

Transcript: Pamela

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Full Transcript

Thank you for calling Benefits ... 00:05. This is Pamela speaking. How may I help you? I can barely hear you. My name is Pamela. How may I help you? Pamela? Yes, sir. Hey, um, I called yesterday because I had some issues with my insurance. You gave me all the information I needed to call the, uh, prescription part of it because they're not wanting to pay for it, and they pretty much told me to go eat shit and die, because they're not covering any medications. And who do you work for? Morales Group. Can I have the last four digits of your Social so I can pull up your file? 6443. ... 443. Your first and last name, sir? I'm McGill, M-C-G-I-L-L. And I've been paying this insurance. They haven't had a problem. And today, they don't want to pay nothing. And if that's the way they're going to be, I want this shit canceled because I'm paying \$100 a month. Man, that's- They don't want to pay your medication? No. No. She told me, "We don't cover that anymore." She goes, "We're not covering your, your, uh, asthma, uh, your, uh, Dileria. We're not covering your, um..." They want \$8 for my heart medication, and it'd been free. It's been free for a year. Now it's all of a sudden they're charging me. I asked her if there was a deductible, and she says, "Nope, we just don't, uh, we just don't pay for that." I'm like, "But you've been paying for it." Mm-hmm. And she's like, "Anything else I can get for you today?" I go, "Yeah, you've been paying for my medications. Why all of a sudden are you not paying for it?" And she goes, "You'll have to call your HR and, uh, have them tell you why we're not doing it." And, ah, y- you know, it's like you guys tell me to call the prescription people, prescriptions, the subscription people tell me to call you. Now none of this makes any sense other than y'all is taking my money. All right, so- I mean, you guys got that down. You guys got that down pat, you know. Everybody's got it down pat, take the money, take the money, but nobody's giving me any service for that money I'm taking, getting taken from. 'Cause that's- Okay. ... two, that's \$200 a month I'm paying out for absolutely nothing all of a sudden. So, I, I'm not paying you for some, something that's not going to be of use to me. If I can't get those inhalers, I'm screwed, because I need those inhalers to get through my, my day because I've got asthma really bad. All right. So when you called yesterday and the phone number that we gave you, that's the number that told, that's the person that told you they don't pay for the medication anymore? Yes, ma'am. They're not paying for it. That's what she told me. All right. She goes, "We no longer..." She goes, "We don't..." She goes, "It's no longer..." She goes, "It's not..." Well, she's, I don't know how she put that. It's just, it's not in their system to pay, you know. They don't, they don't pay for that. I'm like, "Well, I've been getting it covered, and all of a sudden now nobody wants to cover any medications all of a sudden." Okay. So, um, she just, she just said that that they no longer doing it, or did she refer like, "We, we never got "- It's how she, all she putted in, all she told me was, "We don't pay for that." Okay. So bear with me, sir. First, let me verify your information. Um, can you verify your address and date of birth for me, please? 400 North

Illinois Street, Apartment G, Monticello, Indiana, 47960. And the date of birth, I didn't hear it. Please repeat that. 4/16/1965. Thank you for the information. We have a telephone number of 547- 574-8706-61. 31. And your email is your last name, D-E-A- 4, @gmail.com. Yes. And you guys sent me all the stuff. I double-checked all the cards. Everything's working. They just ain't covering nothing anymore. All right. It's like, I'm like, but I've been getting all my medications for free. I haven't paid out of pocket. I have never had insurance not pay for any of my medications. And she just says, "We don't cover that." All right. So let me try to get someone on the line from the pharmacy, because we don't, we don't, um, process that information, so I could find out. So let me tr- uh, why is that happening? Just bear with me, sir. I mean, the pharmacist, I talked to the pharmacist here where I'm getting my medications from, and all she said was it's denied. You know, they don't cover that. I understand, but, um, I wanna know the reason why it's no longer being, um, paid for. And I will have to call, like, our pharmacy, the people that will process the claim for it. Yeah. Just to let you know. Sure, call 'em, find someone, 'cause I got stuff to do here. I just got off work and I've got things to get done before, I gotta be in... I got two hours before I gotta go to bed and get back up at three o'clock in the morning. I understand. It shouldn't take long, sir. Just bear with me. Yeah, it'd better take more than that. This is ridiculous. Hello? Are you gonna make your walk clear down there? I am. There's no money in there to hit you. I don't need any money. Gosh, you're both dumb yet. Stupid. Why are- Well, I was on the phone, my phone was vibrating when I hit my head serious as with it. Sons of bitches shut my fucking insurance off. What insurance are you talking about? For a year they've been paying for everything. Everything you need? My medications. Now they want me to pay \$300 for a freaking inhaler and \$10 for my freaking heart medicine. What kind of inhaler? Xalara. I said you can politely kiss my fucking ass. You guys got good insurance. I don't have their insurance yet. You don't have New England Insurance? Not Blue Shield? I am. My husband's on their, uh, Trilogy insurance. Do you know what that is? I gotta wait, I gotta wait another month yet before I get turned over. Once you get more than you're worth. But I get life insurance. You asked me which inhaler type things, there's no charges. Yeah. There's no charge. I've never paid in my lifetime for an inhaler, never. That's a great relief. Even, even back in the day when my, my dad had the shop, I still never paid. 'Cause I wouldn't say I'm on the Advair or Enalapril. And who am I? And I don't have that. No. That's one thing they do have good insurance. The, the goddamn... They have been paying for it. They've been, they've been doing every, insurance that I have, it's my own insurance that I've had when I was with Venture Logistics. Yeah. And I kept it. Now all of a sudden they ain't doing shit. I thought you said with New England for a while? I have been. I can't transition over yet, because when I broke my ankle with Venture they didn't do a medical report and they didn't do a quickie. So now they're paying half of everything. They're matching what I'm making, but at 50%. But they don't want a lawsuit. Okay. So I'm staying on days so they can't transition me over into full-time. Okay. I'm making, I'm making more money than most of them are making right now, because I'm getting my regular pay. Plus I'm getting paid for what I was making at Venture. Okay. I don't know how they can do that. They don't want me to prove through fucking breaking my ankle on the goddamn job, they didn't do a goddamn report on me. But they drove me to the hospital and got me an X-ray. That's crazy. And they had to sign DN. Yeah. But they didn't file a report. Huh. Well, you should probably call them then. So. How much longer are they gonna do that? They have to do it until the doctor releases them. That's why I'm in no hurry to go full-time yet. Yeah, I don't blame you. I'm

making \$5 more than everybody else is making right now, because they're, they're paying me 50% of what my paycheck out of there is, they're giving me 50% of what that is. Wow. On the side. And I'm still using their insurance. Now all of a sudden their insurance shut off for medic, for their medi, uh, for all their, um, medications and stuff. My God. We're done. And I don't get it. Yeah. I just talked to a friend of mine, he's still driving it for me, he says he's been having issues and they've been wanting to pay less, and less, and less for the medication. I'm like, "You guys are full of shit." My shocks are \$300 a piece for my ankle, my pain shots, and I gotta get them every six months.... every three months or every six months. What, what was my..... when you get over to that? Everything. Thank you. They came back on the line. Yeah. Yeah, I'm here. Have a good day. You too. Mr. McGill? Yeah, I said I'm still here. Okay, thank you. I couldn't hear you. Um, I have, um, the- No, I'm tryin', I'm tryin' to do stuff, woman- Is that from the pharmacy person on the line? Hello? There? Yes, hello, I'm still here. Okay. So, she was explaining to me that she only has two claims for your medication for this year, and nothing else was claimed before, and that medication was never covered under your plan. Sir? Hello? Yes? Guess what? Are you able to h- are you ab- able to hear me? Yeah. Yeah, I'm trying to do two things at once here, so keep talkin'. Okay, so I have her on the line and that's what, um, she was explaining to me that you didn't have this medication before. It was only claimed, you have only two claims for this year. And that medication was never covered under the plan. I've been using this medication my entire life. Okay. Hello, Mr. McGill? Yes? Hi, this is Diana from the pharmacy benefit managers. Um, so I just wanted to go ahead and explain to you, the only claims that I have under your pharmacy benefits for this plan are two claims and they are for the date of service of 3/22/25 and 3/24/25. I'm not saying that you haven't been on the medication, but I would advise reaching out to your pharmacy to see how they were processing that medication. It could have been processed under a savings card or a manufacturing coupon, um, but those are the only two claims that I have for you at this time. It doesn't look like this medication has ever been covered under these pharmacy benefits. But I'm paying you guys for 100%, is what I was told when I got this, this Josh guy. So if I asked him about this, I said, "I need this for my medications because I have asthma and high blood pressure." And he said, "Oh, your medications will be covered on this plan." And I've had issues off and on, off and on, off and on. I, I just been, I just got sick and I ended up having to go to the hospital, to the clinic. Mm-hmm. They're the ones that re-subscribed me this medicine because I've been low on it. Mm-hmm. And my doctor's been giving me this stuff. Now- Mm-hmm. ... I went from Walgreens to Kroger's and somehow Kroger's told me that they've been billing someone else for all this. So I don't know how this all got screwed up, but now they're asking me for the card, I give them your card and now you guys don't wanna cover it. Which I think is- Yeah, so I would reach out to the- Which I think is bullshit because I'm paying you guys for a service that you're not wanting to give me. No, right. I understand your frustration. So I would suggest reaching out- I don't think you do, but keep talking. ... to the pharmacy... I'm sorry, are you done? No, I'm not done, but keep talking. Okay. So I would suggest you reach out to the pharmacy that you previously- I already did. ... had your prescriptions at and see if they can get you- Uh, they're no longer- ... more information. Walgreens is no longer in business. They closed up. A different Walgreens would be able to access that information. Their database is all connected. Well, then- If that one's closed, you can try calling a different Walgreens and if you were a member, if you were a patient there, they'll have your profile. They'll be able to pull up your information and see how that

medication was being billed before. Um, because like I stated, I only have two claims for you as of this year, um, using these benefits. It doesn't matter if you only had one claim, you should pay for it because that's what I'm paying you for. Yeah, uh, just unfortunately this medication is not on the formulary, so this medication will go through at the pharmacy, but it is 100% member's responsibility for the cost. Unfortunately, that is the way this plan is set up, and, um- Well, then Josh lied to me. ... that is the plan you have elected. Yeah. Well, then, I want you guys to cancel this insurance 'cause I'm not gonna pay \$300, and it's only \$100 less if I use the Rx card. Hmm. Sure. I mean, this is what insurance is for. Okay. You guys are supposed to help us, not stick it to us. Right. Okay, so let's can- thank you for your help. Um, when it comes to the cancellations, I will be, um, assisting you, sir. Um, I guess this, everything is covered when it comes to the medication that is, is not covered by the plan. Um, thank you for your help. Hey, hey, nothing's covered. The only thing you guys are covering is taking the money from my account. That's what you got covered. Okay. And that's a rip off. So, Mr. McGill, when you sign up for the plan... Yeah. ... you sign up through Morax. Were you able to read this, the form that they gave you about Section 125 regarding you, the cancel, well, regarding the cancellation process? I can't cancel it because I have a job, which I think is bullshit because you guys are taking my money and you're not giving me the service that I want. Okay, I complete... I only see- You won't even upgrade. You won't even upgrade it to a s- I'm paying you guys \$200 a month. Am I not? Are you paying... You've been charged every week \$23.76 for the plans that you have. Every week? Central Vision. Yes, sir. Central Vision and the BIP Standard. You can check- Yeah. ... that on your pay stub. I, all it says is deductions on the pay stub. It should go under BIC and the name of the plan and for the medical you're paying \$17.91. Morales changed... Mor- Morales has changed everything. I don't even know what's going on with that because the payroll just says deductions. Okay. And they just gave us- Okay. ... another little card that we're supposed to scan our phones and re-enter all of our information again, which I think something's not right here. Okay. So- You guys are, you guys constantly keep moving around and moving around and changing and changing and changing so we can't find out what's really going on. And I'm not happy with it. The only thing... The only thing we do for Morales is administrate the healthy, healthcare- I know. They keep telling me that. We enroll you. If you need ID cards and stuff like that, that I'm able to assist you. Now, like I said, the cancellation process, you will have to wait for company open enrollment or a qualified life event in order to be able to cancel the benefits. But I'm paying for something that doesn't freaking work. That's what I asked. That's not right. That's against goddamn law. If you're gonna force me, if you're gonna force money from my account for insurance that I cannot use because it's 100% out of pocket, even though I'm paying you. If I had that money, I can freaking pay for the medicine. This is not right. You can get insurance anywhere in the world and cancel it on any given day that you choose to. Why are you guys so freaking special that- Well- ... you don't want to cancel? It's because you want to pocket the money. If you let me explain, Morales is under Section 125, which is an IRS regulation. It requires members to keep enrolled while they ... by Morales is because you... premiums are being retaxed. I was not forced. I was not forced to take this insurance. I well- I asked them if they had any insurance 'cause I was about to lose insurance from my old job and they said yes. But under Morales- All these people. ... that you sign and fill out the form, the form, it says there about Section 125. Good. That's the reason why you can't, you can't cancel the benefits now. Yeah, because you guys are fucking stealing money out of my

pocket. Now, why can't I get insurance anywhere else in the world and cancel it the next day or the week or a month later or whatever, and then that's okay? But you guys are telling me it's not okay. I've already checked this out. Now, I can get insurance from anybody in the world and cancel it anytime I feel fit to cancel it, to go to some other insurance company. You guys are doing this because you're scamming us. This is not right. This is not treating people as equal. This is dishonest. I don't care what you're, you've written down. The power of the ink pen is not the truth. You guys are doing a wrong thing and you freaking know you are, but you're trying to cover it up by saying, "According to the IRS, we can't do that." Unfortunately, I, I'm not able to assist you, sir. Yeah, 'cause you're a bunch of snotty ass sons of bitches that just want to take my fucking money. I'm sorry, I-

Conversation Format

Speaker speaker_0: Thank you for calling Benefits ... 00:05. This is Pamela speaking. How may I help you?

Speaker speaker_1: I can barely hear you.

Speaker speaker_0: My name is Pamela. How may I help you?

Speaker speaker_1: Pamela?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Hey, um, I called yesterday because I had some issues with my insurance. You gave me all the information I needed to call the, uh, prescription part of it because they're not wanting to pay for it, and they pretty much told me to go eat shit and die, because they're not covering any medications.

Speaker speaker_0: And who do you work for?

Speaker speaker_1: Morales Group.

Speaker speaker_0: Can I have the last four digits of your Social so I can pull up your file?

Speaker speaker_1: 6443.

Speaker speaker_0: ... 443. Your first and last name, sir?

Speaker speaker_1: I'm McGill, M-C-G-I-L-L. And I've been paying this insurance. They haven't had a problem. And today, they don't want to pay nothing. And if that's the way they're going to be, I want this shit canceled because I'm paying \$100 a month. Man, that's-

Speaker speaker_0: They don't want to pay your medication?

Speaker speaker_1: No. No. She told me, "We don't cover that anymore." She goes, "We're not covering your, your, uh, asthma, uh, your, uh, Dileria. We're not covering your, um..." They want \$8 for my heart medication, and it'd been free. It's been free for a year. Now it's all of a sudden they're charging me. I asked her if there was a deductible, and she says, "Nope, we

just don't, uh, we just don't pay for that." I'm like, "But you've been paying for it."

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And she's like, "Anything else I can get for you today?" I go, "Yeah, you've been paying for my medications. Why all of a sudden are you not paying for it?" And she goes, "You'll have to call your HR and, uh, have them tell you why we're not doing it." And, ah, y- you know, it's like you guys tell me to call the prescription people, prescriptions, the subscription people tell me to call you. Now none of this makes any sense other than y'all is taking my money.

Speaker speaker_0: All right, so-

Speaker speaker_1: I mean, you guys got that down. You guys got that down pat, you know. Everybody's got it down pat, take the money, take the money, but nobody's giving me any service for that money I'm taking, getting taken from. 'Cause that's-

Speaker speaker_0: Okay.

Speaker speaker_1: ... two, that's \$200 a month I'm paying out for absolutely nothing all of a sudden. So, I, I'm not paying you for some, something that's not going to be of use to me. If I can't get those inhalers, I'm screwed, because I need those inhalers to get through my, my day because I've got asthma really bad.

Speaker speaker_0: All right. So when you called yesterday and the phone number that we gave you, that's the number that told, that's the person that told you they don't pay for the medication anymore?

Speaker speaker_1: Yes, ma'am. They're not paying for it. That's what she told me.

Speaker speaker_0: All right.

Speaker speaker_1: She goes, "We no longer..." She goes, "We don't..." She goes, "It's no longer..." She goes, "It's not..." Well, she's, I don't know how she put that. It's just, it's not in their system to pay, you know. They don't, they don't pay for that. I'm like, "Well, I've been getting it covered, and all of a sudden now nobody wants to cover any medications all of a sudden."

Speaker speaker_0: Okay. So, um, she just, she just said that that they no longer doing it, or did she refer like, "We, we never got "-

Speaker speaker_1: It's how she, all she putted in, all she told me was, "We don't pay for that."

Speaker speaker_0: Okay. So bear with me, sir. First, let me verify your information. Um, can you verify your address and date of birth for me, please?

Speaker speaker_1: 400 North Illinois Street, Apartment G, Monticello, Indiana, 47960.

Speaker speaker_0: And the date of birth, I didn't hear it. Please repeat that.

Speaker speaker_1: 4/16/1965.

Speaker speaker_0: Thank you for the information. We have a telephone number of 547-574-8706-61.

Speaker speaker_1: 31.

Speaker speaker_0: And your email is your last name, D-E-A- 4, @gmail.com.

Speaker speaker_1: Yes. And you guys sent me all the stuff. I double-checked all the cards. Everything's working. They just ain't covering nothing anymore.

Speaker speaker_0: All right.

Speaker speaker_1: It's like, I'm like, but I've been getting all my medications for free. I haven't paid out of pocket. I have never had insurance not pay for any of my medications. And she just says, "We don't cover that."

Speaker speaker_0: All right. So let me try to get someone on the line from the pharmacy, because we don't, we don't, um, process that information, so I could find out. So let me tr- uh, why is that happening? Just bear with me, sir.

Speaker speaker_1: I mean, the pharmacist, I talked to the pharmacist here where I'm getting my medications from, and all she said was it's denied. You know, they don't cover that.

Speaker speaker_0: I understand, but, um, I wanna know the reason why it's no longer being, um, paid for. And I will have to call, like, our pharmacy, the people that will process the claim for it.

Speaker speaker_2: Yeah.

Speaker speaker_0: Just to let you know.

Speaker speaker_2: Sure, call 'em, find someone, 'cause I got stuff to do here. I just got off work and I've got things to get done before, I gotta be in... I got two hours before I gotta go to bed and get back up at three o'clock in the morning.

Speaker speaker_0: I understand. It shouldn't take long, sir. Just bear with me.

Speaker speaker_2: Yeah, it'd better take more than that. This is ridiculous. Hello? Are you gonna make your walk clear down there?

Speaker speaker_3: I am. There's no money in there to hit you.

Speaker speaker_2: I don't need any money.

Speaker speaker_3: Gosh, you're both dumb yet. Stupid. Why are-

Speaker speaker_2: Well, I was on the phone, my phone was vibrating when I hit my head serious as with it. Sons of bitches shut my fucking insurance off.

Speaker speaker_3: What insurance are you talking about?

Speaker speaker_2: For a year they've been paying for everything.

Speaker speaker_3: Everything you need?

Speaker speaker_2: My medications. Now they want me to pay \$300 for a freaking inhaler and \$10 for my freaking heart medicine.

Speaker speaker_3: What kind of inhaler?

Speaker speaker_2: Xalara. I said you can politely kiss my fucking ass.

Speaker speaker_3: You guys got good insurance.

Speaker speaker_2: I don't have their insurance yet.

Speaker speaker_3: You don't have New England Insurance? Not Blue Shield?

Speaker speaker_2: I am.

Speaker speaker_3: My husband's on their, uh, Trilogy insurance. Do you know what that is?

Speaker speaker_2: I gotta wait, I gotta wait another month yet before I get turned over.

Speaker speaker_3: Once you get more than you're worth. But I get life insurance. You asked me which inhaler type things, there's no charges.

Speaker speaker_2: Yeah.

Speaker speaker_3: There's no charge.

Speaker speaker_2: I've never paid in my lifetime for an inhaler, never.

Speaker speaker_3: That's a great relief.

Speaker speaker_2: Even, even back in the day when my, my dad had the shop, I still never paid.

Speaker speaker_3: 'Cause I wouldn't say I'm on the Advair or Enalapril.

Speaker speaker_2: And who am I?

Speaker speaker_3: And I don't have that.

Speaker speaker_2: No.

Speaker speaker_3: That's one thing they do have good insurance.

Speaker speaker_2: The, the goddamn... They have been paying for it. They've been, they've been doing every, insurance that I have, it's my own insurance that I've had when I was with Venture Logistics.

Speaker speaker_3: Yeah.

Speaker speaker_2: And I kept it. Now all of a sudden they ain't doing shit.

Speaker speaker_3: I thought you said with New England for a while?

Speaker speaker_2: I have been. I can't transition over yet, because when I broke my ankle with Venture they didn't do a medical report and they didn't do a quickie. So now they're

paying half of everything. They're matching what I'm making, but at 50%. But they don't want a lawsuit.

Speaker speaker_3: Okay.

Speaker speaker_2: So I'm staying on days so they can't transition me over into full-time.

Speaker speaker_3: Okay.

Speaker speaker_2: I'm making, I'm making more money than most of them are making right now, because I'm getting my regular pay. Plus I'm getting paid for what I was making at Venture.

Speaker speaker_3: Okay. I don't know how they can do that.

Speaker speaker_2: They don't want me to prove through fucking breaking my ankle on the goddamn job, they didn't do a goddamn report on me. But they drove me to the hospital and got me an X-ray.

Speaker speaker_3: That's crazy.

Speaker speaker_2: And they had to sign DN.

Speaker speaker_3: Yeah.

Speaker speaker_2: But they didn't file a report.

Speaker speaker_3: Huh.

Speaker speaker_4: Well, you should probably call them then.

Speaker speaker_2: So.

Speaker speaker_3: How much longer are they gonna do that?

Speaker speaker_2: They have to do it until the doctor releases them. That's why I'm in no hurry to go full-time yet.

Speaker speaker_3: Yeah, I don't blame you.

Speaker speaker_2: I'm making \$5 more than everybody else is making right now, because they're, they're paying me 50% of what my paycheck out of there is, they're giving me 50% of what that is.

Speaker speaker_3: Wow.

Speaker speaker_2: On the side. And I'm still using their insurance. Now all of a sudden their insurance shut off for medic, for their medi, uh, for all their, um, medications and stuff.

Speaker speaker_3: My God. We're done.

Speaker speaker_2: And I don't get it.

Speaker speaker_3: Yeah.

Speaker speaker_2: I just talked to a friend of mine, he's still driving it for me, he says he's been having issues and they've been wanting to pay less, and less, and less for the medication. I'm like, "You guys are full of shit." My shocks are \$300 a piece for my ankle, my pain shots, and I gotta get them every six months.

Speaker speaker_1: ... every three months or every six months.

Speaker speaker_5: What, what was my..... when you get over to that?

Speaker speaker_1: Everything.

Speaker speaker_5: Thank you.

Speaker speaker_1: They came back on the line. Yeah. Yeah, I'm here.

Speaker speaker_5: Have a good day.

Speaker speaker_1: You too.

Speaker speaker_0: Mr. McGill?

Speaker speaker_1: Yeah, I said I'm still here.

Speaker speaker_0: Okay, thank you. I couldn't hear you. Um, I have, um, the-

Speaker speaker_1: No, I'm tryin', I'm tryin' to do stuff, woman-

Speaker speaker_0: Is that from the pharmacy person on the line? Hello? There?

Speaker speaker_6: Yes, hello, I'm still here.

Speaker speaker_0: Okay. So, she was explaining to me that she only has two claims for your medication for this year, and nothing else was claimed before, and that medication was never covered under your plan. Sir?

Speaker speaker_1: Hello?

Speaker speaker_0: Yes?

Speaker speaker_1: Guess what?

Speaker speaker_0: Are you able to h- are you ab- able to hear me?

Speaker speaker_1: Yeah. Yeah, I'm trying to do two things at once here, so keep talkin'.

Speaker speaker_0: Okay, so I have her on the line and that's what, um, she was explaining to me that you didn't have this medication before. It was only claimed, you have only two claims for this year. And that medication was never covered under the plan.

Speaker speaker_1: I've been using this medication my entire life.

Speaker speaker_6: Okay. Hello, Mr. McGill?

Speaker speaker_1: Yes?

Speaker speaker_6: Hi, this is Diana from the pharmacy benefit managers. Um, so I just wanted to go ahead and explain to you, the only claims that I have under your pharmacy benefits for this plan are two claims and they are for the date of service of 3/22/25 and 3/24/25. I'm not saying that you haven't been on the medication, but I would advise reaching out to your pharmacy to see how they were processing that medication. It could have been processed under a savings card or a manufacturing coupon, um, but those are the only two claims that I have for you at this time. It doesn't look like this medication has ever been covered under these pharmacy benefits.

Speaker speaker_1: But I'm paying you guys for 100%, is what I was told when I got this, this Josh guy. So if I asked him about this, I said, "I need this for my medications because I have asthma and high blood pressure." And he said, "Oh, your medications will be covered on this plan." And I've had issues off and on, off and on, off and on. I, I just been, I just got sick and I ended up having to go to the hospital, to the clinic.

Speaker speaker_6: Mm-hmm.

Speaker speaker_1: They're the ones that re-subscribed me this medicine because I've been low on it.

Speaker speaker_6: Mm-hmm.

Speaker speaker_1: And my doctor's been giving me this stuff. Now-

Speaker speaker_6: Mm-hmm.

Speaker speaker_1: ... I went from Walgreens to Kroger's and somehow Kroger's told me that they've been billing someone else for all this. So I don't know how this all got screwed up, but now they're asking me for the card, I give them your card and now you guys don't wanna cover it. Which I think is-

Speaker speaker_6: Yeah, so I would reach out to the-

Speaker speaker_1: Which I think is bullshit because I'm paying you guys for a service that you're not wanting to give me.

Speaker speaker_6: No, right. I understand your frustration. So I would suggest reaching out-

Speaker speaker_1: I don't think you do, but keep talking.

Speaker speaker_6: ... to the pharmacy... I'm sorry, are you done?

Speaker speaker_1: No, I'm not done, but keep talking.

Speaker speaker_6: Okay. So I would suggest you reach out to the pharmacy that you previously-

Speaker speaker_1: I already did.

Speaker speaker_6: ... had your prescriptions at and see if they can get you-

Speaker speaker_1: Uh, they're no longer-

Speaker speaker_6: ... more information.

Speaker speaker_1: Walgreens is no longer in business. They closed up.

Speaker speaker_6: A different Walgreens would be able to access that information. Their database is all connected.

Speaker speaker_1: Well, then-

Speaker speaker_6: If that one's closed, you can try calling a different Walgreens and if you were a member, if you were a patient there, they'll have your profile. They'll be able to pull up your information and see how that medication was being billed before. Um, because like I stated, I only have two claims for you as of this year, um, using these benefits.

Speaker speaker_1: It doesn't matter if you only had one claim, you should pay for it because that's what I'm paying you for.

Speaker speaker_6: Yeah, uh, just unfortunately this medication is not on the formulary, so this medication will go through at the pharmacy, but it is 100% member's responsibility for the cost. Unfortunately, that is the way this plan is set up, and, um-

Speaker speaker_1: Well, then Josh lied to me.

Speaker speaker_6: ... that is the plan you have elected. Yeah.

Speaker speaker_1: Well, then, I want you guys to cancel this insurance 'cause I'm not gonna pay \$300, and it's only \$100 less if I use the Rx card.

Speaker speaker_6: Hmm. Sure.

Speaker speaker_1: I mean, this is what insurance is for.

Speaker speaker_6: Okay.

Speaker speaker_1: You guys are supposed to help us, not stick it to us.

Speaker speaker_6: Right.

Speaker speaker_0: Okay, so let's can- thank you for your help. Um, when it comes to the cancellations, I will be, um, assisting you, sir. Um, I guess this, everything is covered when it comes to the medication that is, is not covered by the plan. Um, thank you for your help.

Speaker speaker_1: Hey, hey, nothing's covered. The only thing you guys are covering is taking the money from my account. That's what you got covered.

Speaker speaker_0: Okay.

Speaker speaker_1: And that's a rip off.

Speaker speaker_0: So, Mr. McGill, when you sign up for the plan...

Speaker speaker_1: Yeah.

Speaker speaker_0: ... you sign up through Morax. Were you able to read this, the form that they gave you about Section 125 regarding you, the cancel, well, regarding the cancellation process?

Speaker speaker_1: I can't cancel it because I have a job, which I think is bullshit because you guys are taking my money and you're not giving me the service that I want.

Speaker speaker_0: Okay, I complete... I only see-

Speaker speaker_1: You won't even upgrade. You won't even upgrade it to a s- I'm paying you guys \$200 a month. Am I not?

Speaker speaker_0: Are you paying... You've been charged every week \$23.76 for the plans that you have.

Speaker speaker_1: Every week?

Speaker speaker_0: Central Vision. Yes, sir. Central Vision and the BIP Standard. You can check-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... that on your pay stub.

Speaker speaker_1: I, all it says is deductions on the pay stub.

Speaker speaker_0: It should go under BIC and the name of the plan and for the medical you're paying \$17.91.

Speaker speaker_1: Morales changed... Mor- Morales has changed everything. I don't even know what's going on with that because the payroll just says deductions.

Speaker speaker_0: Okay.

Speaker speaker_1: And they just gave us-

Speaker speaker_0: Okay.

Speaker speaker_1: ... another little card that we're supposed to scan our phones and re-enter all of our information again, which I think something's not right here.

Speaker speaker_0: Okay. So-

Speaker speaker_1: You guys are, you guys constantly keep moving around and moving around and changing and changing and changing so we can't find out what's really going on. And I'm not happy with it.

Speaker speaker_0: The only thing... The only thing we do for Morales is administrate the healthy, healthcare-

Speaker speaker_1: I know. They keep telling me that.

Speaker speaker_0: We enroll you. If you need ID cards and stuff like that, that I'm able to assist you. Now, like I said, the cancellation process, you will have to wait for company open

enrollment or a qualified life event in order to be able to cancel the benefits.

Speaker speaker_1: But I'm paying for something that doesn't freaking work.

Speaker speaker_0: That's what I asked.

Speaker speaker_1: That's not right. That's against goddamn law. If you're gonna force me, if you're gonna force money from my account for insurance that I cannot use because it's 100% out of pocket, even though I'm paying you. If I had that money, I can freaking pay for the medicine. This is not right. You can get insurance anywhere in the world and cancel it on any given day that you choose to. Why are you guys so freaking special that-

Speaker speaker_0: Well-

Speaker speaker_1: ... you don't want to cancel? It's because you want to pocket the money.

Speaker speaker_0: If you let me explain, Morales is under Section 125, which is an IRS regulation. It requires members to keep enrolled while they ... by Morales is because you... premiums are being retaxed.

Speaker speaker_1: I was not forced. I was not forced to take this insurance.

Speaker speaker_0: I well-

Speaker speaker_1: I asked them if they had any insurance 'cause I was about to lose insurance from my old job and they said yes.

Speaker speaker_0: But under Morales-

Speaker speaker_1: All these people.

Speaker speaker_0: ... that you sign and fill out the form, the form, it says there about Section 125.

Speaker speaker_1: Good.

Speaker speaker_0: That's the reason why you can't, you can't cancel the benefits now.

Speaker speaker_1: Yeah, because you guys are fucking stealing money out of my pocket. Now, why can't I get insurance anywhere else in the world and cancel it the next day or the week or a month later or whatever, and then that's okay? But you guys are telling me it's not okay. I've already checked this out. Now, I can get insurance from anybody in the world and cancel it anytime I feel fit to cancel it, to go to some other insurance company. You guys are doing this because you're scamming us. This is not right. This is not treating people as equal. This is dishonest. I don't care what you're, you've written down. The power of the ink pen is not the truth. You guys are doing a wrong thing and you freaking know you are, but you're trying to cover it up by saying, "According to the IRS, we can't do that."

Speaker speaker_0: Unfortunately, I, I'm not able to assist you, sir.

Speaker speaker_1: Yeah, 'cause you're a bunch of snotty ass sons of bitches that just want to take my fucking money.

Speaker speaker_0: I'm sorry, I-