

## Transcript: Pearl

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### Full Transcript

Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl Hood. Who am I speaking with? Hi, Pearl, this is Ivory Stevenson. And I'm going to- And I was call... Oh. I was calling to see if, if you were able to tell me why, um, my insurance got cut off, I guess. Why your insurance got cut off? Yeah. What's the name of the staff agency you work for? Care Builders. But I think- Go ahead. ... last it was ACB or something like that, but... Okay. And the last four digits of your social? 4693. Okay. All righty. And if you can verify your address and date of birth for me. 517 East Jacobs Street, 4203, um, 12/13/1998. Okay. What's the city and state? Louisville, Kentucky. Okay. And I have your phone number as 502-931-9960? Yes. And have you emailed your stevensonivory@yahoo.com? Yes, ma'am. And are you still working with, with ATC? Yes, ma'am. So you're still, you, and you haven't stopped? No. Okay, so we have not received a deduction since October. Um, that's why the coverage was sto-, uh, had canceled out. Mm-hmm. Um, so you didn't stop working for them at, for any period of time at all? Nope. I might've cut back some hours, but I never stopped. Mm-hmm. 'Cause the only reason why your coverage would cancel out like that is if you didn't make enough to cover the depri- the premium, or if you stopped working with them. Um, you didn't get hired on if you're still working for that same agency? No. 'Cause it looks like it rolled, because of the missed deductions, it rolled over to COBRA, and then, um, so that's why. Give me one moment. Um, let's see. Okay, so the last deduction we received was back in October. Um, I can open an investigation, but I would need you to send me your payroll stubs, or, no, 'cause it's not showing any deductions. Um, give me one moment. 'Cause they all start with zero. Oh. Give me one moment, I'm just going to put you on hold. Okay. Thank you so much for holding, Ms. Stevenson. So, um, there's two things I can do. I can... I'm going to reach out to my main office and have them contact HHC and see what's going on, why the deductions have stopped if you've been continuously working with them. And then I can also- Mm-hmm. ... coverage, um, reinstate your coverage. That way the deductions begin again while they investigate why they stopped that in the first place. Um, it will take- Mm-hmm. ... one to two weeks for the, the reinstatement to be in effect and your coverage to become active again. Um, but we can do that while we investigate on why they stopped. Okay. I would like to do that. So the coverage that you did have before was dental, term life and preventive health. Do you want to keep those three plans? You can't add any plans- Yes. ... but if you don't want the others you can take them off. Yeah, I want, I want to keep them. Okay. We're going to keep those three as is. All righty, so your weekly deductions are going to be \$21.80. Okay. Okay, and then that MEC, um, tell Rx plan, that plan is under an IRS regulation called Section 125, meaning if it is not company open enrollment or you have a qualified life event occur, you cannot cancel or change that plan. Okay. Okay? Do you have any questions? Um, so I would have... So, basically, if I want to go to the doctor's, I would have to wait one to two weeks? Yes. You

would have to wait until the deductions begin again, um, and then the following Monday you'll become active and you'll be able to use your coverage then, just give them our number, we'll verify. Um, but remember, your plan is a preventive health plan only, so it's, um, your annual physical, semi-CD screenings, some cancer screenings, blood pressure, those kinds of things. You're not able to go to the doctor ER. Um, they do offer telehealth services, so you can see a doctor via, uh, virtual, but you're not able to go into a doctor's office. To get, to get those options? I'm sorry, could get what options? Use it for... You know you said I couldn't get... You said, you said blood pressure, like skin... Yep, you can go in- A couple things. Yeah, you can go into the provider's office for those services, so your immunizations, semi-CD screenings, your annual physical, those ones. But say you're sick and need to see a doctor, you only have telehealth services, which is, um, virtual. Okay, okay. Yeah, I just, I just be going for a physical and stuff, um, I don't need. Okay. Um, is there anything else I can assist you with? Nope, that's it. All right. Thank you so much for calling. And then this process takes 24 to 48 hours, so if there's anything, let me know, anything, I'll give you a call back. Okay, thank you. Thank you so much for calling. Have a great day. You too.

## Conversation Format

Speaker speaker\_0: Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl Hood. Who am I speaking with?

Speaker speaker\_1: Hi, Pearl, this is Ivory Stevenson.

Speaker speaker\_0: And I'm going to-

Speaker speaker\_1: And I was call... Oh. I was calling to see if, if you were able to tell me why, um, my insurance got cut off, I guess.

Speaker speaker\_0: Why your insurance got cut off?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: What's the name of the staff agency you work for?

Speaker speaker\_1: Care Builders. But I think-

Speaker speaker\_0: Go ahead.

Speaker speaker\_1: ... last it was ACB or something like that, but...

Speaker speaker\_0: Okay. And the last four digits of your social?

Speaker speaker\_1: 4693.

Speaker speaker\_0: Okay. All righty. And if you can verify your address and date of birth for me.

Speaker speaker\_1: 517 East Jacobs Street, 4203, um, 12/13/1998.

Speaker speaker\_0: Okay. What's the city and state?

Speaker speaker\_1: Louisville, Kentucky.

Speaker speaker\_0: Okay. And I have your phone number as 502-931-9960? Yes. And have you emailed your stvensonivory@yahoo.com?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: And are you still working with, with ATC?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: So you're still, you, and you haven't stopped?

Speaker speaker\_1: No.

Speaker speaker\_0: Okay, so we have not received a deduction since October. Um, that's why the coverage was sto-, uh, had canceled out.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Um, so you didn't stop working for them at, for any period of time at all?

Speaker speaker\_1: Nope. I might've cut back some hours, but I never stopped.

Speaker speaker\_0: Mm-hmm. 'Cause the only reason why your coverage would cancel out like that is if you didn't make enough to cover the depri- the premium, or if you stopped working with them. Um, you didn't get hired on if you're still working for that same agency?

Speaker speaker\_1: No.

Speaker speaker\_0: 'Cause it looks like it rolled, because of the missed deductions, it rolled over to COBRA, and then, um, so that's why. Give me one moment. Um, let's see. Okay, so the last deduction we received was back in October. Um, I can open an investigation, but I would need you to send me your payroll stubs, or, no, 'cause it's not showing any deductions. Um, give me one moment.

Speaker speaker\_1: 'Cause they all start with zero. Oh.

Speaker speaker\_0: Give me one moment, I'm just going to put you on hold.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Thank you so much for holding, Ms. Stevenson. So, um, there's two things I can do. I can... I'm going to reach out to my main office and have them contact HHC and see what's going on, why the deductions have stopped if you've been continuously working with them. And then I can also-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_0: ... coverage, um, reinstate your coverage. That way the deductions begin again while they investigate why they stopped that in the first place. Um, it will take-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_0: ... one to two weeks for the, the reinstatement to be in effect and your coverage to become active again. Um, but we can do that while we investigate on why they stopped.

Speaker speaker\_2: Okay. I would like to do that.

Speaker speaker\_0: So the coverage that you did have before was dental, term life and preventive health. Do you want to keep those three plans? You can't add any plans-

Speaker speaker\_2: Yes.

Speaker speaker\_0: ... but if you don't want the others you can take them off.

Speaker speaker\_2: Yeah, I want, I want to keep them.

Speaker speaker\_0: Okay. We're going to keep those three as is. All righty, so your weekly deductions are going to be \$21.80.

Speaker speaker\_2: Okay.

Speaker speaker\_0: Okay, and then that MEC, um, tell Rx plan, that plan is under an IRS regulation called Section 125, meaning if it is not company open enrollment or you have a qualified life event occur, you cannot cancel or change that plan.

Speaker speaker\_2: Okay.

Speaker speaker\_0: Okay? Do you have any questions?

Speaker speaker\_2: Um, so I would have... So, basically, if I want to go to the doctor's, I would have to wait one to two weeks?

Speaker speaker\_0: Yes. You would have to wait until the deductions begin again, um, and then the following Monday you'll become active and you'll be able to use your coverage then, just give them our number, we'll verify. Um, but remember, your plan is a preventive health plan only, so it's, um, your annual physical, semi-CD screenings, some cancer screenings, blood pressure, those kinds of things. You're not able to go to the doctor ER. Um, they do offer telehealth services, so you can see a doctor via, uh, virtual, but you're not able to go into a doctor's office.

Speaker speaker\_2: To get, to get those options?

Speaker speaker\_0: I'm sorry, could get what options?

Speaker speaker\_2: Use it for... You know you said I couldn't get... You said, you said blood pressure, like skin...

Speaker speaker\_0: Yep, you can go in-

Speaker speaker\_2: A couple things.

Speaker speaker\_0: Yeah, you can go into the provider's office for those services, so your immunizations, semi-CD screenings, your annual physical, those ones. But say you're sick and need to see a doctor, you only have telehealth services, which is, um, virtual.

Speaker speaker\_2: Okay, okay. Yeah, I just, I just be going for a physical and stuff, um, I don't need.

Speaker speaker\_0: Okay. Um, is there anything else I can assist you with?

Speaker speaker\_2: Nope, that's it.

Speaker speaker\_0: All right. Thank you so much for calling. And then this process takes 24 to 48 hours, so if there's anything, let me know, anything, I'll give you a call back.

Speaker speaker\_2: Okay, thank you.

Speaker speaker\_0: Thank you so much for calling. Have a great day.

Speaker speaker\_2: You too.