

## Transcript: VICTORIA

Taylor-5103843992059904-4952945953259520

### Full Transcript

Thank you for calling Benefits in a Card. This is Vitoria. How can I help you? Hello. So I work with a company called Textile and, um, I did my insurance, um, with them I wanna say when I first started, so like around October maybe, October to August. Um, I was hoping to get re-like, so when I applied I only applied for I because I didn't know when I activated the I one it would technically affect my overall like, um, my overall insurance. So it would, it would like, um, take it off. So I only put the I one not knowing that and I was hoping I could change it to Medi-Cal cover for health and dental and vision. Okay. What's the name of the agency you work for? Um, the agency I work for is... Okay. So there's two. There is Textile OS and then there's also Partners Personnel. I'm hired with Partners Personnel. Okay. Partners Personnel is the actual staffing agency, correct? Yeah. That's the staffing agency that I'm hired through. Okay. That's what I was asking for. What's the last four of your Social? Um, 6528. And your first and last name? Rodolfo Garcia. You said the last four are 6528? Mm-hmm. Yes. I'm not showing you popping up with that Social. I never activated it, but I did get like the, um... 'Cause this is Covered Cal, right? Covered California? No, this is Benefits in a Card. We administer the medical insurance being offered through Partners Personnel. Oh, I do have a medical card at home. I remember- Okay. ... getting it for- But what I'm telling you though is that this, the last four of the Social you gave me, you're not popping up under that Social. Hm. That's weird. So I'm not finding... Are you sure the last four of your Social is 6528? Oh, no. That's my phone number. I'm so dumb. I'm so sorry. I'm like really tired. Um, it's 5174. I apologize. 5174. Okay. Uh, let's see. Do you mind verifying your address and date of birth? My address is 22876 Adrian Avenue. And then my date of birth you said? Yes. 08... 08-15-2005. That address is in Moreno Vallon... Valley, California 92553? Yes. Phone number 951-421-6528? Yes. And then email is rodo246@gmail.com. R-O-D-O... So rodolfo.garcia.2023? Okay. So it's not that. Uh, you said it's... Is it your first name spelled out? Yeah. It's my first name and my last name. So it's rodolfo.garcia2023@gmail.com. Okay. I will update that. So it looks like you are outside of your personal open enrollment period. Your personal open enrollment period, you only have 30 days from the date of your first check to get enrolled, um, and make any changes. Now, outside of that- I'm the only... Go ahead. Sorry. Sorry. The only other time that you're able to make changes to the enrollment is during the company's open enrollment period, which they do have yearly. They're just not currently in an open enrollment period at the time. Mm-hmm. Um, let me see when they typically have it. I know they said like October, so... Yes. They're typically in open enrollment of October of every year. So at this time, you will have to wait until October to add onto the enrollment unless you have recently within the last 30 days experienced a qualifying life event. What do you mean by that? So a life event, again, is something that would've had to taken place within the last 30 days. Some of the qualifying life events is involuntary loss of coverage. Again, loss of

coverage does have to be involuntary. Getting married, getting divorced, um, death, birth, um, being eligible for new benefits, being named as a legal guardian, qualifying of government assistance, loss of government assistance, um, and being eligible- I lost my medical. I just lost my Medi-Cal. They discontinued it- Okay. ... for me. So has that happened within the last 30 days? Yes. This happened in February. Okay. So, we're, we're just now getting to the end of March. What, what day specifically in February? Uh, they said it was gonna be discontinued February 10th. I applied, and they didn't get back to me for, I wanna say, a few days. Um, let me see when they... 'Cause they, they, they didn't deny me right away, but it took 'em a while. Let me see. Let me see if it shows. It also mean like if I had to go into the ho- or the ER, or... Does that also count as a one- No, sir. Ugh. I also got an email from you guys, from CoverCal. And I called to see what that was about, and they were just like, "If you wanna continue coverage." And I said, "I... Check my application. I wanna see." It got denied. Um. Or it got discontinued on the 18th, I think. Okay. So then you would have had to report that to us by March 20th. Okay. This is what it says, sorry. Health coverage, case information. It says, "Renewal due date 2/28/25. Renewal received date 1/27/25." Okay. So when exactly did you lose that, that Medicaid? What was the date that you lost the cov- the coverage? Uh, it's not really showing too well. Sorry, I'm looking for that. Just not giving me exactly. Sorry, looking... I mean, either way, I can send you an email with instructions on how to submit a qualifying life event. I just wanna make it very clear to you that typically with life events, you only have 30 days from that event to submit a QLE. So it is time sensitive. Now, it's gonna ask you for specific documentation. You just forward over the documentation to the same email that I'm gonna be sending this to, uh, sending this from. Mm-hmm. And then once you, um, once we receive that documentation you send over to us, it would then be forwarded over to our eligibility team which then determines if it's approved or not. So- Mm-hmm. ... I'm gonna go ahead and send that email to you. Um, and then, you know, we can go from there. Um, I just, you know, I always try to make it very clear that with QLEs you only have 30 days from that event to submit a QLE. 'Cause right now it's saying renewal due date was 2/28 so what does that mean, that it technically would end that day? I don't know. You'll have to reach out to them and verify. I, I don't... I'm not sure what you're looking at or who that was sent by. So what I would do is I would reach out to whoever sent you that information and verify from there. Yeah. Okay, yeah. And then if I do end up finding out that it was the 28th, and I give you guys a call back, will I be able to do, make changes to my coverage? How? I mean again, that's something that would have to be approved from, um, our eligibility department. Mm-hmm. So I can't tell you that- Okay. ... or not. But if it was... If your last day of the Medicare was on February 28th, 30 days from that would be March 30th. So- Mm-hmm. ... and that is this Sunday. So you would have until then to get us the documentation we would need. But again, eligibility is the ones that determine whether the QLE is approved or not. Okay. So let me just give them a call. Mm-hmm. And see, see what... Actually I can start a live chat with them without having to leave the call. Um, let me, let me see what day real quick. Okay, yeah. I'll just d- call them. Okay, that's fine. Um, so can I just give a call back after or do like you said? Or do I have to speak to someone? Yeah, I mean, uh, you can do... If you need to call us back, feel free to give us a call back. But I already sent you the qualifying life event submission instructions to your email. Oh, okay. Perfect. Yeah, I just got that. Mm-hmm. Okay, yeah. Perfect. Thank you so much. I appreciate that. Yes, sir. You have a wonderful day. You as well. Bye-bye. Bye-bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in a Card. This is Vitoria. How can I help you?

Speaker speaker\_1: Hello. So I work with a company called Textile and, um, I did my insurance, um, with them I wanna say when I first started, so like around October maybe, October to August. Um, I was hoping to get re- like, so when I applied I only applied for I because I didn't know when I activated the I one it would technically affect my overall like, um, my overall insurance. So it would, it would like, um, take it off. So I only put the I one not knowing that and I was hoping I could change it to Medi-Cal cover for health and dental and vision.

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

Speaker speaker\_1: Um, the agency I work for is... Okay. So there's two. There is Textile OS and then there's also Partners Personnel. I'm hired with Partners Personnel.

Speaker speaker\_0: Okay. Partners Personnel is the actual staffing agency, correct?

Speaker speaker\_1: Yeah. That's the staffing agency that I'm hired through.

Speaker speaker\_0: Okay. That's what I was asking for. What's the last four of your Social?

Speaker speaker\_1: Um, 6528.

Speaker speaker\_0: And your first and last name?

Speaker speaker\_1: Rodolfo Garcia.

Speaker speaker\_0: You said the last four are 6528?

Speaker speaker\_1: Mm-hmm. Yes.

Speaker speaker\_0: I'm not showing you popping up with that Social.

Speaker speaker\_1: I never activated it, but I did get like the, um... 'Cause this is Covered Cal, right? Covered California?

Speaker speaker\_0: No, this is Benefits in a Card. We administer the medical insurance being offered through Partners Personnel.

Speaker speaker\_1: Oh, I do have a medical card at home. I remember-

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... getting it for-

Speaker speaker\_0: But what I'm telling you though is that this, the last four of the Social you gave me, you're not popping up under that Social.

Speaker speaker\_1: Hm. That's weird.

Speaker speaker\_0: So I'm not finding... Are you sure the last four of your Social is 6528?

Speaker speaker\_1: Oh, no. That's my phone number. I'm so dumb. I'm so sorry. I'm like really tired. Um, it's 5174. I apologize.

Speaker speaker\_0: 5174. Okay. Uh, let's see. Do you mind verifying your address and date of birth?

Speaker speaker\_1: My address is 22876 Adrian Avenue. And then my date of birth you said?

Speaker speaker\_0: Yes.

Speaker speaker\_1: 08... 08-15-2005.

Speaker speaker\_0: That address is in Moreno Vallon... Valley, California 92553?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Phone number 951-421-6528?

Speaker speaker\_1: Yes.

Speaker speaker\_0: And then email is rodo246@gmail.com.

Speaker speaker\_1: R-O-D-O... So rodolfo.garcia.2023?

Speaker speaker\_0: Okay. So it's not that. Uh, you said it's... Is it your first name spelled out?

Speaker speaker\_1: Yeah. It's my first name and my last name. So it's rodolfo.garcia2023@gmail.com.

Speaker speaker\_0: Okay. I will update that. So it looks like you are outside of your personal open enrollment period. Your personal open enrollment period, you only have 30 days from the date of your first check to get enrolled, um, and make any changes. Now, outside of that-

Speaker speaker\_1: I'm the only... Go ahead. Sorry. Sorry.

Speaker speaker\_0: The only other time that you're able to make changes to the enrollment is during the company's open enrollment period, which they do have yearly. They're just not currently in an open enrollment period at the time.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Um, let me see when they typically have it.

Speaker speaker\_1: I know they said like October, so...

Speaker speaker\_0: Yes. They're typically in open enrollment of October of every year. So at this time, you will have to wait until October to add onto the enrollment unless you have recently within the last 30 days experienced a qualifying life event.

Speaker speaker\_1: What do you mean by that?

Speaker speaker\_0: So a life event, again, is something that would've had to taken place within the last 30 days. Some of the qualifying life events is involuntary loss of coverage. Again, loss of coverage does have to be involuntary. Getting married, getting divorced, um, death, birth, um, being eligible for new benefits, being named as a legal guardian, qualifying of government assistance, loss of government assistance, um, and being eligible-

Speaker speaker\_1: I lost my medical. I just lost my Medi-Cal. They discontinued it-

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... for me.

Speaker speaker\_0: So has that happened within the last 30 days?

Speaker speaker\_1: Yes. This happened in February.

Speaker speaker\_0: Okay. So, we're, we're just now getting to the end of March. What, what day specifically in February?

Speaker speaker\_1: Uh, they said it was gonna be discontinued February 10th. I applied, and they didn't get back to me for, I wanna say, a few days. Um, let me see when they... 'Cause they, they, they didn't deny me right away, but it took 'em a while. Let me see. Let me see if it shows. It also mean like if I had to go into the ho- or the ER, or... Does that also count as a one-

Speaker speaker\_0: No, sir.

Speaker speaker\_1: Ugh. I also got an email from you guys, from CoverCal. And I called to see what that was about, and they were just like, "If you wanna continue coverage." And I said, "I... Check my application. I wanna see." It got denied. Um. Or it got discontinued on the 18th, I think.

Speaker speaker\_0: Okay. So then you would have had to report that to us by March 20th.

Speaker speaker\_1: Okay. This is what is says, sorry. Health coverage, case information. It says, "Renewal due date 2/28/25. Renewal received date 1/27/25."

Speaker speaker\_0: Okay. So when exactly did you lose that, that Medicaid? What was the date that you lost the cov- the coverage?

Speaker speaker\_1: Uh, it's not really showing too well. Sorry, I'm looking for that. Just not giving me exactly. Sorry, looking...

Speaker speaker\_0: I mean, either way, I can send you an email with instructions on how to submit a qualifying life event. I just wanna make it very clear to you that typically with life events, you only have 30 days from that event to submit a QLE. So it is time sensitive. Now, it's gonna ask you for specific documentation. You just forward over the documentation to the same email that I'm gonna be sending this to, uh, sending this from.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: And then once you, um, once we receive that documentation you send over to us, it would then be forwarded over to our eligibility team which then determines if it's approved or not. So-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... I'm gonna go ahead and send that email to you. Um, and then, you know, we can go from there. Um, I just, you know, I always try to make it very clear that with QLEs you only have 30 days from that event to submit a QLE.

Speaker speaker\_1: 'Cause right now it's saying renewal due date was 2/28 so what does that mean, that it technically would end that day?

Speaker speaker\_0: I don't know. You'll have to reach out to them and verify. I, I don't... I'm not sure what you're looking at or who that was sent by. So what I would do is I would reach out to whoever sent you that information and verify from there.

Speaker speaker\_1: Yeah. Okay, yeah. And then if I do end up finding out that it was the 28th, and I give you guys a call back, will I be able to do, make changes to my coverage? How?

Speaker speaker\_0: I mean again, that's something that would have to be approved from, um, our eligibility department.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: So I can't tell you that-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... or not. But if it was... If your last day of the Medicare was on February 28th, 30 days from that would be March 30th. So-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... and that is this Sunday. So you would have until then to get us the documentation we would need. But again, eligibility is the ones that determine whether the QLE is approved or not.

Speaker speaker\_1: Okay. So let me just give them a call.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: And see, see what... Actually I can start a live chat with them without having to leave the call. Um, let me, let me see what day real quick. Okay, yeah. I'll just d- call them. Okay, that's fine. Um, so can I just give a call back after or do like you said? Or do I have to speak to someone?

Speaker speaker\_0: Yeah, I mean, uh, you can do... If you need to call us back, feel free to give us a call back. But I already sent you the qualifying life event submission instructions to your email.

Speaker speaker\_1: Oh, okay. Perfect. Yeah, I just got that.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Okay, yeah. Perfect. Thank you so much. I appreciate that.

Speaker speaker\_0: Yes, sir. You have a wonderful day.

Speaker speaker\_1: You as well. Bye-bye.

Speaker speaker\_0: Bye-bye.