

## Transcript: Pamela

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### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Car. This is Pamela. Please, go ahead I'm help... Pam. Uh, hello, uh, morning there. This is Camil Patel. Uh, well, uh, I'm calling in, in regards... So I could... Today, I got this, um, text message, uh, saying it's, uh, for the enrollment, you know, for Creative Circle. So I'm looking for health insurance. I'm like a contractor. Still I work as a W2 for the Creative Circle. Uh, first, I'm not sure if I can qualify for the health insurance. So is it something you can help me with that? Like, if I can qualify and then, then you see what kind of a health insurance I can get? So if they're working for Creative Circle, so we gotta look, uh, um... Yeah. Okay. May I have the last- So I- Go ahead. Yes. Yeah. Uh, so is, uh, I'm calling to, what you call it, it's a Benefit in a Car, right? But... Yes, sir. They... You work with the Creative Circle, right? Yes, sir. Oh, okay. Yeah. Okay. Yeah. You was asking something? May I have the last four digits of your Social so I can pull up your file? Yeah, sure. 5258. 52-58. 52-58. Mm-hmm. And your first and last name? Uh, Kamil, K-A-M-I-L. And last name is Patel, P-A-T-E-L. Mr. Patel- Huh? ... for security reasons, just to make sure we are in the correct file, I need to verify the complete address and date of birth. Yeah. So, uh, 19305 Lauren Lane, Santa Clarita, California 91350. Uh, September 29, '83. Thank you. We have a telephone number on file. 814... 818-428-5914. And your email- Yeah, that's correct. Yeah. And your email is your last name, your first name 299 at gmail.com? Yeah, that's correct. Okay. So, yes, um, Creative Circle is under open enrollment at this time. Um, you... Everyone is qualified to enroll as long as you make enough to make the payments of your benefits. Now, these are not like major insurance. They already have a set amount that they're going to pay. Anything above that amount will be your responsibility. Have you seen, um, the benefit guide and the plans that they offer? Yeah, I saw... Hold on. So you said this is not regular health insurance? Sorry, I didn't get it. Okay. So you know how a major insurance, you have a, a deductible and copays that you have to pay? No, sorry, I didn't get it. I'm sorry. Okay. Major insurance, you have to meet a deductible. Uh-huh. And, um, in order for them to pay 100%, these insurance are not, don't work that way. Um, let's say they already have a set amount that they're going to pay. Anything above that amount will be your responsibility, for example. Oh, okay. Let's say if you choose one of the plans and you want to go to your doctor's office visit, the insurance gonna cover \$75 for the visit, and you are responsible to pay for the rest, the remaining. Oh, okay. So it's not a copayment, huh? Okay. Have you seen the benefit guide? Uh, yeah, I am seeing, like, there is some weekly, uh, discount or something. And, uh, uh, plan benefit summary, I can see, like, uh, The Big Hospital. Yeah. Uh... So if you're in the summary, each amount... Oh. ... that you see under each plan- Mm-hmm. ... that's the amount that the insurance gonna cover. Yeah. Oh, this looks like... Okay. So, well, I mean, he, here is the thing. Uh, my, uh... Well, I was covered through my wife as she has to resign with some family reason. Uh, and

she will work as a part-time, so she won't get insurance, you know. But, uh, I might have something maybe starting from March. So if we did at least to just so it's on, on paper, I can have a insurance for a month, then I can cancel. Well, if, um, you lose the benefits, you have 30 days within, um, when you lost the benefits, within that date, to submit, um, the enrollment and, and the paperwork. And, and, and then it will be reviewed to see if you qualify as a, um, for enroll. It will c- it will be called a qualified life event. Mm-hmm. Oh, okay. But I mean, the question is, I think I will qualify, but the question is I will, I will be able to cancel, uh, in a month, right? Or I can cancel anytime. Oh, hou- oh, ours, um, out of all the plans, you could cancel at any time, except for the one called Stay Healthy. That one has a Section 125, which is an IRS regulation that requires you to stay enrolled within the plan. Okay. Yeah. Now, again, if you have a qualified life event, you will be able to cancel. Okay, cool. Yeah. Uh, uh, okay. Let, let me see what I can do. If I need your help, I will call you. Okay. Thank you. No problem, sir. Thank you for giving us a call today. Yeah. Have a great rest of your day. And thanks for help.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Thank you for calling Benefits in a Car. This is Pamela. Please, go ahead I'm help...

Speaker speaker\_2: Pam.

Speaker speaker\_3: Uh, hello, uh, morning there. This is Camil Patel. Uh, well, uh, I'm calling in, in regards... So I could... Today, I got this, um, text message, uh, saying it's, uh, for the enrollment, you know, for Creative Circle. So I'm looking for health insurance. I'm like a contractor. Still I work as a W2 for the Creative Circle. Uh, first, I'm not sure if I can qualify for the health insurance. So is it something you can help me with that? Like, if I can qualify and then, then you see what kind of a health insurance I can get?

Speaker speaker\_1: So if they're working for Creative Circle, so we gotta look, uh, um...

Speaker speaker\_3: Yeah.

Speaker speaker\_1: Okay. May I have the last-

Speaker speaker\_3: So I-

Speaker speaker\_1: Go ahead.

Speaker speaker\_3: Yes. Yeah. Uh, so is, uh, I'm calling to, what you call it, it's a Benefit in a Car, right? But...

Speaker speaker\_1: Yes, sir.

Speaker speaker\_3: They... You work with the Creative Circle, right?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_3: Oh, okay. Yeah. Okay. Yeah. You was asking something?

Speaker speaker\_1: May I have the last four digits of your Social so I can pull up your file?

Speaker speaker\_3: Yeah, sure. 5258. 52-58.

Speaker speaker\_1: 52-58.

Speaker speaker\_3: Mm-hmm.

Speaker speaker\_1: And your first and last name?

Speaker speaker\_3: Uh, Kamil, K-A-M-I-L. And last name is Patel, P-A-T-E-L.

Speaker speaker\_1: Mr. Patel-

Speaker speaker\_3: Huh?

Speaker speaker\_1: ... for security reasons, just to make sure we are in the correct file, I need to verify the complete address and date of birth.

Speaker speaker\_3: Yeah. So, uh, 19305 Lauren Lane, Santa Clarita, California 91350. Uh, September 29, '83.

Speaker speaker\_1: Thank you. We have a telephone number on file. 814... 818-428-5914. And your email-

Speaker speaker\_3: Yeah, that's correct. Yeah.

Speaker speaker\_1: And your email is your last name, your first name 299 at gmail.com?

Speaker speaker\_3: Yeah, that's correct.

Speaker speaker\_1: Okay. So, yes, um, Creative Circle is under open enrollment at this time. Um, you... Everyone is qualified to enroll as long as you make enough to make the payments of your benefits. Now, these are not like major insurance. They already have a set amount that they're going to pay. Anything above that amount will be your responsibility. Have you seen, um, the benefit guide and the plans that they offer?

Speaker speaker\_3: Yeah, I saw... Hold on. So you said this is not regular health insurance? Sorry, I didn't get it.

Speaker speaker\_1: Okay. So you know how a major insurance, you have a, a deductible and copays that you have to pay?

Speaker speaker\_3: No, sorry, I didn't get it. I'm sorry.

Speaker speaker\_1: Okay. Major insurance, you have to meet a deductible.

Speaker speaker\_3: Uh-huh.

Speaker speaker\_1: And, um, in order for them to pay 100%, these insurance are not, don't work that way. Um, let's say they already have a set amount that they're going to pay. Anything above that amount will be your responsibility, for example.

Speaker speaker\_3: Oh, okay.

Speaker speaker\_1: Let's say if you choose one of the plans and you want to go to your doctor's office visit, the insurance gonna cover \$75 for the visit, and you are responsible to pay for the rest, the remaining.

Speaker speaker\_3: Oh, okay. So it's not a copayment, huh? Okay.

Speaker speaker\_1: Have you seen the benefit guide?

Speaker speaker\_3: Uh, yeah, I am seeing, like, there is some weekly, uh, discount or something. And, uh, uh, plan benefit summary, I can see, like, uh, The Big Hospital. Yeah. Uh...

Speaker speaker\_1: So if you're in the summary, each amount...

Speaker speaker\_3: Oh.

Speaker speaker\_1: ... that you see under each plan-

Speaker speaker\_3: Mm-hmm.

Speaker speaker\_1: ... that's the amount that the insurance gonna cover.

Speaker speaker\_3: Yeah. Oh, this looks like... Okay. So, well, I mean, he, here is the thing. Uh, my, uh... Well, I was covered through my wife as she has to resign with some family reason. Uh, and she will work as a part-time, so she won't get insurance, you know. But, uh, I might have something maybe starting from March. So if we did at least to just so it's on, on paper, I can have a insurance for a month, then I can cancel.

Speaker speaker\_1: Well, if, um, you lose the benefits, you have 30 days within, um, when you lost the benefits, within that date, to submit, um, the enrollment and, and the paperwork. And, and, and then it will be reviewed to see if you qualify as a, um, for enroll. It will c- it will be called a qualified life event.

Speaker speaker\_3: Mm-hmm. Oh, okay. But I mean, the question is, I think I will qualify, but the question is I will, I will be able to cancel, uh, in a month, right? Or I can cancel anytime.

Speaker speaker\_1: Oh, hou- oh, ours, um, out of all the plans, you could cancel at any time, except for the one called Stay Healthy. That one has a Section 125, which is an IRS regulation that requires you to stay enrolled within the plan.

Speaker speaker\_3: Okay. Yeah.

Speaker speaker\_1: Now, again, if you have a qualified life event, you will be able to cancel.

Speaker speaker\_3: Okay, cool. Yeah. Uh, uh, okay. Let, let me see what I can do. If I need your help, I will call you. Okay. Thank you.

Speaker speaker\_1: No problem, sir. Thank you for giving us a call today.

Speaker speaker\_3: Yeah.

Speaker speaker\_1: Have a great rest of your day.

Speaker speaker\_3: And thanks for help.