting a child, or gaining or losing coverage from another carrier. Yeah, but I need, I need to show that I'm... That I have health insurance, because I know I'm not eligibl- 'cause it's... I'm eligible, I'm able to get the health insurance, but just not right now until the opening period of Mar- of, um, December 2025, because they already talked to me about that, that the opening period already passed, so I have to wait and then I'm going to be on the insurance. But for the meanwhile, 'cause I'm trying to get insurance to cover me until that opening period happens, I need proof to show that insurance that I do have insurance from my job and it's going to open in December, and if they could give me insurance for the meanwhile until that opening period happens. Well, Mr. Burgos, I'm not sure exactly what you're asking for, 'cause we wouldn't be... I'm not sure if there's anything that we'd be able to provide saying that you have insurance, 'cause you don't. But it's not saying that I have insurance. It's saying that I'm eligible for the opening period for the next period that's coming, that I'm already there. I know I

don't have insurance right now because the period just passed. It closed. But in December 2025, it reopens. You understand? Yeah, I understand completely but I'm just not sure what exactly I will be able to send you, Mr. Burgos. That's what I'm trying to understand. I'm not sure if there is anything I can send you or something- Is it possible way that you could show me that I'm eligible for the opening period coming in 2025 or show that I'm with the job, um, insurance? 'Cause like I already talked to somebody and they explained to me that I don't have the insurance right now because when I first started at the job, they asked me if I wanted it, and that was the opening period and I denied it. Then my HR asked me if I want it and I thought he was talking about for this year, but he meant for next year, which I already dealt with that and the guy explained that to me, that I won't get the insurance until the opening next period. So all I want is a paper or something that could show the insurance company that I'm trying to get insurance for right now, to provide to them that I have insurance from my job, but it's just not active until December of 2025. Yeah, so you... But you don't... So the thing is, you don't have... you don't have any coverage, sir. So you're not... There's nothing that we... If you already enrolled and you had... you weren't enrolled anymore, then I would be able to send you something, but you've never enrolled in the coverage, so it do- and there... so there wouldn't be any type of..... anything. I don't think that's something I would be able to provide you with, Mr. Burgos. But I don't, but I don't understand, because are you looking at for the enrollment for 2024 or are you looking at the enrollment for the upcoming? So I wouldn't be able to send you any documentation saying, "Hey, this member can be enrolled at this time. He's just not eligible to get enrolled right now." There's... I don't think there's no do- there's no document we have that's in, that, uh, have that information on it. Um, if anything, that's something you have to get from Focus Workforce Management because we're, we're just a plan adminis- all we do is get you guys enrolled or unenrolled from the coverage. Okay. Thank you very much, Malcolm. Okay. I understand. Yes, sir. Mr. Brennan, I'm sorry about that. Um, I, um, because that's not something... I'm not sure that's something that we'd be able to send you. Like, we have a thing called a statement of coverage, which we will send a member when they no longer have coverage or need proof of previous coverage. But you, you haven't been enrolled, so you wouldn't have the statement of coverage and then we have a letter of coverage, which shows a member is currently enrolled and needs proof of current coverage, but you're not currently enrolled either, mean- and you don't have any current coverage. So those are the only type of documents we will send in that situation and s- considering you didn't get enrolled or, or previously have been enrolled, we wouldn't be able to send any document, either one of those documents. Makes sense. Yes. Uh, okay. I, so I understand. I have to deal with, um, workforce management, you guys. Yeah. So we're Benefits in a Card. We're just, uh, we're just partnered with Workforce Management. We don't actually work with, for like, we work with them, but we don't have... We won't, like, we don't treat it as... We can't see a payroll or anything like that. We are just here to get you enrolled or unenrolled from the health insurance portion. Okay. Thank you. No problem, Mr. Brennan. I'm sorry I wouldn't be ab- I wasn't able to assist you today with that. No, you, you helped me very much, Malcolm. You have a wonderful morning. Thank you for your time. No problem, Mr. Brennan. You do as well. Thank you. Have a good one. You too. Um...

Conversation Format

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

Speaker speaker_1: How you doing, Malcolm? Good morning. Um, I'm Brandon. I was calling because I work with West Port Axle, and I applied for their insurance, but I'm not eligible until the next opening period, which is in 2025, December. And I'm... For right now, because I have no health insurance and I was trying to get health insurance for the meanwhile, the health insurance that I'm trying to get, they said that I just need a proof of saying that I'm eligible, but it's just not, like, active until the period opens again.

Speaker speaker_0: S- what staff company do you work for?

Speaker speaker_1: Work Focus.

Speaker speaker_0: Work Focus?

Speaker speaker_1: Yes.

Speaker speaker_0: You mean Workforce?

Speaker speaker_1: Yeah. Sorry about that.

Speaker speaker_0: Okay. What's the last four of your social?

Speaker speaker_1: 8267.

Speaker speaker_0: Is it 8267?

Speaker speaker_1: Yes, sir.

Speaker speaker_0: Your first name?

Speaker speaker_1: Brandon.

Speaker speaker_0: Mm... How do you spell that?

Speaker speaker_1: B-A-R-N-D-O-N.

Speaker speaker_0: Last name?

Speaker speaker_1: Burgos. B-U-R-G-O-S.

Speaker speaker_0: So is it Workforce... So is Focus Workforce Management?

Speaker speaker_1: Yes, sir.

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

Speaker speaker_1: March 10, 2002. And then the address is 708 El Hato Drive.

Speaker speaker_0: I need to see your state and ZIP code as well.

Speaker speaker_1: 19560.

Speaker speaker_0: And the city and state?

Speaker speaker_1: Reading, Temple, PA.

Speaker speaker_0: What was the name of the city?

Speaker speaker_1: Reading, Temple, PA.

Speaker speaker_0: Reading-

Speaker speaker_1: That's Muhlenberg Township-

Speaker speaker_0: Okay.

Speaker speaker_1: It's Reading, Reading.

Speaker speaker_0: So which one do I need to put down, Muhlenberg or Reading?

Speaker speaker_1: Put Muhlenberg Township.

Speaker speaker_0: Yeah.

Speaker speaker_1: That should pop up 70... Yeah.

Speaker speaker_0: And again, phone number is 644-8484.

Speaker speaker_1: 644-8484. Yes, sir.

Speaker speaker_0: And your email is brandonbk82@gmail.com?

Speaker speaker_1: Yes, sir.

Speaker speaker_0: Okay. So you say... Okay, so what exactly do you need?

Speaker speaker_1: I just need a, a paper, um, proving that I'm eligible for the insurance, just not right now for the marketing period, because that marketing period already passed. So I can have health insurance for the meanwhile, until I get my health insurance by the job in, in December of 2025. So I just need a paper showing that I'm eligible for the, um, health insurance.

Speaker speaker_0: So you current- you currently aren't eligible. The only way that you'll be eligible is if you wait until the company open enrollment period and you have a qualifying life event, such as marriage and divorce, having or adopting a child, or gaining or losing coverage from another carrier.

Speaker speaker_1: Yeah, but I need, I need to show that I'm... That I have health insurance, because I know I'm not eligibl- 'cause it's... I'm eligible, I'm able to get the health insurance, but just not right now until the opening period of Mar- of, um, December 2025, because they already talked to me about that, that the opening period already passed, so I have to wait and then I'm going to be on the insurance. But for the meanwhile, 'cause I'm trying to get insurance to cover me until that opening period happens, I need proof to show that insurance that I do have insurance from my job and it's going to open in December, and if they could

give me insurance for the meanwhile until that opening period happens.

Speaker speaker_0: Well, Mr. Burgos, I'm not sure exactly what you're asking for, 'cause we wouldn't be... I'm not sure if there's anything that we'd be able to provide saying that you have insurance, 'cause you don't.

Speaker speaker_1: But it's not saying that I have insurance. It's saying that I'm eligible for the opening period for the next period that's coming, that I'm already there. I know I don't have insurance right now because the period just passed. It closed. But in December 2025, it reopens. You understand?

Speaker speaker_0: Yeah, I understand completely but I'm just not sure what exactly I will be able to send you, Mr. Burgos. That's what I'm trying to understand. I'm not sure if there is anything I can send you or something-

Speaker speaker_1: Is it possible way that you could show me that I'm eligible for the opening period coming in 2025 or show that I'm with the job, um, insurance? 'Cause like I already talked to somebody and they explained to me that I don't have the insurance right now because when I first started at the job, they asked me if I wanted it, and that was the opening period and I denied it. Then my HR asked me if I want it and I thought he was talking about for this year, but he meant for next year, which I already dealt with that and the guy explained that to me, that I won't get the insurance until the opening next period. So all I want is a paper or something that could show the insurance company that I'm trying to get insurance for right now, to provide to them that I have insurance from my job, but it's just not active until December of 2025.

Speaker speaker_0: Yeah, so you... But you don't... So the thing is, you don't have... you don't have any coverage, sir. So you're not... There's nothing that we... If you already enrolled and you had... you weren't enrolled anymore, then I would be able to send you something, but you've never enrolled in the coverage, so it do- and there... so there wouldn't be any type of..... anything. I don't think that's something I would be able to provide you with, Mr. Burgos.

Speaker speaker_1: But I don't, but I don't understand, because are you looking at for the enrollment for 2024 or are you looking at the enrollment for the upcoming?

Speaker speaker_0: So I wouldn't be able to send you any documentation saying, "Hey, this member can be enrolled at this time. He's just not eligible to get enrolled right now." There's... I don't think there's no do- there's no document we have that's in, that, uh, have that information on it. Um, if anything, that's something you have to get from Focus Workforce Management because we're, we're just a plan adminis- all we do is get you guys enrolled or unenrolled from the coverage.

Speaker speaker_1: Okay. Thank you very much, Malcolm. Okay. I understand.

Speaker speaker_0: Yes, sir. Mr. Brennan, I'm sorry about that. Um, I, um, because that's not something... I'm not sure that's something that we'd be able to send you. Like, we have a thing called a statement of coverage, which we will send a member when they no longer have coverage or need proof of previous coverage. But you, you haven't been enrolled, so you wouldn't have the statement of coverage and then we have a letter of coverage, which shows

a member is currently enrolled and needs proof of current coverage, but you're not currently enrolled either, mean- and you don't have any current coverage. So those are the only type of documents we will send in that situation and s- considering you didn't get enrolled or, or previously have been enrolled, we wouldn't be able to send any document, either one of those documents.

Speaker speaker_1: Makes sense. Yes. Uh, okay. I, so I understand. I have to deal with, um, workforce management, you guys.

Speaker speaker_0: Yeah. So we're Benefits in a Card. We're just, uh, we're just partnered with Workforce Management. We don't actually work with, for like, we work with them, but we don't have... We won't, like, we don't treat it as... We can't see a payroll or anything like that. We are just here to get you enrolled or unenrolled from the health insurance portion.

Speaker speaker_1: Okay. Thank you.

Speaker speaker_0: No problem, Mr. Brennan. I'm sorry I wouldn't be ab- I wasn't able to assist you today with that.

Speaker speaker_1: No, you, you helped me very much, Malcolm. You have a wonderful morning. Thank you for your time.

Speaker speaker_0: No problem, Mr. Brennan. You do as well. Thank you.

Speaker speaker_1: Have a good one.

Speaker speaker_0: You too.

Speaker speaker_2: Um...