

Transcript: VICTORIA

Taylor-4968674091122688-4563840875675648

Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Yes. Uh, hi. My name is April Kimmel and, um, the reason for my call is I had... I live in Massachusetts and I have MassHealth, and because I'm working now, they are not giving me MassHealth, so I need to go with a plan with a employer. So, um, which I didn't need to do at first, but now that I'm been... I don't qualify for MassHealth anymore, I need to set up plans with you guys. Okay. Now, I'm paying for it. What's the name of the, uh, agency you work for? Oxford. Gotcha. And the last four of your Social? 7594. Okay. And, uh, I'm sorry, your first and last name? April Kimmel. K-I-M-M-E-L. Do you mind verifying your address and date of birth? Sure. It's 4/13/76 and it's 880 Bridge Street, Apartment A, Lowell, Mass 01850. Okay. And then phone number 978-761-9087? Correct. And then email is gonna be A-B-R-I-E-R-E@msn.com? That's correct. Okay. All right. Let's see. So it looks like your personal open enrollment period ended on the 19th of January? Um- Yeah, but, um, that's because I had insurance, but I'm... now I've been told by MassHealth, the insurance that I did have, that I no longer have it. Okay. Um, is it within 30 days of losing the insurance? Yes. Okay. So what I'm gonna do is I'm gonna send you an email with instructions on how to submit a qualifying life event. Uh-huh. Um, for an inv- uh, for a loss of benefits that was involuntary, we would just need a letter of credible coverage or any document showing the start and end date of that coverage- Okay. ... along with the involuntary reason why you're no longer covered- Okay. You have to contact the, uh, insurance carrier. All right. So I can just get it, like... Well, you go online, it tells you if you're... You're denied, anyway. Good night, Frankie. Sorry, I'm saying night to my dog. One second. I have to put him to bed with his treat so he doesn't bark at me. Um, sorry, my dog's licking his... You're fine. Are you- Um, good night, Frankie. Go eat your treat. I give him a treat at night and sometimes they... I put it on the show and he watched it and ate their treat. Anyway, um, so yeah. Okay. Well, I'm gonna send you the email with the, the instructions, um, if you'll just reply back to that email with the documentation it's asking for. Um, we will then review it and then, uh, follow up with you within about 24 to 48 business hours. Okay. And then how long does it take to kick in? Because I have medication waiting at the pharmacy. So if you are approved to get enrolled into Benefits, it will take about one to two weeks for the actual enrollment to be processed through payroll, and then coverage starts the following Monday of your first payroll deduction. So it takes about a month? Uh, it... I would say about three weeks at the most. Like I said, it takes about one to two weeks for the enrollment to be processed through payroll, but ultimately it, it depends on how fast payroll makes that first deduction. And then once you see that first deduction outta your check, the coverage starts the following Monday. Okay. All righty. Thank you. You're welcome. You have a wonderful night. You too. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits on a Card. This is Victoria. How can I help you?

Speaker speaker_1: Yes. Uh, hi. My name is April Kimmel and, um, the reason for my call is I had... I live in Massachusetts and I have MassHealth, and because I'm working now, they are not giving me MassHealth, so I need to go with a plan with a employer. So, um, which I didn't need to do at first, but now that I'm been... I don't qualify for MassHealth anymore, I need to set up plans with you guys.

Speaker speaker_0: Okay.

Speaker speaker_1: Now, I'm paying for it.

Speaker speaker_0: What's the name of the, uh, agency you work for?

Speaker speaker_1: Oxford.

Speaker speaker_0: Gotcha. And the last four of your Social?

Speaker speaker_1: 7594.

Speaker speaker_0: Okay. And, uh, I'm sorry, your first and last name?

Speaker speaker_1: April Kimmel. K-I-M-M-E-L.

Speaker speaker_0: Do you mind verifying your address and date of birth?

Speaker speaker_1: Sure. It's 4/13/'76 and it's 880 Bridge Street, Apartment A, Lowell, Mass 01850.

Speaker speaker_0: Okay. And then phone number 978-761-9087?

Speaker speaker_1: Correct.

Speaker speaker_0: And then email is gonna be A-B-R-I-E-R-E@msn.com?

Speaker speaker_1: That's correct.

Speaker speaker_0: Okay. All right. Let's see. So it looks like your personal open enrollment period ended on the 19th of January? Um-

Speaker speaker_1: Yeah, but, um, that's because I had insurance, but I'm... now I've been told by MassHealth, the insurance that I did have, that I no longer have it.

Speaker speaker_0: Okay. Um, is it within 30 days of losing the insurance?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. So what I'm gonna do is I'm gonna send you an email with instructions on how to submit a qualifying life event.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: Um, for an inv- uh, for a loss of benefits that was involuntary, we would just need a letter of credible coverage or any document showing the start and end date of that coverage-

Speaker speaker_1: Okay.

Speaker speaker_0: ... along with the involuntary reason why you're no longer covered-

Speaker speaker_1: Okay.

Speaker speaker_0: You have to contact the, uh, insurance carrier.

Speaker speaker_1: All right. So I can just get it, like... Well, you go online, it tells you if you're... You're denied, anyway. Good night, Frankie. Sorry, I'm saying night to my dog. One second. I have to put him to bed with his treat so he doesn't bark at me. Um, sorry, my dog's licking his...

Speaker speaker_0: You're fine. Are you-

Speaker speaker_1: Um, good night, Frankie. Go eat your treat. I give him a treat at night and sometimes they... I put it on the show and he watched it and ate their treat. Anyway, um, so yeah.

Speaker speaker_0: Okay. Well, I'm gonna send you the email with the, the instructions, um, if you'll just reply back to that email with the documentation it's asking for. Um, we will then review it and then, uh, follow up with you within about 24 to 48 business hours.

Speaker speaker_1: Okay. And then how long does it take to kick in? Because I have medication waiting at the pharmacy.

Speaker speaker_0: So if you are approved to get enrolled into Benefits, it will take about one to two weeks for the actual enrollment to be processed through payroll, and then coverage starts the following Monday of your first payroll deduction.

Speaker speaker_1: So it takes about a month?

Speaker speaker_0: Uh, it... I would say about three weeks at the most. Like I said, it takes about one to two weeks for the enrollment to be processed through payroll, but ultimately it, it depends on how fast payroll makes that first deduction. And then once you see that first deduction outta your check, the coverage starts the following Monday.

Speaker speaker_1: Okay. All righty. Thank you.

Speaker speaker_0: You're welcome. You have a wonderful night.

Speaker speaker_1: You too. Bye-bye.