

## Transcript: Pearl

**Rojas-4850778297024512-5259296862846976**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Hi, good afternoon.... working a card. My name is Pearl, who do I have the pleasure of speaking with? I'm Alfredo McGraw. Who am I speaking to? Pearl. Pearl? Yes. Spell your name. P-E-A-R-L. P-E-A-R-L? Yes, sir. Do you have a badge num- do you have a badge number or num- anything? I do not. Okay. I just was talking to someone about my situation. I had, I, I had, I had to use my insurance card because I had went to the emergency room. Mm-hmm. And, um, and they, the, and the insurance, it mean, I mean, the emergency room had took, took, took X-ray and then I had went to see a specialist and the specialist told me it's gonna take five to six weeks before, before they do a MRI on me. Now, I called APL. APL saying that they waiting on a, a second party to pay the, to ta- to pay, to pay for some, about some funds. And my, my understanding is, I, it's like I- I'm getting ready to use my insurance card and I have to go through all these channels for approval before something is g- d- before something is done for me. I pay... y'all take money out of my check every week for insurance and I'm, I'm, I'm... I want, I wanna get a understanding, why do I have to go through all this here to use my insurance card and, and, and, and I'm going through a third party this and that? Okay. So- Hello? Yes. So, these are week-to-week deductions. Right? You get deducted every week from your staffing agency for the plan. Um. Yes. I'm not sure, I'm not sure why. I mean, the timeframe of when the, your doctor's office can perform the procedure, it, there's n-, there's not, it doesn't have to do anything with the insurance itself. Um, that's probably just their availability or something of that sort, um, 'cause that doesn't depend on, I'm, I'm, I'm pretty sure it doesn't depend on your insurance unless they told you that. Did they tell you that, that you were put that far out, because of your insurance? They told me, they told me, the, that, that the funds, it's about some funds. They, the... Okay, I called APL. APL was saying that they had, they waiting on some company that the phone number is 800-497-4856. They waiting on this company to release the funds or pay something 'cause everything is pending. Everything, the eight- the co- the insurance company said everything is pending because they waiting on a, a third party to, to release some funds and let us do this or do that. I'm trying to, I'm trying to, I'm trying to get a understanding what's going on. And, and, and y'all was the, y'all, y'all was the third number that I just got. I was talking to a guy before you, then all of a sudden, I was transferred over to APL. I'm, I'm, I'm getting the runaround about what's going on with my insurance. Okay. So, I'm not sure what APL meant about funds being released. Um, they are week-to-week deductions, so it's possible that they are waiting for the premium for the week of your, your procedure to come to, to, to, to confirm that you have the active coverage. I couldn't say for sure, 'cause I'm not sure what they mean by releasing funds. Um. What, what, what you, what you mean, what you, what do you mean week, every week funds is being taken from my check? I been with this company, I been with this company for a- for

almost a year now and this is my first time using this, this card, using my insurance card. And, and, and me getting, me, me getting this kind of result here, I don't like it. I don't like it. Right, 'cause your, your, your coverage is on a week-to-week basis. So as long as the deduction is taken out that week, the next week you have active coverage. It's not something you pay monthly or, or anything like that. It's every week you get a deduction and the next week after you have active coverage. So it's possible that they're waiting for the week of your, of your procedure to make sure that you have active coverage. I'm not sure. Like ag- again, I'm not part of APL, um, but it, it sounds like that's what they possibly meant. Um, but as far as funds being withhold, I mean, we don't, we don't withhold any funds. The deductions are made by your staffing agency. Um, they're sent to us and then we advise, uh, if the coverage is paid, then, you know, do all that transaction and your coverage is active for the following week. But we don't withhold funds, um, for any reason. Hello? Yeah, I'm here. Okay. I'm, I'm not, I'm, I'm, I'm not... I'm s- I'm still not getting no understanding, what's going on. I don't... I'm lost. I'm lost. I don't know what, what to say. And when you spoke to APL a little while ago, what did they tell you? They told you the same thing, they're waiting for funds to be released? ATL, y- yeah, ATL told me they waiting on, on the third party, which, which this number I think I... They told me the name and they gave me the number and told me to reach out to them. I reached out to them and it's like I'm getting a runaround. "I'm o-"... "You're..."... They waiting on funds to be released. They waiting on this, they waiting on that. I never, I never know I had to go through all this if I, if I, if something happening or, or happening with me and I go to the emergency room, this is just the results that I'm going to get, because they waiting on funds to be released, to be released. Yeah, what's the name of the staffing agency you work for? MAU. And the last four digits of your Social? 3501. Okay, in a second I'll have you confirm your address and date of birth. 230 Roper Mountain Road Extension, October 14th, 1962. All right, can I have the city and state please? Greenville, South Carolina, 29615. All right, I need to have your phone number as 362-3493. Yes, ma'am. Can I have your email address as your first name, your last name 58@gmail.com? Yes, ma'am. Okay, bear with me one moment. Okay, let's see. Okay, so you currently have active coverage until the 10th of this month. Um, and as long as we make the deduction this week, you'll have active c-... ing. Um, so I'm not sure why APL is saying they're waiting for funds to be released. I mean, as far as, as today is, I mean, you have active coverage, it's your premium was sent to them. Yeah, I don't know. I don't know what's going on 'cause when I, when I got v- to use my card, I went, like, I went to get a MRI. They told me I got to wait five to six, five, five to six weeks before I, before I'd be, um, before I could get an MRI done, done on, done to me. And I'd like to know what's going on, what's going on with me before five to six weeks. Well, that was, that... You would have to ask them why you have to wait that timeframe. It could be that, that's just their availability. No, no, no. That we don't have... There's... So what it sound- That's what it's sounding like, that that's when they can get you in. They didn't say that your insurance wasn't accepted. They... No, no, no, no, this is what they told me. This is what they told me. When I went to, when I went to, um, Bonne Celine, they told me I have to, I have to do some exercise, I have to do this and do this before I'm, I'm approved. Th- th- I have to go through some kind of channels before I, I, before y'all approved me of getting an MRI. That's what they told me. And it, it... I got three numbers and I'm not getting no answer for nobody. It's like everybody keeps sending me, sending me to one person, then they send them to another person and I'm not getting no answers, because the first person I called, which was the insurance company card,

which is on here, it's a 800 number, 2650... no, 265-8606. I talked to somebody from APL. APL said they is the insurance company, but I- it's a third party which, which sends the funds to them. And this, the number that they gave me was 800-497-4856. I talked to them. They, they telling me- Yeah, I... Yes, I do understand. You're giving me... I, I understand. You're giving me the same information. I, I understand that you're saying APL is waiting for funds to be released, but I'm letting you know that we don't withhold funds. The number, the second number that, the number APL gave you is our number, we're Benefits in a Card. We're the healthcare administrators for staffing agencies like MAU. The process is, MAU makes a deduction, they provide it to us, we've, we log it in the system, send it to APL, you're active, you have coverage. That's... There's no withholding of funds. As long as the funds are taken from your check, they are sent to the people that need to be sent so that you have active coverage. As far as you having to wait five to six weeks to receive an MRI, I'm not sure why that is. You would have to talk to your doctor's office and see what they're waiting for, what ma-... If you're saying that they're, they told you you need to do some exercise, some stuff before you can get an MRI, it could be simply that you need to have a certain, uh, certain, uh, requirements before they can approve the MRI. But those are questions that you would have to ask your doctor's office, because even if- I don't have... First of all, I do not have no primary doctor. I went to the emergency room. I'm waiting to get a primary doctor. I went to the emergency room to get service done. They took, they took a, they took a X-ray of my shoulder and things, but they saying that I, I, I need a, a, a MRI done so they can, they can really see what's going on. But the MRI, the people, but they, but they told me they won't be able to do the MRI because this insurance company require me to, to-... to do some exercises first, they, to do this, to do that and do certain things, before, before I can come back in five to six weeks. They told me- Hey, sir- ... they told me that I... Who, who I'm talking to- Hey, is that Justin? ... who I'm talking to before. The, the, the, okay, at my, my next, my next app- the person that I talked to was James E- L- James, E-L-L-I-O-T-T-E. And, and my appointment is December 16th at 9:15. That's my next appointment and that's five to six weeks from, from, from the time that I went. So, he's telling me, they telling me that the, the, the, when I went to, went to the, to, um, Barcelon and they told me, they said, "Hey, we can't do no MRI on you right away." This is what your insurance, your insurance company tell us what we have, this is what we have to do. It's like a procedure. It's, it's like a step that we have to go through before you're approved to see a, or get a, get a MRI done. And I'm trying to figure out why I'm paying, and why I have to wait that long just to get a MRI done to see what's going on with me. The, the provider told you. You have to have, you have to pro- do those exercises and the requirements that the insurance company is saying in order for you to get your MRI done. It's not that you're being denied, or that something's not going through. It's the insurance c- company requiring you to do these exercises in order to get the MRI done. And for five, for five to six weeks- And they're giving you the timeframe of five to six weeks. For five to six weeks before I can find out what's going on with, what's going on with me? Do that make any sense? And I'm paying for insurance. You would have to speak to your provider wherever you're getting that MRI done. You would have to speak to them on why you have to wait that long and if you can get your MRI done any sooner. I, we- But y- they, they, they explained to me why it, it, it, it, why it's taking me so long, man. Because they telling me that my insurance company, which is APL, have this, have this, this thing where I have to go through, go through, uh, uh, um, go through, I have to do these tests, I have to do these tests, do, do

these exercises, the exercise this and that and, and all this here before I, before I have a MRI done. And I'm trying to figure out why, why, why do I have to do all this here to get a MRI, to get a MRI done to see what's going on with me. Okay. And like I've been telling you, you have to ask the office where you're getting it done. We do not know why it's that you have to wait five to six weeks. We say that they- Y'all can't, y'all can't, y'all can't, y'all can't reach out to the company and find out for me? We, we don't do that. I'm sorry. Oh, hell no. Oh, well. So, what, whatever they telling me, so I have to call y'all back and, and, and tell y'all why they telling me this here? No. We, we have... Okay, we have no way to make them see you sooner or any way to make them not require those tests. That is between the provider's office that you're going to for the MRI and the insurance company. They are the ones that are saying, "You have to do these tests first and then this is when we can do the MRI." We just take care of, um, enrollments, cancellations, changes, stuff like that. There's n- we don't have anything to do with what the insurance requirement is. Well, okay, he can, but listen, listen, ma'am, ma'am. Who, who are you? Who am I, who, what company are you? You, you the company that I pay- We are- ... you the company that, that takes the m- that the money come to at my account? Your staffing agency makes the deductions themselves and sends it over and we s- we send them essentially to American Public Life. Okay, okay. My, my next question is how, how can I cancel this, this, this, this insurance company and get a better insurance company than this? So- 'Cause, 'cause right now I, I, I, I, who do I talk to? So, at this moment... Let me take a look. Give me one second. So, at this moment you can cancel a couple of your plans. You can cancel your life insurance, but vision, dental and medical are all under a regulation from the IRS called Section 125, meaning if it is not open enrollment, um, you cannot cancel or change those plans. I don't, I don't, I don't- So, you can't cancel your medical plan at the moment. ... and, and, and I... I don't, I don't really want to cancel it, I just want a better, a better insurance company. If I, if I have to pay more money outta my account to get a better service, then I'm, I'm getting from this, from this insurance place, because I, I, I, I'm getting a runaround and I'm not getting the answers that I'm looking for. Okay. So unfortunately- I'm not getting- ... I mean it- Ain't no- ain't nobody really answering my questions, they're just telling me about this is what the procedure is with the insurance company. It's a good thing, good thing I ain't, I ain't, I ain't, I'm, my arm is not gonna fall off for me to have to wait five to six weeks to see what's going on with me. I got no wo- I don't, I don't understand what the procedure is to find out what's going on with me if I have to wait five to six weeks to find out what's going on with me. I'm not understanding that. I mean, but the thing is that we are not part of your provi- your provider's office where you're getting the MRI done for us to be able to see you any sooner. You have to speak with them to see if there's a way that you can be seen any sooner. You stated that the insurance- All right then. ... that you have to do exercises. All right then. Thank you. And- Thank you. Thank you. Thank you very much. No problem. You have a great day, sir. You have a good one. You as well.

## Conversation Format

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

Speaker speaker\_1: Hi, good afternoon.... working a card. My name is Pearl, who do I have the pleasure of speaking with?

Speaker speaker\_2: I'm Alfredo McGraw. Who am I speaking to?

Speaker speaker\_1: Pearl.

Speaker speaker\_2: Pearl?

Speaker speaker\_1: Yes.

Speaker speaker\_2: Spell your name.

Speaker speaker\_1: P-E-A-R-L.

Speaker speaker\_2: P-E-A-R-L?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_2: Do you have a badge num- do you have a badge number or num- anything?

Speaker speaker\_1: I do not.

Speaker speaker\_2: Okay. I just was talking to someone about my situation. I had, I, I had, I had to use my insurance card because I had went to the emergency room.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: And, um, and they, the, and the insurance, it mean, I mean, the emergency room had took, took, took X-ray and then I had went to see a specialist and the specialist told me it's gonna take five to six weeks before, before they do a MRI on me. Now, I called APL. APL saying that they waiting on a, a second party to pay the, to ta- to pay, to pay for some, about some funds. And my, my understanding is, I, it's like I- I'm getting ready to use my insurance card and I have to go through all these channels for approval before something is g- d- before something is done for me. I pay... y'all take money out of my check every week for insurance and I'm, I'm, I'm... I want, I wanna get a understanding, why do I have to go through all this here to use my insurance card and, and, and, and I'm going through a third party this and that?

Speaker speaker\_1: Okay. So-

Speaker speaker\_2: Hello?

Speaker speaker\_1: Yes. So, these are week-to-week deductions. Right? You get deducted every week from your staffing agency for the plan. Um.

Speaker speaker\_2: Yes.

Speaker speaker\_1: I'm not sure, I'm not sure why. I mean, the timeframe of when the, your doctor's office can perform the procedure, it, there's n-, there's not, it doesn't have to do anything with the insurance itself. Um, that's probably just their availability or something of that sort, um, 'cause that doesn't depend on, I'm, I'm, I'm pretty sure it doesn't depend on your

insurance unless they told you that. Did they tell you that, that you were put that far out, because of your insurance?

Speaker speaker\_2: They told me, they told me, the, that, that the funds, it's about some funds. They, the... Okay, I called APL. APL was saying that they had, they waiting on some company that the phone number is 800-497-4856. They waiting on this company to release the funds or pay something 'cause everything is pending. Everything, the eight- the co- the insurance company said everything is pending because they waiting on a, a third party to, to release some funds and let us do this or do that. I'm trying to, I'm trying to, I'm trying to get a understanding what's going on. And, and, and y'all was the, y'all, y'all was the third number that I just got. I was talking to a guy before you, then all of a sudden, I was transferred over to APL. I'm, I'm, I'm getting the runaround about what's going on with my insurance.

Speaker speaker\_1: Okay. So, I'm not sure what APL meant about funds being released. Um, they are week-to-week deductions, so it's possible that they are waiting for the premium for the week of your, your procedure to come to, to, to, to confirm that you have the active coverage. I couldn't say for sure, 'cause I'm not sure what they mean by releasing funds. Um.

Speaker speaker\_2: What, what, what you, what you mean, what you, what do you mean week, every week funds is being taken from my check? I been with this company, I been with this company for a- for almost a year now and this is my first time using this, this card, using my insurance card. And, and, and me getting, me, me getting this kind of result here, I don't like it. I don't like it.

Speaker speaker\_1: Right, 'cause your, your, your coverage is on a week-to-week basis. So as long as the deduction is taken out that week, the next week you have active coverage. It's not something you pay monthly or, or anything like that. It's every week you get a deduction and the next week after you have active coverage. So it's possible that they're waiting for the week of your, of your procedure to make sure that you have active coverage. I'm not sure. Like ag- again, I'm not part of APL, um, but it, it sounds like that's what they possibly meant. Um, but as far as funds being withhold, I mean, we don't, we don't withhold any funds. The deductions are made by your staffing agency. Um, they're sent to us and then we advise, uh, if the coverage is paid, then, you know, do all that transaction and your coverage is active for the following week. But we don't withhold funds, um, for any reason. Hello?

Speaker speaker\_2: Yeah, I'm here.

Speaker speaker\_1: Okay.

Speaker speaker\_2: I'm, I'm not, I'm, I'm, I'm not... I'm s- I'm still not getting no understanding, what's going on. I don't... I'm lost. I'm lost. I don't know what, what to say.

Speaker speaker\_1: And when you spoke to APL a little while ago, what did they tell you? They told you the same thing, they're waiting for funds to be released?

Speaker speaker\_2: ATL, y- yeah, ATL told me they waiting on, on the third party, which, which this number I think I... They told me the name and they gave me the number and told me to reach out to them. I reached out to them and it's like I'm getting a runaround. "I'm o-"... "You're..."... They waiting on funds to be released. They waiting on this, they waiting on that. I

never, I never know I had to go through all this if I, if I, if something happening or, or happening with me and I go to the emergency room, this is just the results that I'm going to get, because they waiting on funds to be released, to be released.

Speaker speaker\_1: Yeah, what's the name of the staffing agency you work for?

Speaker speaker\_2: MAU.

Speaker speaker\_1: And the last four digits of your Social?

Speaker speaker\_2: 3501.

Speaker speaker\_1: Okay, in a second I'll have you confirm your address and date of birth.

Speaker speaker\_2: 230 Roper Mountain Road Extension, October 14th, 1962.

Speaker speaker\_1: All right, can I have the city and state please?

Speaker speaker\_2: Greenville, South Carolina, 29615.

Speaker speaker\_1: All right, I need to have your phone number as 362-3493.

Speaker speaker\_2: Yes, ma'am.

Speaker speaker\_1: Can I have your email address as your first name, your last name 58@gmail.com?

Speaker speaker\_2: Yes, ma'am.

Speaker speaker\_1: Okay, bear with me one moment. Okay, let's see. Okay, so you currently have active coverage until the 10th of this month. Um, and as long as we make the deduction this week, you'll have active c-... ing. Um, so I'm not sure why APL is saying they're waiting for funds to be released. I mean, as far as, as today is, I mean, you have active coverage, it's your premium was sent to them.

Speaker speaker\_2: Yeah, I don't know. I don't know what's going on 'cause when I, when I got v- to use my card, I went, like, I went to get a MRI. They told me I got to wait five to six, five, five to six weeks before I, before I'd be, um, before I could get an MRI done, done on, done to me. And I'd like to know what's going on, what's going on with me before five to six weeks.

Speaker speaker\_1: Well, that was, that... You would have to ask them why you have to wait that timeframe. It could be that, that's just their availability.

Speaker speaker\_2: No, no, no.

Speaker speaker\_1: That we don't have... There's... So what it sound- That's what it's sounding like, that that's when they can get you in. They didn't say that your insurance wasn't accepted.

Speaker speaker\_2: They... No, no, no, no, this is what they told me. This is what they told me. When I went to, when I went to, um, Bonne Celine, they told me I have to, I have to do some exercise, I have to do this and do this before I'm, I'm approved. Th- th- I have to go

through some kind of channels before I, I, before y'all approved me of getting an MRI. That's what they told me. And it, it... I got three numbers and I'm not getting no answer for nobody. It's like everybody keeps sending me, sending me to one person, then they send them to another person and I'm not getting no answers, because the first person I called, which was the insurance company card, which is on here, it's a 800 number, 2650... no, 265-8606. I talked to somebody from APL. APL said they is the insurance company, but I- it's a third party which, which sends the funds to them. And this, the number that they gave me was 800-497-4856. I talked to them. They, they telling me-

Speaker speaker\_1: Yeah, I... Yes, I do understand. You're giving me... I, I understand. You're giving me the same information. I, I understand that you're saying APL is waiting for funds to be released, but I'm letting you know that we don't withhold funds. The number, the second number that, the number APL gave you is our number, we're Benefits in a Card. We're the healthcare administrators for staffing agencies like MAU. The process is, MAU makes a deduction, they provide it to us, we've, we log it in the system, send it to APL, you're active, you have coverage. That's... There's no withholding of funds. As long as the funds are taken from your check, they are sent to the people that need to be sent so that you have active coverage. As far as you having to wait five to six weeks to receive an MRI, I'm not sure why that is. You would have to talk to your doctor's office and see what they're waiting for, what ma-... If you're saying that they're, they told you you need to do some exercise, some stuff before you can get an MRI, it could be simply that you need to have a certain, uh, certain, uh, requirements before they can approve the MRI. But those are questions that you would have to ask your doctor's office, because even if-

Speaker speaker\_2: I don't have... First of all, I do not have no primary doctor. I went to the emergency room. I'm waiting to get a primary doctor. I went to the emergency room to get service done. They took, they took a, they took a X-ray of my shoulder and things, but they saying that I, I, I need a, a, a MRI done so they can, they can really see what's going on. But the MRI, the people, but they, but they told me they won't be able to do the MRI because this insurance company require me to, to-... to do some exercises first, they, to do this, to do that and do certain things, before, before I can come back in five to six weeks. They told me-

Speaker speaker\_1: Hey, sir-

Speaker speaker\_2: ... they told me that I... Who, who I'm talking to-

Speaker speaker\_1: Hey, is that Justin?

Speaker speaker\_2: ... who I'm talking to before. The, the, the, okay, at my, my next, my next app- the person that I talked to was James E- L- James, E-L-L-I-O-T-T-E. And, and my appointment is December 16th at 9:15. That's my next appointment and that's five to six weeks from, from, from the time that I went. So, he's telling me, they telling me that the, the, the, when I went to, went to the, to, um, Barcelon and they told me, they said, "Hey, we can't do no MRI on you right away." This is what your insurance, your insurance company tell us what we have, this is what we have to do. It's like a procedure. It's, it's like a step that we have to go through before you're approved to see a, or get a, get a MRI done. And I'm trying to figure out why I'm paying, and why I have to wait that long just to get a MRI done to see what's going on with me.



Speaker speaker\_1: The, the provider told you. You have to have, you have to pro- do those exercises and the requirements that the insurance company is saying in order for you to get your MRI done. It's not that you're being denied, or that something's not going through. It's the insurance c- company requiring you to do these exercises in order to get the MRI done.

Speaker speaker\_2: And for five, for five to six weeks-

Speaker speaker\_1: And they're giving you the timeframe of five to six weeks.

Speaker speaker\_2: For five to six weeks before I can find out what's going on with, what's going on with me? Do that make any sense? And I'm paying for insurance.

Speaker speaker\_1: You would have to speak to your provider wherever you're getting that MRI done. You would have to speak to them on why you have to wait that long and if you can get your MRI done any sooner. I, we-

Speaker speaker\_2: But y- they, they, they explained to me why it, it, it, it, why it's taking me so long, man. Because they telling me that my insurance company, which is APL, have this, have this, this thing where I have to go through, go through, uh, uh, um, go through, I have to do these tests, I have to do these tests, do, do these exercises, the exercise this and that and, and all this here before I, before I have a MRI done. And I'm trying to figure out why, why, why do I have to do all this here to get a MRI, to get a MRI done to see what's going on with me.

Speaker speaker\_1: Okay. And like I've been telling you, you have to ask the office where you're getting it done. We do not know why it's that you have to wait five to six weeks. We say that they-

Speaker speaker\_2: Y'all can't, y'all can't, y'all can't, y'all can't reach out to the company and find out for me?

Speaker speaker\_1: We, we don't do that. I'm sorry.

Speaker speaker\_2: Oh, hell no. Oh, well. So, what, whatever they telling me, so I have to call y'all back and, and, and tell y'all why they telling me this here?

Speaker speaker\_1: No. We, we have... Okay, we have no way to make them see you sooner or any way to make them not require those tests. That is between the provider's office that you're going to for the MRI and the insurance company. They are the ones that are saying, "You have to do these tests first and then this is when we can do the MRI." We just take care of, um, enrollments, cancellations, changes, stuff like that. There's n- we don't have anything to do with what the insurance requirement is.

Speaker speaker\_2: Well, okay, he can, but listen, listen, ma'am, ma'am. Who, who are you? Who am I, who, what company are you? You, you the company that I pay-

Speaker speaker\_1: We are-

Speaker speaker\_2: ... you the company that, that takes the m- that the money come to at my account?

Speaker speaker\_1: Your staffing agency makes the deductions themselves and sends it over and we s- we send them essentially to American Public Life.

Speaker speaker\_2: Okay, okay. My, my next question is how, how can I cancel this, this, this, this insurance company and get a better insurance company than this?

Speaker speaker\_1: So-

Speaker speaker\_2: 'Cause, 'cause right now I, I, I, I, who do I talk to?

Speaker speaker\_1: So, at this moment... Let me take a look. Give me one second. So, at this moment you can cancel a couple of your plans. You can cancel your life insurance, but vision, dental and medical are all under a regulation from the IRS called Section 125, meaning if it is not open enrollment, um, you cannot cancel or change those plans.

Speaker speaker\_2: I don't, I don't, I don't-

Speaker speaker\_1: So, you can't cancel your medical plan at the moment.

Speaker speaker\_2: ... and, and, and I... I don't, I don't really want to cancel it, I just want a better, a better insurance company. If I, if I have to pay more money outta my account to get a better service, then I'm, I'm getting from this, from this insurance place, because I, I, I, I'm getting a runaround and I'm not getting the answers that I'm looking for.

Speaker speaker\_1: Okay. So unfortunately-

Speaker speaker\_2: I'm not getting-

Speaker speaker\_1: ... I mean it-

Speaker speaker\_2: Ain't no- ain't nobody really answering my questions, they're just telling me about this is what the procedure is with the insurance company. It's a good thing, good thing I ain't, I ain't, I ain't, I'm, my arm is not gonna fall off for me to have to wait five to six weeks to see what's going on with me. I got no wo- I don't, I don't understand what the procedure is to find out what's going on with me if I have to wait five to six weeks to find out what's going on with me. I'm not understanding that.

Speaker speaker\_1: I mean, but the thing is that we are not part of your provi- your provider's office where you're getting the MRI done for us to be able to see you any sooner. You have to speak with them to see if there's a way that you can be seen any sooner. You stated that the insurance-

Speaker speaker\_2: All right then.

Speaker speaker\_1: ... that you have to do exercises.

Speaker speaker\_2: All right then. Thank you.

Speaker speaker\_1: And-

Speaker speaker\_2: Thank you. Thank you. Thank you very much.

Speaker speaker\_1: No problem. You have a great day, sir.

Speaker speaker\_2: You have a good one.

Speaker speaker\_1: You as well.