

Transcript: Pamela

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Full Transcript

Thank you for calling Benefits in a Card. This is Pamela speaking. How may I help you? Hi. I'm calling because when I was an employee through Surge, and I even called you guys and refused the insurance because I already have, and had at that time, insurance through the marketplace, so I didn't want to pay two different people for insurance. Um, but I was billed for three months and, uh, I was told to call and get reimbursed. Okay. And may I have the last four digits of your Social? 7536. Your first and last name? Vesta Elie. Miss Elie, for security reasons and to make sure we are in the correct file, can you please verify your complete address and date of birth? 303 9th Street Northwest, Fort Payne, Alabama, 35967, April 11th of '68. Okay. We have the telephone number on file, 256171... I'm sorry, 717-8390 and your email is belly@nhd outline for your mail at home. Yeah, that's correct. Yep, all that's correct. Did you say you called here when you - I did back when... Yeah, I did back when I got the card. I called and told them that I didn't need the insurance. So you call here or you call Surge? Whatever number is on the card. When I got the card in the mail that said that I was going to start getting insurance I didn't ask for, I called the number on the card. Yes. That was, uh, back when this was all going on. I don't work through Surge anymore. I got hired through, um, the company. I understand. But either one... But either way, I've had marketplace insurance for five years, maybe six. Okay. So we do not have, um... Well, I have here in my hand where you, uh... Wait. Wait. Can I explain? No? Can I... Let me explain to you first 'cause I'm not calling you. No problem. I'm holding... Nope. I'm holding a 1095-C- Mm-hmm. ... that says \$86.58, which I already knew about, came out of my paycheck January, February and March. Okay. And then I have your identification number, uh, contact phone number, through Surge Staffing, Columbus, Ohio. I don't know. I, I have all the... It's a legal tax form. I understand. So, what I was going to say, here, I do not have any records of you calling us to decline the auto enrollment. Well, there... Okay. Well, that's beside the point. The point is that \$85.50, I'm sorry, \$86.58, technically, was taken out of my pay that I'd never asked for it to be taken out. I never checked the box for it to be taken out. I refused the insurance coverage on paper and verbally. And I even contacted Surge Staffing in Fort Payne and told them I didn't need the insurance. And they told me that if I didn't check that box, that I didn't have to worry about it. And then I get my 1095-C and I paid for it for three months. In March, I was hired- I understand. In March, I was hired on through the other company. I didn't even work for Surge in March. So legally, that's, like, a double no. I, I wasn't even an employee through them at that time. Okay. So here I see that you were auto enrolled back in January. Yeah. So let me- And I'm also auto enroll, they do that with everybody. And, yeah, and I didn't want it. And legally, it's, you can't do that, especially when I already had insurance. So, why would I want your insurance? And I don't. And if y'all don't want to reimburse me, that's fine. I'll go about it another way. But even Surge said that if you guys don't want to send the money back to me,

you send it to them and they'd give it to me. But either way, I want my money back. That's almost \$300 for nothing. I didn't... It's illegal. It's almost like a way to just make money off of people who's trying to work but didn't... I'm sure I'm not the only person this has happened to. May I explain to you now? If you need to. I really just want to know what I need to do to get my money back. Well, in order... I also want to explain to you how the auto enrollment works. When you get hired- I don't care. Like, I said enough. No. Ma'am, unfortunately, if you don't let me explain myself, I'm not able to assist you. We- I seen what's on enrollment. I'm not illiterate. I know how to read and I know how to check boxes. In my paperwork, I did not accept the insurance. Well, in that case, you need to reach out to Surge and let them know that you did. I did reach out to some of them and they said that I needed to contact you. If I have to, I'll go to a lawyer. I work for one. I clean his house every week. Either way, I don't care if it's \$100, I'm not gonna hand out \$100 to somebody for nothing. And legally, you can mail us- Ma'am, I, I'm trying to let you know what we know on our end. I don't need you mailing that. This is what I want- Did you ever answer... Answer me that 'cause I haven't called arguing with you. No, ma'am. No, ma'am. Has anybody ever been reimbursed? Bullshit. No ma'am. Bullshit. Well, then you guys suck for a business and really should be shut down.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. This is Pamela speaking. How may I help you?

Speaker speaker_1: Hi. I'm calling because when I was an employee through Surge, and I even called you guys and refused the insurance because I already have, and had at that time, insurance through the marketplace, so I didn't want to pay two different people for insurance. Um, but I was billed for three months and, uh, I was told to call and get reimbursed.

Speaker speaker_0: Okay. And may I have the last four digits of your Social?

Speaker speaker_1: 7536.

Speaker speaker_0: Your first and last name?

Speaker speaker_1: Vesta Elie.

Speaker speaker_0: Miss Elie, for security reasons and to make sure we are in the correct file, can you please verify your complete address and date of birth?

Speaker speaker_1: 303 9th Street Northwest, Fort Payne, Alabama, 35967, April 11th of '68.

Speaker speaker_0: Okay. We have the telephone number on file, 256171... I'm sorry, 717-8390 and your email is belly@nhd outline for your mail at home.

Speaker speaker_1: Yeah, that's correct. Yep, all that's correct.

Speaker speaker_0: Did you say you called here when you -

Speaker speaker_1: I did back when... Yeah, I did back when I got the card. I called and told them that I didn't need the insurance.

Speaker speaker_0: So you call here or you call Surge?

Speaker speaker_1: Whatever number is on the card. When I got the card in the mail that said that I was going to start getting insurance I didn't ask for, I called the number on the card. Yes. That was, uh, back when this was all going on. I don't work through Surge anymore. I got hired through, um, the company.

Speaker speaker_0: I understand.

Speaker speaker_1: But either one... But either way, I've had marketplace insurance for five years, maybe six.

Speaker speaker_0: Okay. So we do not have, um...

Speaker speaker_1: Well, I have here in my hand where you, uh...

Speaker speaker_0: Wait. Wait. Can I explain?

Speaker speaker_1: No? Can I... Let me explain to you first 'cause I'm not calling you.

Speaker speaker_0: No problem.

Speaker speaker_1: I'm holding... Nope. I'm holding a 1095-C-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... that says \$86.58, which I already knew about, came out of my paycheck January, February and March.

Speaker speaker_0: Okay.

Speaker speaker_1: And then I have your identification number, uh, contact phone number, through Surge Staffing, Columbus, Ohio. I don't know. I, I have all the... It's a legal tax form.

Speaker speaker_0: I understand. So, what I was going to say, here, I do not have any records of you calling us to decline the auto enrollment.

Speaker speaker_1: Well, there... Okay. Well, that's beside the point. The point is that \$85.50, I'm sorry, \$86.58, technically, was taken out of my pay that I'd never asked for it to be taken out. I never checked the box for it to be taken out. I refused the insurance coverage on paper and verbally. And I even contacted Surge Staffing in Fort Payne and told them I didn't need the insurance. And they told me that if I didn't check that box, that I didn't have to worry about it. And then I get my 1095-C and I paid for it for three months. In March, I was hired-

Speaker speaker_0: I understand.

Speaker speaker_1: In March, I was hired on through the other company. I didn't even work for Surge in March. So legally, that's, like, a double no. I, I wasn't even an employee through them at that time.

Speaker speaker_0: Okay. So here I see that you were auto enrolled back in January.

Speaker speaker_1: Yeah.

Speaker speaker_0: So let me-

Speaker speaker_1: And I'm also auto enroll, they do that with everybody. And, yeah, and I didn't want it. And legally, it's, you can't do that, especially when I already had insurance. So, why would I want your insurance? And I don't. And if y'all don't want to reimburse me, that's fine. I'll go about it another way. But even Surge said that if you guys don't want to send the money back to me, you send it to them and they'd give it to me. But either way, I want my money back. That's almost \$300 for nothing. I didn't... It's illegal. It's almost like a way to just make money off of people who's trying to work but didn't... I'm sure I'm not the only person this has happened to.

Speaker speaker_0: May I explain to you now?

Speaker speaker_1: If you need to. I really just want to know what I need to do to get my money back.

Speaker speaker_0: Well, in order... I also want to explain to you how the auto enrollment works. When you get hired-

Speaker speaker_1: I don't care. Like, I said enough. No.

Speaker speaker_0: Ma'am, unfortunately, if you don't let me explain myself, I'm not able to assist you. We-

Speaker speaker_1: I seen what's on enrollment. I'm not illiterate. I know how to read and I know how to check boxes. In my paperwork, I did not accept the insurance.

Speaker speaker_0: Well, in that case, you need to reach out to Surge and let them know that you did.

Speaker speaker_1: I did reach out to some of them and they said that I needed to contact you. If I have to, I'll go to a lawyer. I work for one. I clean his house every week. Either way, I don't care if it's \$100, I'm not gonna hand out \$100 to somebody for nothing. And legally, you can mail us-

Speaker speaker_0: Ma'am, I, I'm trying to let you know what we know on our end.

Speaker speaker_1: I don't need you mailing that.

Speaker speaker_0: This is what I want-

Speaker speaker_1: Did you ever answer... Answer me that 'cause I haven't called arguing with you.

Speaker speaker_0: No, ma'am. No, ma'am.

Speaker speaker_1: Has anybody ever been reimbursed? Bullshit.

Speaker speaker_0: No ma'am.

Speaker speaker_1: Bullshit. Well, then you guys suck for a business and really should be shut down.