

**Transcript: Sara**

**Marulanda-5943482401636352-6174500639424512**

## **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Sarah. May I have your name please? Yeah. It's Ishmael Green. Hello, Mr. Green. How may I help you? Uh, how you doing? I just got a text, a text from y'all. It says, "There was a lapse in coverage in the last one or two weeks due to a payroll deduction. Call BIC at this number if you wish to make a payment." What is this for? Okay. That must be for your healthcare coverage. It sounds like there has been one or two weeks with no payment for the healthcare coverage. Um, let me check your account just to give you the correct information. May I have please the name of the agency that you are working with and the last four of your SSN? Is, is this for my work? Yes. This is a healthcare insurance through your work, through your temporary agency. Okay. I, okay. I was told it's with GroupO. I'm sorry? With, with GroupO, Insulin. Okay. But the temporary agency, the staffing. Temporary agency? I don't have a temporary agency. Are you sure you're not working through any staffing company? No. I, I don't work for Crown no more. I work for GroupO. Okay. If you was working with Crown and you have insurance with them, that's why they'd send you the message, because if you're not with them anymore they haven't made any deductions because there is no paycheck, so that's what they're telling you then and there has been no payment for that, uh, healthcare coverage. Oh, I didn't even know we had health-healthcare coverage through Crown. They never told us that. Well, I will have to check your account to see, uh, what, what was your coverage. Okay, we already know you have- It's fine. It makes sense because if it says, "The last one to two weeks due to a missed payroll deduction," I just rolled over like on the 21st, the 25th of- So like 20- No, the 21st of October. Yeah, so it has been like two weeks. Yeah, yeah. It was. This is your op- these are your options. Um, well, I haven't checked your account yet. But in case that's the correct information, you have the option to make a direct payment if you want to keep your insurance, you can do that up to four weeks. By the fifth week, the coverage will roll over to COBRA. That's one of the options. The other one is just leave it like it is. And if- Okay. ... there is no deductions, if there is no paycheck, there would be no deductions. By the fourth week with no deductions, the insurance will cancel himself. So, I mean, you're not going to receive any bill or anything about it. All right. It's good. No, it's fine. I ain't gotta check it. I'm already... I got insurance from GroupO. I was waiting on my, uh, insurance card to come in the mail. Okay. So you just want to leave it like it is now? Yes, ma'am. Oh, okay, sir. So, I'm not gonna... I mean, I can't do anything on the account because, um, not even put the notes because I haven't opened it. I don't have the complete information for it. But, um, you just... I mean, if you don't need it, you don't do anything and you must know then in four weeks after the first, uh, once you see four weeks with no deductions from your paycheck, they... by the fourth week the insurance will cancel himself. Okay? Okay, that's fine. All righty, sir. Um, other than

that is there anything else that I can help you with? No, ma'am. Have a good day. All right. You as well, Mr. Green. Thank you for calling Benefits in a Card. Mm, bye-bye. Bye. Bye-bye.

## Conversation Format

Speaker None: Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Sarah. May I have your name please? Yeah. It's Ishmael Green. Hello, Mr. Green. How may I help you? Uh, how you doing? I just got a text, a text from y'all. It says, "There was a lapse in coverage in the last one or two weeks due to a payroll deduction. Call BIC at this number if you wish to make a payment." What is this for? Okay. That must be for your healthcare coverage. It sounds like there has been one or two weeks with no payment for the healthcare coverage. Um, let me check your account just to give you the correct information. May I have please the name of the agency that you are working with and the last four of your SSN? Is, is this for my work? Yes. This is a healthcare insurance through your work, through your temporary agency. Okay. I, okay. I was told it's with GroupO. I'm sorry? With, with GroupO, Insulin. Okay. But the temporary agency, the staffing. Temporary agency? I don't have a temporary agency. Are you sure you're not working through any staffing company? No. I, I don't work for Crown no more. I work for GroupO. Okay. If you was working with Crown and you have insurance with them, that's why they'd send you the message, because if you're not with them anymore they haven't made any deductions because there is no paycheck, so that's what they're telling you then and there has been no payment for that, uh, healthcare coverage. Oh, I didn't even know we had healthcare coverage through Crown. They never told us that. Well, I will have to check your account to see, uh, what, what was your coverage. Okay, we already know you have- It's fine. It makes sense because if it says, "The last one to two weeks due to a missed payroll deduction," I just rolled over like on the 21st, the 25th of- So like 20- No, the 21st of October. Yeah, so it has been like two weeks. Yeah, yeah. It was. This is your op- these are your options. Um, well, I haven't checked your account yet. But in case that's the correct information, you have the option to make a direct payment if you want to keep your insurance, you can do that up to four weeks. By the fifth week, the coverage will roll over to COBRA. That's one of the options. The other one is just leave it like it is. And if- Okay. ... there is no deductions, if there is no paycheck, there would be no deductions. By the fourth week with no deductions, the insurance will cancel himself. So, I mean, you're not going to receive any bill or anything about it. All right. It's good. No, it's fine. I ain't gotta check it. I'm already... I got insurance from GroupO. I was waiting on my, uh, insurance card to come in the mail. Okay. So you just want to leave it like it is now? Yes, ma'am. Oh, okay, sir. So, I'm not gonna... I mean, I can't do anything on the account because, um, not even put the notes because I haven't opened it. I don't have the complete information for it. But, um, you just... I mean, if you don't need it, you don't do anything and you must know then in four weeks after the first, uh, once you see four weeks with no deductions from your paycheck, they... by the fourth week the insurance will cancel himself. Okay? Okay, that's fine. All righty, sir. Um, other than that is there anything else that I can help you with? No, ma'am. Have a good day. All right. You as well, Mr. Green. Thank you for calling Benefits in a Card. Mm, bye-bye. Bye. Bye-bye.