

## Transcript: Pearl

**Rojas-5476894781161472-5918764237799424**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Hi, good morning, thank you for calling Benefits in a Card, my name is Pearl. Who do I have the pleasure of speaking with? This is Afifi Gajer, and I see I missed a call from you. I'm sorry, what was, what was that? I see I missed a call from you. Okay, do you work for a staffing agency? I work for Oxford. Okay, um, what is the last four digits of your Social? 9945. Okay. And if you can confirm your address and date of birth and I can take a look at your account, see what that call was about. 19573 Coleman Street, Quincy Township, Michigan 48335. And your date of birth? Uh, June 8, 1972. Okay, and that be for a number that's 586-850-1170? Yes. Okay, bear with me, one moment. Okay, so it looks like they were giving you a call about the, the enrollment and the re- the recording you were wanting to be pulled. Yeah. And- I would like to hear from you. What's, what's, what's, what's happening? And on that recording, yep, and on that recording, it's stated that the rep did identify himself and that you stated you were on a work call and that you would call back later. Yeah, he never called back. No, it said that, on the recording it said that you stated you would call back because you were on a work call. Okay, what happened, he requested me to send them the Friend of the Court documents, and I told him I'll call him back after I called the Friend of the Court. So I called the Friend of the Court and I called them back. I did call him back and I spoke with him more than one time. It's still his responsibility that he didn't follow up and he didn't finish my thing, so the result now, I don't have insurance. That's his mistake, not mine. So I need that insurance, bottom line. Okay. Unfortunately, from the recording that was pulled, you stated you would call back and, and we didn't receive another call after that. So you want me to know now you've caused a business loss to your client because I'll have to quit and get a different job. That's what I'm gonna end up doing. That... That is your choice. And other than that, you can wait until company open enrollment and enroll then if not anymore. Wait, open enrollment, open enrollment is just, just do I have to wait for another year? What are you talking about? Mm-hmm. You talk- What are you, you talking to a robot or something? It is another year to wait. That's not my mistake. That's human mistake. Company, company open enrollment is in the beginning of December, sir. No, the enrollment was in November. Your... Give me one second. Who told you that the company open enrollment was in December, I, I mean in November? I'm sorry. The insurance, the insurance is in November and just finished enrollment few, a week ago. I'm in Michigan here. I don't know, I don't know how they use your information. I don't know how, I don't know what's going on there, but I need that insurance so... If December is fine, so you need- got to set it up now for December. I don't have time- No, you have to give us a call back when company open enrollment starts. I'm giving you a call back right now. Why do I have to keep telling you? I gave you a call back. This is, this is the problem here. We have a disconnect. I have to call you all the time. I'm, I'm

already calling, I'm already talking to you right now. Okay, but it is not company open enrollment right now. Company open enrollment is in the beginning of December and there's no way for that, sir- It was open enrollment at the state, so go ahead, fix the mistake and get it done in December. There's no way for me to program it to, to start when open enrollment begins. You have to call back. So I'm gonna have to call and ask for and complain to them about how you're not doing it because you're supposed to be. It, that is completely fine if that's what you're wanting to do, but that's the way we have to do it. We can't just set it up right now and then it start in December. No, the company open enrollment starts in December and that's when we'll be able to process the enrollment. December what? December what? Can you give me a specific date open in December what? About this, the 4th until the 18th. So open in the 4th, on the 4th? All right, so go ahead, enroll me December 4th, okay? I don't have to call you again. I cannot, I cannot do that. You have to wait until December 4th. Okay. So what I'm gonna do with my medical bills here? I am not sure, that is something you have to figure out. I have to figure out... What is this? I need to talk to your supervisor. This is not working. No, we're embarrassing you. You made a mistake, the company made a mistake, we need to fix it. That's not my problem. We have the... We pulled the recording like you requested and you stated you were going to call back because you were attending a work call. And that was the last, and that was the last- Call, call, call back, call back for what? You need to take- You were going to call back to- For, for what? You were going to give a call back to get enrolled. Let me tell you what it was the call back for what... Not for enrollment, no. He was talking about the friend of the court permission that I don't have to insure my kids because they're already adults and they got their own insurance. So I told him- Okay. ... "Let me call you back after I talk to the friend of the court." And that happened already. So I contacted- So I have- ... the friend of the court... Let me finish, please. I contacted the friend of the court and he, and they said, "Okay, we can issue you the email." So I called him back and I said, "Hey, they are... They have the paper for you." He said, "Oh, we're going to have it directly from them. So have it emailed directly for them." And that's exactly what happened. End of the case right there. And I asked him, I said, "I'm all set with that now?" He said, "Yeah, that's all what you need." That was it. Now, he did not follow up, that's not my problem. Okay. So, here I have that that's what your conversation was at 11:10 on the, on the 30th of Ju- uh, June... July, sorry. On the 30th of July, that was your first conversation around 11:10 in the morning. Then you spoke with him at about 2:21 and he was calling you to let you know that the, the court order was removed. You stated you were busy and that you would give us a call back to get enrolled now that the court order was removed. Now, why do I have to give you 50 calls to enroll? Why do I have- Sir, how will we enroll you, how will we enroll you if we don't know what you're wanting to enroll in? We can't just enroll you in whatever is convenient to that agent. That's why he was going to- No, but still, but still, but still you don't want to do your business. You don't want to... You just don't want to do work for money. You just don't want to do work for money. One call, that's what you want to do. You don't want to follow up, you don't want to finish the business. He did follow up, sir. That's what it seems like, yes. He did follow up and you said you wouldn't call back. I need to talk, I need to talk to supervisor. I need to talk to supervisor. Okay. No worries. Bear with me one moment. Bear with me one moment. I'm going to place you on brief hold while I see if one is available. I got things to do. Thank you for holding. This is Christina. Yeah, I'm, I'm, I, I don't know what's going on, how you guys conduct business here. Um, how comes your staff did not follow up with my insurance? They

never sent me documents to deny insurance or to sign off not having insurance or sign on for insurance or anything. I give calls and calls and never answered the phone. Now, I'm end up with, um, medical bills that I need to pay, and I'm supposed to have insurance. Okay, so it looks like, um, based on your file, you did have insurance through a court order, um, and then the court order, um, we then got another court order to terminate the insurance. And so, um, we did that based on the court order and then we attempted to contact you to let you know. Um, and then we were just waiting for you to give us a call back. Um, but we still, because it's a court order, we still needed to move forward with removing it. So, that's here the miss- how your staff did not do their job, 'cause I had called with him and the agreement is me to have the friend of the court send them documents that say, "My son and daughter are adult now. They do not need insurance anymore." And that's what exactly what happened. And I spoke with him and he said, "We need that directly to be sent from the friend of the court." And I did that. I called friend of the court and said, "Listen, they do not accept letter coming from me. It has to be from, from the friend of the court directly." And I called him back and I said, "I asked him if he, if this satisfies the process." And he said yes. He said, um, I asked him if I'm okay. He said yes. And that was it. Never got- Because- ... a, um, a, a, a document that say, "Sign here off you do not need insurance." Never got a document that say, "Sign here. You get your insurance card." Never got any communications. Yeah, we don't- So, I don't understand- ... um, we don't have like a- ... how, how you function. ...okay- I don't understand. Um, we actually don't, um, have like a declination process where we need a signature for like if you want to deny coverage. Because you received coverage through a court order, the court order when it told us to remove coverage, um, that's what we did. And then when we called, it looks like on July 31st, um, uh, Justin, one of our team members called and let you know that he was from Benefits In A Card and then you told, uh, you told him that you would give us a call back. Um, and then we just never received that call back, but we still had to move forward with the court order in removing the coverage. Okay, the court order only to, for not to insure the, my son and daughter, not for insuring me. Okay. I, I, I already, I made that point clear that I need only to be insured myself through you. And the court order was only to not to insure my son and my daughter. That's it, and that was clear. I made that very clear. So now, I am not insured because now for mistake of myself. I did all my, what I needed to do and I, I expressed my wish to have be insured and yet I'm not insured. So this is a mistake of your side and I, bottom line, I need insurance. So how are you gonna fix that? Uh, looks like for your staffing agency on December 4th, um, is when open enrollment is. So it's just a couple weeks and you'll be able to, um, do open enrollment. Okay. So go ahead and open enrollment for me. Can you do that? Unfortunately- Why do I have to make 50 calls? You don't know... We have to work. I got work. Why do I have to make 50 calls to get my insurance done? We're actually here 8:00 AM to 8:00 PM Eastern Standard Time, um, and so you can call or you can even leave a message, um, and we can give you a call back at a, at a more convenient time, um- No, no, I'm le- I'm leaving a message- ... if you need to call us. I'm leaving the message with you right now. I do not need to call again. I'm asking right now, I'm putting a demand. I need insurance. I do not have to call again. The document that- You, unfortunately, we don't have the ability to future enroll you. I, I'm not asking for future enrollment. I'm asking you to document that I called you and I asked to be, I asked to have insurance by the whatever the enrollment period allow. That's what I'm doing here. That's all what I'm doing. I don't know how you do business. Why do I have to juggle back and forth on call and you don't answer,

then you call, then I don't answer? That's how the communication's breaking down. It should be done now. I need the insurance to be documented that I'm asking you to have me get insurance when it's available, period. Do I need to send you an email with that? That's all what I need right now. I- You'll need to call us back, um, at the start of your open enrollment. Right. We don't have a way to put and enroll you for something that's not, um, active yet. And so the open enrollment isn't active until December 4th. Well, I already did- So you can call anytime from 8:00 AM to 8:00 PM Eastern Standard Time, Monday through Friday. I already did that and somehow communication break, broke through not because of my mistake. Okay? I called, you never answer, your office never answers. Now, this may happen again in December 4th. I'm gonna call you and they will never answer. So what would be the next enrollment period then if I can't catch your Well, we have December 4th. We will always have a way to leave a message. So even if, um, you call during those hours and we're busy or on other calls, you will have the option to either wait or leave a message. And then if you call after hours, we also have the ability to leave a message, and we do follow up with every single person that leaves a message. I did leave numerous messages before. That's the problem here. I'm afraid if I do this again... What's your name for the record? Because I'm gonna leave a message- Christina. Christina, you're the supervisor? I am. Which office are you? Uh, Benefits In A Card. Okay, Christina, hereby, I'm asking you to get my, me enrolled when it's allowed in December. This is all what I need. Thank you. Have a good day.

## Conversation Format

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

Speaker speaker\_1: Hi, good morning, thank you for calling Benefits in a Card, my name is Pearl. Who do I have the pleasure of speaking with?

Speaker speaker\_2: This is Afifi Gajer, and I see I missed a call from you.

Speaker speaker\_1: I'm sorry, what was, what was that?

Speaker speaker\_2: I see I missed a call from you.

Speaker speaker\_1: Okay, do you work for a staffing agency?

Speaker speaker\_2: I work for Oxford.

Speaker speaker\_1: Okay, um, what is the last four digits of your Social?

Speaker speaker\_2: 9945.

Speaker speaker\_1: Okay. And if you can confirm your address and date of birth and I can take a look at your account, see what that call was about.

Speaker speaker\_2: 19573 Coleman Street, Quincy Township, Michigan 48335.

Speaker speaker\_1: And your date of birth?

Speaker speaker\_2: Uh, June 8, 1972.

Speaker speaker\_1: Okay, and that be for a number that's 586-850-1170?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay, bear with me, one moment. Okay, so it looks like they were giving you a call about the, the enrollment and the re- the recording you were wanting to be pulled.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: And-

Speaker speaker\_2: I would like to hear from you. What's, what's, what's, what's happening?

Speaker speaker\_1: And on that recording, yep, and on that recording, it's stated that the rep did identify himself and that you stated you were on a work call and that you would call back later.

Speaker speaker\_2: Yeah, he never called back.

Speaker speaker\_1: No, it said that, on the recording it said that you stated you would call back because you were on a work call.

Speaker speaker\_2: Okay, what happened, he requested me to send them the Friend of the Court documents, and I told him I'll call him back after I called the Friend of the Court. So I called the Friend of the Court and I called them back. I did call him back and I spoke with him more than one time. It's still his responsibility that he didn't follow up and he didn't finish my thing, so the result now, I don't have insurance. That's his mistake, not mine. So I need that insurance, bottom line.

Speaker speaker\_1: Okay. Unfortunately, from the recording that was pulled, you stated you would call back and, and we didn't receive another call after that.

Speaker speaker\_2: So you want me to know now you've caused a business loss to your client because I'll have to quit and get a different job. That's what I'm gonna end up doing.

Speaker speaker\_1: That... That is your choice. And other than that, you can wait until company open enrollment and enroll then if not anymore.

Speaker speaker\_2: Wait, open enrollment, open enrollment is just, just do I have to wait for another year? What are you talking about?

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: You talk- What are you, you talking to a robot or something? It is another year to wait. That's not my mistake. That's human mistake.

Speaker speaker\_1: Company, company open enrollment is in the beginning of December, sir.

Speaker speaker\_2: No, the enrollment was in November.

Speaker speaker\_1: Your... Give me one second. Who told you that the company open enrollment was in December, I, I mean in November? I'm sorry.

Speaker speaker\_2: The insurance, the insurance is in November and just finished enrollment few, a week ago. I'm in Michigan here. I don't know, I don't know how they use your information. I don't know how, I don't know what's going on there, but I need that insurance so... If December is fine, so you need- got to set it up now for December. I don't have time-

Speaker speaker\_1: No, you have to give us a call back when company open enrollment starts.

Speaker speaker\_2: I'm giving you a call back right now. Why do I have to keep telling you? I gave you a call back. This is, this is the problem here. We have a disconnect. I have to call you all the time. I'm, I'm already calling, I'm already talking to you right now.

Speaker speaker\_1: Okay, but it is not company open enrollment right now. Company open enrollment is in the beginning of December and there's no way for that, sir-

Speaker speaker\_2: It was open enrollment at the state, so go ahead, fix the mistake and get it done in December.

Speaker speaker\_1: There's no way for me to program it to, to start when open enrollment begins. You have to call back.

Speaker speaker\_2: So I'm gonna have to call and ask for and complain to them about how you're not doing it because you're supposed to be.

Speaker speaker\_1: It, that is completely fine if that's what you're wanting to do, but that's the way we have to do it. We can't just set it up right now and then it start in December. No, the company open enrollment starts in December and that's when we'll be able to process the enrollment.

Speaker speaker\_2: December what? December what? Can you give me a specific date open in December what?

Speaker speaker\_1: About this, the 4th until the 18th.

Speaker speaker\_2: So open in the 4th, on the 4th? All right, so go ahead, enroll me December 4th, okay? I don't have to call you again.

Speaker speaker\_1: I cannot, I cannot do that. You have to wait until December 4th.

Speaker speaker\_2: Okay. So what I'm gonna do with my medical bills here?

Speaker speaker\_1: I am not sure, that is something you have to figure out.

Speaker speaker\_2: I have to figure out... What is this? I need to talk to your supervisor. This is not working.

Speaker speaker\_1: No, we're embarrassing you.

Speaker speaker\_2: You made a mistake, the company made a mistake, we need to fix it. That's not my problem.

Speaker speaker\_1: We have the... We pulled the recording like you requested and you stated you were going to call back because you were attending a work call. And that was the last, and that was the last-

Speaker speaker\_2: Call, call, call back, call back for what? You need to take-

Speaker speaker\_1: You were going to call back to-

Speaker speaker\_2: For, for what?

Speaker speaker\_1: You were going to give a call back to get enrolled.

Speaker speaker\_2: Let me tell you what it was the call back for what... Not for enrollment, no. He was talking about the friend of the court permission that I don't have to insure my kids because they're already adults and they got their own insurance. So I told him-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... "Let me call you back after I talk to the friend of the court." And that happened already. So I contacted-

Speaker speaker\_1: So I have-

Speaker speaker\_2: ... the friend of the court... Let me finish, please. I contacted the friend of the court and he, and they said, "Okay, we can issue you the email." So I called him back and I said, "Hey, they are... They have the paper for you." He said, "Oh, we're going to have it directly from them. So have it emailed directly for them." And that's exactly what happened. End of the case right there. And I asked him, I said, "I'm all set with that now?" He said, "Yeah, that's all what you need." That was it. Now, he did not follow up, that's not my problem.

Speaker speaker\_1: Okay. So, here I have that that's what your conversation was at 11:10 on the, on the 30th of Ju- uh, June... July, sorry. On the 30th of July, that was your first conversation around 11:10 in the morning. Then you spoke with him at about 2:21 and he was calling you to let you know that the, the court order was removed. You stated you were busy and that you would give us a call back to get enrolled now that the court order was removed.

Speaker speaker\_2: Now, why do I have to give you 50 calls to enroll? Why do I have-

Speaker speaker\_1: Sir, how will we enroll you, how will we enroll you if we don't know what you're wanting to enroll in? We can't just enroll you in whatever is convenient to that agent. That's why he was going to-

Speaker speaker\_2: No, but still, but still, but still you don't want to do your business. You don't want to... You just don't want to do work for money. You just don't want to do work for money. One call, that's what you want to do. You don't want to follow up, you don't want to finish the business.

Speaker speaker\_1: He did follow up, sir.

Speaker speaker\_2: That's what it seems like, yes.

Speaker speaker\_1: He did follow up and you said you wouldn't call back.

Speaker speaker\_2: I need to talk, I need to talk to supervisor. I need to talk to supervisor.

Speaker speaker\_1: Okay. No worries. Bear with me one moment. Bear with me one moment. I'm going to place you on brief hold while I see if one is available.

Speaker speaker\_2: I got things to do.

Speaker speaker\_3: Thank you for holding. This is Christina.

Speaker speaker\_2: Yeah, I'm, I'm, I, I don't know what's going on, how you guys conduct business here. Um, how comes your staff did not follow up with my insurance? They never sent me documents to deny insurance or to sign off not having insurance or sign on for insurance or anything. I give calls and calls and never answered the phone. Now, I'm end up with, um, medical bills that I need to pay, and I'm supposed to have insurance.

Speaker speaker\_3: Okay, so it looks like, um, based on your file, you did have insurance through a court order, um, and then the court order, um, we then got another court order to terminate the insurance. And so, um, we did that based on the court order and then we attempted to contact you to let you know. Um, and then we were just waiting for you to give us a call back. Um, but we still, because it's a court order, we still needed to move forward with removing it.

Speaker speaker\_2: So, that's here the miss- how your staff did not do their job, 'cause I had called with him and the agreement is me to have the friend of the court send them documents that say, "My son and daughter are adult now. They do not need insurance anymore." And that's what exactly what happened. And I spoke with him and he said, "We need that directly to be sent from the friend of the court." And I did that. I called friend of the court and said, "Listen, they do not accept letter coming from me. It has to be from, from the friend of the court directly." And I called him back and I said, "I asked him if he, if this satisfies the process." And he said yes. He said, um, I asked him if I'm okay. He said yes. And that was it. Never got-

Speaker speaker\_3: Because-

Speaker speaker\_2: ... a, um, a, a, a document that say, "Sign here off you do not need insurance." Never got a document that say, "Sign here. You get your insurance card." Never got any communications.

Speaker speaker\_3: Yeah, we don't-

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

Speaker speaker\_3: ... um, we don't have like a-

Speaker speaker\_2: ... how, how you function.

Speaker speaker\_3: ...okay-

Speaker speaker\_2: I don't understand.



Speaker speaker\_3: Um, we actually don't, um, have like a declination process where we need a signature for like if you want to deny coverage. Because you received coverage through a court order, the court order when it told us to remove coverage, um, that's what we did. And then when we called, it looks like on July 31st, um, uh, Justin, one of our team members called and let you know that he was from Benefits In A Card and then you told, uh, you told him that you would give us a call back. Um, and then we just never received that call back, but we still had to move forward with the court order in removing the coverage.

Speaker speaker\_2: Okay, the court order only to, for not to insure the, my son and daughter, not for insuring me. Okay. I, I, I already, I made that point clear that I need only to be insured myself through you. And the court order was only to not to insure my son and my daughter. That's it, and that was clear. I made that very clear. So now, I am not insured because now for mistake of myself. I did all my, what I needed to do and I, I expressed my wish to have be insured and yet I'm not insured. So this is a mistake of your side and I, bottom line, I need insurance. So how are you gonna fix that?

Speaker speaker\_3: Uh, looks like for your staffing agency on December 4th, um, is when open enrollment is. So it's just a couple weeks and you'll be able to, um, do open enrollment.

Speaker speaker\_2: Okay. So go ahead and open enrollment for me. Can you do that?

Speaker speaker\_3: Unfortunately-

Speaker speaker\_2: Why do I have to make 50 calls? You don't know... We have to work. I got work. Why do I have to make 50 calls to get my insurance done?

Speaker speaker\_3: We're actually here 8:00 AM to 8:00 PM Eastern Standard Time, um, and so you can call or you can even leave a message, um, and we can give you a call back at a, at a more convenient time, um-

Speaker speaker\_2: No, no, I'm le- I'm leaving a message-

Speaker speaker\_3: ... if you need to call us.

Speaker speaker\_2: I'm leaving the message with you right now. I do not need to call again. I'm asking right now, I'm putting a demand. I need insurance. I do not have to call again. The document that-

Speaker speaker\_3: You, unfortunately, we don't have the ability to future enroll you.

Speaker speaker\_2: I, I'm not asking for future enrollment. I'm asking you to document that I called you and I asked to be, I asked to have insurance by the whatever the enrollment period allow. That's what I'm doing here. That's all what I'm doing. I don't know how you do business. Why do I have to juggle back and forth on call and you don't answer, then you call, then I don't answer? That's how the communication's breaking down. It should be done now. I need the insurance to be documented that I'm asking you to have me get insurance when it's available, period. Do I need to send you an email with that? That's all what I need right now.

Speaker speaker\_3: I- You'll need to call us back, um, at the start of your open enrollment.

Speaker speaker\_2: Right.

Speaker speaker\_3: We don't have a way to put and enroll you for something that's not, um, active yet. And so the open enrollment isn't active until December 4th.

Speaker speaker\_2: Well, I already did-

Speaker speaker\_3: So you can call anytime from 8:00 AM to 8:00 PM Eastern Standard Time, Monday through Friday.

Speaker speaker\_2: I already did that and somehow communication break, broke through not because of my mistake. Okay? I called, you never answer, your office never answers. Now, this may happen again in December 4th. I'm gonna call you and they will never answer. So what would be the next enrollment period then if I can't catch your

Speaker speaker\_4: Well, we have December 4th. We will always have a way to leave a message. So even if, um, you call during those hours and we're busy or on other calls, you will have the option to either wait or leave a message. And then if you call after hours, we also have the ability to leave a message, and we do follow up with every single person that leaves a message.

Speaker speaker\_2: I did leave numerous messages before. That's the problem here. I'm afraid if I do this again... What's your name for the record? Because I'm gonna leave a message-

Speaker speaker\_3: Christina.

Speaker speaker\_2: Christina, you're the supervisor?

Speaker speaker\_3: I am.

Speaker speaker\_2: Which office are you?

Speaker speaker\_3: Uh, Benefits In A Card.

Speaker speaker\_2: Okay, Christina, hereby, I'm asking you to get my, me enrolled when it's allowed in December. This is all what I need. Thank you. Have a good day.