

Transcript: Malcolm

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Full Transcript

Thanks for calling Benefits in the Car. This is Malcolm. How can I help you? Yeah. I switched over, I got hired at a company and I was with you guys for this temp service, and I don't think they took money out last week. And I'm calling to see, um, when I'll have to start paying to keep it active until I get, uh, the company's insurance, and that's not till May 8th. I just signed up for it yesterday, but they're not gonna start taking money and stuff, uh... Um, I got fired from a 10-year job back in July and wasn't expecting all this. The union got my job back, but I didn't want it back. I just took the money and left, and now I'm going through all this. And I got, uh, an MRI today. I got, uh, other tests coming up, so... So you sorry, you're calling to see if your coverage is active? Yeah. And how, how much I'll have to pay, and have to call you guys and probably start, see if I can start paying it with my credit card, because the temp service, uh, was taking the money out there. So I'm gonna have to call and pay you guys or even see if it's still active right now. All right. And what staffing company? Uh, Time Staffing. In Fennel Hall. You're at Time Staffing? Yeah. The last four of your social? 6175. First name? Armando. Last name? Cantu. All right. For security purposes, can you verify your address and date of birth for me? Yeah. 1521 North County Line Street, uh, Lot 16, Fostoria, Ohio 44830. And the date of birth? March 11th, 1980. Thank you. So we got your phone number as 141-961-9897. Uh, no, it's 419-619-8975. I do want... Say one more time, 419- 619-8975. Even the email is cantujunior.armando465@gmail.com? Yep. Thank you. All right. So you say you wanna make a direct payment so you can have your coverage active? 'Cause it does look like your coverage isn't active for this week. It's not active? Not for this week. No, sir. So when, when will I have to pay to, to keep it active again? 'Cause I don't get paid again till tomorrow. And I've got rent this week, so I was calling to see if I can start paying you guys, uh, every week starting on the 14th. If that's fine with you, or no, actually starting on the 7th. So next week you want- March, uh, March. So next week you wanting to call and start making direct payments? Yeah. That's what I'll have to do- Right. ... to, what, what do you guys like, can you give me an amount- So the next step- ... of what I'll call and have to pay? Yes, sir. So the way that it works, right? So if you call, if you make a direct payment today, it'd be \$46.71. But if you call next week then you gotta pay for this week and next week's coverage. Huh. And... Okay. That will be f- let me see, it's 46.71 times two, that'll be \$93.42 that you'll have to pay next week. And you can call Monday the 1st- Yeah. That's right. ... or every, you can call with any day that week to make the payment whenever you're ready. And what if I wait, uh, multiple weeks? It'll just keep getting bigger to, to get it turned back on again? Yes, sir. And you only have, you can only make a direct payment up to four weeks. After four weeks of making direct payments, you will no longer be able to make direct payments. Oh, I won't be able to even keep this insurance then? No, sir. After four weeks you wouldn't be able to have it anymore. Regardless if you make direct payments or just can't, or receive, not receiving a paycheck. So

the way that it works, if you go four weeks without receiving a paycheck, it rolls over to COBRA. Or you can make four direct payments to keep your pay, your coverage for four weeks after not being with them no more and then it still goes to COBRA. All right. I just, uh, I turned this, I had the electric heater on. I couldn't really... I'm, I'm not really sure what this means. So, so if I pay this, if I keep paying it, no matter what, after four weeks I won't have insurance no more? Yes, sir. Well, is there, is there other places that I can call? Like, that's what I thought, that I can call you guys and just keep making payments until I get insurance through the, the company. Um- Yes, sir. No problem. ... is there any other type of insurances that I can call and... So once, like I said, after the four weeks, rather you, you make direct payments or you didn't receive a deduction from your paycheck, your coverage will roll over to COBRA and then you could reach out to COBRA and see what they'd be able to do for you. We don't do anything with COBRA here, so we wouldn't be able to give you any information about that. But I can give you the phone number of the- Yeah. I got- ... the carrier, so... ... a pen and paper. All right. Whenever you're ready- Okay. COBRA. ... I can give you their num- All right. I'm ready. So the carrier, the carrier that covers COBRA is 90 Degree Benefits. Whenever you're ready I can give you their phone number. Yeah. All right. So it's 1-800... I'm ready. Okay. It's 1-800-833-4296. And you want to hit option one to speak- All right. ... with a representative. That's... All right. I appreciate it. So what'll happen if I go get it, this MRI, this MRI done, I'm gonna end up having to pay for all of it? Like five grand. I couldn't tell you because, again, we're not the carrier. We're just a plan administrator. Okay. If you, so you would have to, your coverage isn't active right now. If you were trying to use the coverage, you have to make a direct payment before you... But if you had it and you were- So where- I'm afraid I couldn't tell you what you need- Okay. ... to get done is covered. So you have to re- if you want, I can give you the carrier number. Because I missed a... Go ahead. Oh, because I missed a pay, because I missed a, a payment last week that it became, uh, unactive? Yeah. No deductions taken out- No, but I- ... 'cause the... Go ahead. All right, all right. I'm ready, I'm ready to just sell my home and file for disability 'cause I've had rotator cuff surgery on both shoulders, but I did good and full recovery, but now my back's got arthritis, spinal stenosis and s- and therapy and shots and then it's not working. They're gonna have to burn the nerves. That's why I gotta get this Anthem Blue Cross so they can go in and burn these nerves. But that's it, the, I'm tired of working and living in pain every day. But that's just the way life is now. I'm used to it now. All right. But I appreciate it, sir. No problem, Mr. Armando. Was there anything else I could help you with today? No. I'll probably call and get it activated though and try to keep it at least four more weeks, uh, on the 7th. I'm gonna call and try to make that payment and, and get this activated again. Just, just for another month at least. All right. I appreciate it. No problem, Mr. Armando. Bye. If there's nothing else needs to come, then- Well, have a good day. ... just let us know and we'll get with you. You, too. Yep.

Conversation Format

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

Speaker speaker_1: Yeah. I switched over, I got hired at a company and I was with you guys for this temp service, and I don't think they took money out last week. And I'm calling to see, um, when I'll have to start paying to keep it active until I get, uh, the company's insurance, and that's not till May 8th. I just signed up for it yesterday, but they're not gonna start taking money and stuff, uh... Um, I got fired from a 10-year job back in July and wasn't expecting all this. The union got my job back, but I didn't want it back. I just took the money and left, and now I'm going through all this. And I got, uh, an MRI today. I got, uh, other tests coming up, so...

Speaker speaker_0: So you sorry, you're calling to see if your coverage is active?

Speaker speaker_1: Yeah. And how, how much I'll have to pay, and have to call you guys and probably start, see if I can start paying it with my credit card, because the temp service, uh, was taking the money out there. So I'm gonna have to call and pay you guys or even see if it's still active right now.

Speaker speaker_0: All right. And what staffing company?

Speaker speaker_1: Uh, Time Staffing. In Fennel Hall.

Speaker speaker_0: You're at Time Staffing?

Speaker speaker_1: Yeah.

Speaker speaker_0: The last four of your social?

Speaker speaker_1: 6175.

Speaker speaker_0: First name?

Speaker speaker_1: Armando.

Speaker speaker_0: Last name?

Speaker speaker_1: Cantu.

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

Speaker speaker_1: Yeah. 1521 North County Line Street, uh, Lot 16, Fostoria, Ohio 44830.

Speaker speaker_0: And the date of birth?

Speaker speaker_1: March 11th, 1980.

Speaker speaker_0: Thank you. So we got your phone number as 141-961-9897.

Speaker speaker_1: Uh, no, it's 419-619-8975.

Speaker speaker_0: I do want... Say one more time, 419-

Speaker speaker_1: 619-8975.

Speaker speaker_0: Even the email is cantujunior.armando465@gmail.com?

Speaker speaker_1: Yep.

Speaker speaker_0: Thank you. All right. So you say you wanna make a direct payment so you can have your coverage active? 'Cause it does look like your coverage isn't active for this week.

Speaker speaker_1: It's not active?

Speaker speaker_0: Not for this week. No, sir.

Speaker speaker_1: So when, when will I have to pay to, to keep it active again? 'Cause I don't get paid again till tomorrow. And I've got rent this week, so I was calling to see if I can start paying you guys, uh, every week starting on the 14th. If that's fine with you, or no, actually starting on the 7th.

Speaker speaker_0: So next week you want-

Speaker speaker_1: March, uh, March.

Speaker speaker_0: So next week you wanting to call and start making direct payments?

Speaker speaker_1: Yeah. That's what I'll have to do-

Speaker speaker_0: Right.

Speaker speaker_1: ... to, what, what do you guys like, can you give me an amount-

Speaker speaker_0: So the next step-

Speaker speaker_1: ... of what I'll call and have to pay?

Speaker speaker_0: Yes, sir. So the way that it works, right? So if you call, if you make a direct payment today, it'd be \$46.71. But if you call next week then you gotta pay for this week and next week's coverage.

Speaker speaker_1: Huh.

Speaker speaker_0: And...

Speaker speaker_1: Okay.

Speaker speaker_0: That will be f- let me see, it's 46.71 times two, that'll be \$93.42 that you'll have to pay next week. And you can call Monday the 1st-

Speaker speaker_1: Yeah. That's right.

Speaker speaker_0: ... or every, you can call with any day that week to make the payment whenever you're ready.

Speaker speaker_1: And what if I wait, uh, multiple weeks? It'll just keep getting bigger to, to get it turned back on again?

Speaker speaker_0: Yes, sir. And you only have, you can only make a direct payment up to four weeks. After four weeks of making direct payments, you will no longer be able to make

direct payments.

Speaker speaker_1: Oh, I won't be able to even keep this insurance then?

Speaker speaker_0: No, sir. After four weeks you wouldn't be able to have it anymore. Regardless if you make direct payments or just can't, or receive, not receiving a paycheck. So the way that it works, if you go four weeks without receiving a paycheck, it rolls over to COBRA. Or you can make four direct payments to keep your pay, your coverage for four weeks after not being with them no more and then it still goes to COBRA.

Speaker speaker_1: All right. I just, uh, I turned this, I had the electric heater on. I couldn't really... I'm, I'm not really sure what this means. So, so if I pay this, if I keep paying it, no matter what, after four weeks I won't have insurance no more?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Well, is there, is there other places that I can call? Like, that's what I thought, that I can call you guys and just keep making payments until I get insurance through the, the company. Um-

Speaker speaker_0: Yes, sir. No problem.

Speaker speaker_1: ... is there any other type of insurances that I can call and...

Speaker speaker_0: So once, like I said, after the four weeks, rather you, you make direct payments or you didn't receive a deduction from your paycheck, your coverage will roll over to COBRA and then you could reach out to COBRA and see what they'd be able to do for you. We don't do anything with COBRA here, so we wouldn't be able to give you any information about that. But I can give you the phone number of the-

Speaker speaker_1: Yeah. I got-

Speaker speaker_0: ... the carrier, so...

Speaker speaker_1: ... a pen and paper.

Speaker speaker_0: All right. Whenever you're ready-

Speaker speaker_1: Okay. COBRA.

Speaker speaker_0: ... I can give you their num-

Speaker speaker_1: All right. I'm ready.

Speaker speaker_0: So the carrier, the carrier that covers COBRA is 90 Degree Benefits. Whenever you're ready I can give you their phone number.

Speaker speaker_1: Yeah.

Speaker speaker_0: All right. So it's 1-800...

Speaker speaker_1: I'm ready. Okay.

Speaker speaker_0: It's 1-800-833-4296. And you want to hit option one to speak-

Speaker speaker_1: All right.

Speaker speaker_0: ... with a representative.

Speaker speaker_1: That's... All right. I appreciate it. So what'll happen if I go get it, this MRI, this MRI done, I'm gonna end up having to pay for all of it? Like five grand.

Speaker speaker_0: I couldn't tell you because, again, we're not the carrier. We're just a plan administrator.

Speaker speaker_1: Okay.

Speaker speaker_0: If you, so you would have to, your coverage isn't active right now. If you were trying to use the coverage, you have to make a direct payment before you... But if you had it and you were-

Speaker speaker_1: So where-

Speaker speaker_0: I'm afraid I couldn't tell you what you need-

Speaker speaker_1: Okay.

Speaker speaker_0: ... to get done is covered. So you have to re- if you want, I can give you the carrier number.

Speaker speaker_1: Because I missed a...

Speaker speaker_0: Go ahead.

Speaker speaker_1: Oh, because I missed a pay, because I missed a, a payment last week that it became, uh, unactive?

Speaker speaker_0: Yeah. No deductions taken out-

Speaker speaker_1: No, but I-

Speaker speaker_0: ... 'cause the... Go ahead.

Speaker speaker_1: All right, all right. I'm ready, I'm ready to just sell my home and file for disability 'cause I've had rotator cuff surgery on both shoulders, but I did good and full recovery, but now my back's got arthritis, spinal stenosis and s- and therapy and shots and then it's not working. They're gonna have to burn the nerves. That's why I gotta get this Anthem Blue Cross so they can go in and burn these nerves. But that's it, the, I'm tired of working and living in pain every day. But that's just the way life is now. I'm used to it now. All right. But I appreciate it, sir.

Speaker speaker_0: No problem, Mr. Armando. Was there anything else I could help you with today?

Speaker speaker_1: No. I'll probably call and get it activated though and try to keep it at least four more weeks, uh, on the 7th. I'm gonna call and try to make that payment and, and get this activated again. Just, just for another month at least. All right. I appreciate it.

Speaker speaker_0: No problem, Mr. Armando.

Speaker speaker_1: Bye.

Speaker speaker_0: If there's nothing else needs to come, then-

Speaker speaker_1: Well, have a good day.

Speaker speaker_0: ... just let us know and we'll get with you. You, too.

Speaker speaker_1: Yep.