

## **Transcript: Estefania**

**Acevedo-4568097981153280-6578911474827264**

### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits 10 o'clock. My name is Stephanie. How can I assist you? Hi, uh, I've been with Partners, uh, Personnel for the last four years. And I, I let my insurance lapse, um, because I was able to get AHCCCS and I... AHCCCS ran out and I need to be on the CHAMP thing, and I don't... I'm not in the portal. My username, we, we never put me in, so I don't... uh, it doesn't acknowledge the username or password that my representative in the office puts in. So they gave me, uh, the paperwork to call this number to do it with someone. Okay, so you're trying to enroll into healthcare benefits? Yes. Okay. Um, what are the last four of your social? 8521. Thank you. For security purposes, could you please verify your address as well as your date of birth? Okay. Um, the address should have been updated to 918 South Valencia Mesa, Arizona 85202. The previous address would have been, uh, 28 South Olive. Okay. Uh, so I don't have that. You have 843... 843 Robson? No, sir. I actually don't have none of those. Um, do you know, uh, of another address that they might have had it on file? If not, you can verify- Uh, 1360- Mm-hmm. 1360 Pepper Place. I manage for a halfway house, and so we get... we're only allowed to get mail at certain places for just so long. Okay. So 28 South Olive is the main one. The main house that I manage, 13- 13-, uh, 1360 East Pepper Place. Um, but I have moved since then. Okay. I moved into my own, um- What's that city and state of the Pepper Place one? It's Mesa, Arizona, 85204. Okay, thank you. So I have the Pepper one. 85204, 85203. I... Uh, the office one, I think, is 04 and, and Pepper Place is 03. Okay. And then your date of birth? 9/25/66. Thank you. And then is your phone number 623-216-0793? Yes, ma'am. Just like parole and probation, same number I've had fore- ever. And then I have your email address as your first name, last name 079 at gmail.com. Is that still up to date? Yeah. Okay. Yeah, it is. And those... In the last 30 days, have you lost benefit, gotten married, divorced, had a baby or adopted? Um, lost benefits. Um, yeah, I lost my AHCCCS. Okay, um, when you mean AHCCCS, what do you mean by that? Okay, I had... They had me listed when I first started. You guys gave me stuff, uh, you gave me the Partners insurance for the first year, that kind of crap, okay? And I never used it, okay? Because I had long term access that turned into them charging me for Obamacare. So I discontinued it, and they gave me back the temporary access. I just- Okay. ... did all that stuff in, in the last couple months, but- Okay. ... now they're saying that I make too much money, so they, they, they took it away. So it would have to be within the last 30 days. It has. It was October- Okay. ... 31st it went. Okay. Okay. Um, because in that case, I'm gonna have to send you an email, um, and then you would have to send that back to us so that we could send it in the main office, um, proving that you did lose benefit in the last 30 days, just because when enrolling into healthcare benefits through us and through Partners Personal, you would have to be within your personal open enrollment period. So what I mean by that is the first 30 days of you receiving your very first

check, or be within company open enrollment period, in which for Partners Personal- Okay. ... that was in the month of October. So that one passed. So for, um... to find out if you're eligible for benefits, I would have to send those documents to you and then you would have to- Okay, what, what documents do you mean, because, uh- So- ... AHCCCS didn't send me any documents. So- They just stopped my coverage- So- ... on the 31st. So proof of loss of benefit. Because at this moment, you don't qualify for, um, benefits. But if you're saying that you lost benefit within the last 30 days, I can send you that email and then the main office reviews that, and then if you are eligible, we, they... we will contact you to notify you. Um, but I would have to send that. I can't just get on insurance with Partners? Mm-hmm. Sure. I've been with you for, for four and a half years. Well, the time of the... the time of you being with them really doesn't matter because the only two times that you're eligible for benefits, again, is the first 30 days of you receiving your first check. So that means your personal open enrollment period. Normally that's for new hires. And then within your company open enrollment period, which- I'm not at my company enrollment. ... happened within October. Yeah, but it- the- the open enrollment didn't end. Actually I have the text on my phone. The open enrollment- So that ended- ... didn't even close. ... already. I could provide you the dates. It was between October 14 up until October 25th. Those were the company open enrollment dates. Um, but like I said, uh, since you stated that you lost benefit within the last 30 days, I can send you that document to your email file and you could attach those documents or evidence and then send it back to us, and the main office does review that for eligibility. And then you will be notified- Okay, but like I said- ... if you're eligible or not. ... Active- Active didn't mail me... Uh, I didn't even know that they canceled it until I went to the doctor's office last week and they- Okay, because- ... said that- that my... ... I'm looking through your file and it's... You never had active coverage. So when did you have active coverage? Yes. Because I didn't- I'm not seeing that. Um, I have my partner's personnel card. That can be help. Okay. So, like I said, I can send you that document and then you're welcome to send that back to us and we'll verify if you're eligible or not, because at this moment, I can't enroll you into anything. Okay. So, um, if you wish- All right. Let me see. ... I can go ahead and send it to you. Please, please send that to me and- Okay. ... and you- you're gonna text that or Gmail it to me because I- I... There's a... In the link where I fill it out and then G- Gmail it back to you? I'm not real good with the phone, lady. Yes, sir. I'm old. Yeah, so- I'm not being rude. ... I'll send that to you. No, you're fine. And then, um, all you have to do is attach, like, whatever documents that you have, um, saying that you lost benefit and then they'll review it. But it would have to be something that states within the last 30 days, 'cause those 30 days are really important. Um, but I'll go ahead and send that to your email. Do you mind me putting you on hold while I send that over? Okay. And then I'll verify with you that you have received it? Okay. Okay. Thank you. Robbie! Robbie, is that you? Okay. So, let's... Can I help you? Okay. So, how did you lose your access online? Because one of the things that we can do is just kick you off so I can get more people in there to help you or I need to set up a time to talk to you live because you used up that check and this check and then we're gonna be left with nothing else to pay that back because you kept using them all. I can go online and try to reapply using my- my last two paycheck codes and apply for another loan. See if that works. But I don't think it's gonna work 'cause you didn't even open up an account too. Is that what you told me? Yeah. Well, I don't... Look. A little over 500. Okay. With these checks that I'm gonna show are a lot less... But I'm just giving you the example out of

the 1500 that you lost. Because if you lost 1500, you wouldn't qualify for anything. So... But I'm just saying. See how it's kicking up the diaries again? I mean, I missed two, three months. I have, I have to say that I would- Okay, sir. ... like to talk within 30 days. Thank you for your hold. Go ahead. I went ahead and sent you that information to your email file. Um, do you mind double checking to see if you have received it? It should come from an email that says- That's when... Yeah. It says, "Qualify life..." Event, mm-hmm. "... benefits in a card. If you are hoping to enroll in our canceled benefits as you have recently received a qualifying life event, send us documentation showing proof of life event. Please note that this information must be provided within 30 days of the life event." Mm-hmm. "The following documents are accepted." Lots of benefits. "Must be voluntary. Letter of credibility coverage or any document showing the start and end of the coverage along with the involuntary reason why you are no longer covered for your previous insurance carrier. Please note that the loss of coverage benefits cannot be due to the individual's failure to recertify for Medicaid or Medicare, or cancellation due to non-payment of premiums. This letter can come from one of three places, your current provider with your start and end date..." Well, my current provider is, is that ACCESS? I'm sorry? Okay. It says, uh, uh, "A document that..." Okay. It, it says, "A documentation..." So you would have to put any... I'm really not sure, like, who... It, it really is a- "Qualifying of government assistance Medicaid, uh, loss of government assisted benefits, eligibility for new benefits, letter from carrier showing you were approved or made eligible to enroll for benefits, new insurance plan ID card from your carrier." Yes, sir. So whatever information you have about the loss of benefit within the last 30 days, you would have to send to us and then that would be reviewed. Most likely, um- Okay. ... we should review it by Monday. But the main office would have to do that. Right. My card from ACCESS doesn't show, uh, an expiration. No, but it has your... of this number. Right. Your, your... Okay, if I were to send you a picture of my card, my ACCESS card with- You have to send... You have to send whatever information you have back us, but I don't review that. Who does that is the main office. So whatever evidence that you have, I would attach to that email. So you could take a picture of that and upload it, um, but who reviews that is our main office. That doesn't show anything though. Yeah, it doesn't show that, when my dates are. Okay. All right. Thank you. You're welcome. Have a nice day. You too. Si, el queria yasa verurita.

## Conversation Format

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

Speaker speaker\_1: Thank you for calling Benefits 10 o'clock. My name is Stephanie. How can I assist you?

Speaker speaker\_2: Hi, uh, I've been with Partners, uh, Personnel for the last four years. And I, I let my insurance lapse, um, because I was able to get AHCCCS and I... AHCCCS ran out and I need to be on the CHAMP thing, and I don't... I'm not in the portal. My username, we, we never put me in, so I don't... uh, it doesn't acknowledge the username or password that my representative in the office puts in. So they gave me, uh, the paperwork to call this number to do it with someone.

Speaker speaker\_1: Okay, so you're trying to enroll into healthcare benefits?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. Um, what are the last four of your social?

Speaker speaker\_2: 8521.

Speaker speaker\_1: Thank you. For security purposes, could you please verify your address as well as your date of birth?

Speaker speaker\_2: Okay. Um, the address should have been updated to 918 South Valencia Mesa, Arizona 85202. The previous address would have been, uh, 28 South Olive.

Speaker speaker\_1: Okay. Uh, so I don't have that.

Speaker speaker\_2: You have 843... 843 Robson?

Speaker speaker\_1: No, sir. I actually don't have none of those. Um, do you know, uh, of another address that they might have had it on file? If not, you can verify-

Speaker speaker\_2: Uh, 1360-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: 1360 Pepper Place. I manage for a halfway house, and so we get... we're only allowed to get mail at certain places for just so long.

Speaker speaker\_1: Okay.

Speaker speaker\_2: So 28 South Olive is the main one. The main house that I manage, 13-13-, uh, 1360 East Pepper Place. Um, but I have moved since then.

Speaker speaker\_1: Okay.

Speaker speaker\_2: I moved into my own, um-

Speaker speaker\_1: What's that city and state of the Pepper Place one?

Speaker speaker\_2: It's Mesa, Arizona, 85204.

Speaker speaker\_1: Okay, thank you. So I have the Pepper one.

Speaker speaker\_2: 85204, 85203. I... Uh, the office one, I think, is 04 and, and Pepper Place is 03.

Speaker speaker\_1: Okay. And then your date of birth?

Speaker speaker\_2: 9/25/66.

Speaker speaker\_1: Thank you. And then is your phone number 623-216-0793?

Speaker speaker\_2: Yes, ma'am. Just like parole and probation, same number I've had forever.

Speaker speaker\_1: And then I have your email address as your first name, last name 079 at gmail.com. Is that still up to date?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Yeah, it is.

Speaker speaker\_1: And those... In the last 30 days, have you lost benefit, gotten married, divorced, had a baby or adopted?

Speaker speaker\_2: Um, lost benefits. Um, yeah, I lost my AHCCCS.

Speaker speaker\_1: Okay, um, when you mean AHCCCS, what do you mean by that?

Speaker speaker\_2: Okay, I had... They had me listed when I first started. You guys gave me stuff, uh, you gave me the Partners insurance for the first year, that kind of crap, okay? And I never used it, okay? Because I had long term access that turned into them charging me for Obamacare. So I discontinued it, and they gave me back the temporary access. I just-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... did all that stuff in, in the last couple months, but-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... now they're saying that I make too much money, so they, they, they took it away.

Speaker speaker\_1: So it would have to be within the last 30 days.

Speaker speaker\_2: It has. It was October-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... 31st it went. Okay.

Speaker speaker\_1: Okay. Um, because in that case, I'm gonna have to send you an email, um, and then you would have to send that back to us so that we could send it in the main office, um, proving that you did lose benefit in the last 30 days, just because when enrolling into healthcare benefits through us and through Partners Personal, you would have to be within your personal open enrollment period. So what I mean by that is the first 30 days of you receiving your very first check, or be within company open enrollment period, in which for Partners Personal-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... that was in the month of October. So that one passed. So for, um... to find out if you're eligible for benefits, I would have to send those documents to you and then you would have to-

Speaker speaker\_2: Okay, what, what documents do you mean, because, uh-

Speaker speaker\_1: So-

Speaker speaker\_2: ... AHCCCS didn't send me any documents.

Speaker speaker\_1: So-

Speaker speaker\_2: They just stopped my coverage-

Speaker speaker\_1: So-

Speaker speaker\_2: ... on the 31st.

Speaker speaker\_1: So proof of loss of benefit. Because at this moment, you don't qualify for, um, benefits. But if you're saying that you lost benefit within the last 30 days, I can send you that email and then the main office reviews that, and then if you are eligible, we, they... we will contact you to notify you. Um, but I would have to send that.

Speaker speaker\_2: I can't just get on insurance with Partners?

Speaker speaker\_1: Mm-hmm. Sure.

Speaker speaker\_2: I've been with you for, for four and a half years.

Speaker speaker\_1: Well, the time of the... the time of you being with them really doesn't matter because the only two times that you're eligible for benefits, again, is the first 30 days of you receiving your first check. So that means your personal open enrollment period. Normally that's for new hires. And then within your company open enrollment period, which-

Speaker speaker\_2: I'm not at my company enrollment.

Speaker speaker\_1: ... happened within October.

Speaker speaker\_2: Yeah, but it- the- the open enrollment didn't end. Actually I have the text on my phone. The open enrollment-

Speaker speaker\_1: So that ended-

Speaker speaker\_2: ... didn't even close.

Speaker speaker\_1: ... already. I could provide you the dates. It was between October 14 up until October 25th. Those were the company open enrollment dates. Um, but like I said, uh, since you stated that you lost benefit within the last 30 days, I can send you that document to your email file and you could attach those documents or evidence and then send it back to us, and the main office does review that for eligibility. And then you will be notified-

Speaker speaker\_2: Okay, but like I said-

Speaker speaker\_1: ... if you're eligible or not.

Speaker speaker\_2: ... Active- Active didn't mail me... Uh, I didn't even know that they canceled it until I went to the doctor's office last week and they-

Speaker speaker\_1: Okay, because-

Speaker speaker\_2: ... said that- that my...

Speaker speaker\_1: ... I'm looking through your file and it's... You never had active coverage. So when did you have active coverage?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Because I didn't- I'm not seeing that.

Speaker speaker\_2: Um, I have my partner's personnel card. That can be help.

Speaker speaker\_1: Okay. So, like I said, I can send you that document and then you're welcome to send that back to us and we'll verify if you're eligible or not, because at this moment, I can't enroll you into anything.

Speaker speaker\_2: Okay.

Speaker speaker\_1: So, um, if you wish-

Speaker speaker\_2: All right. Let me see.

Speaker speaker\_1: ... I can go ahead and send it to you.

Speaker speaker\_2: Please, please send that to me and-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... and you- you're gonna text that or Gmail it to me because I- I... There's a... In the link where I fill it out and then G- Gmail it back to you? I'm not real good with the phone, lady.

Speaker speaker\_1: Yes, sir.

Speaker speaker\_2: I'm old.

Speaker speaker\_1: Yeah, so-

Speaker speaker\_2: I'm not being rude.

Speaker speaker\_1: ... I'll send that to you. No, you're fine. And then, um, all you have to do is attach, like, whatever documents that you have, um, saying that you lost benefit and then they'll review it. But it would have to be something that states within the last 30 days, 'cause those 30 days are really important. Um, but I'll go ahead and send that to your email. Do you mind me putting you on hold while I send that over?

Speaker speaker\_2: Okay.

Speaker speaker\_1: And then I'll verify with you that you have received it?

Speaker speaker\_2: Okay.

Speaker speaker\_1: Okay. Thank you.

Speaker speaker\_2: Robbie! Robbie, is that you? Okay. So, let's... Can I help you? Okay. So, how did you lose your access online? Because one of the things that we can do is just kick you off so I can get more people in there to help you or I need to set up a time to talk to you live because you used up that check and this check and then we're gonna be left with nothing else to pay that back because you kept using them all. I can go online and try to reapply using my- my last two paycheck codes and apply for another loan. See if that works. But I don't think it's gonna work 'cause you didn't even open up an account too. Is that what you told me? Yeah. Well, I don't... Look. A little over 500. Okay. With these checks that I'm gonna show are a lot less... But I'm just giving you the example out of the 1500 that you lost. Because if you lost 1500, you wouldn't qualify for anything. So... But I'm just saying. See how it's kicking up the diaries again? I mean, I missed two, three months. I have, I have to say that I would-

Speaker speaker\_1: Okay, sir.

Speaker speaker\_2: ... like to talk within 30 days.

Speaker speaker\_1: Thank you for your hold.

Speaker speaker\_2: Go ahead.

Speaker speaker\_1: I went ahead and sent you that information to your email file. Um, do you mind double checking to see if you have received it? It should come from an email that says-

Speaker speaker\_2: That's when... Yeah. It says, "Qualify life..."

Speaker speaker\_1: Event, mm-hmm.

Speaker speaker\_2: "... benefits in a card. If you are hoping to enroll in our canceled benefits as you have recently received a qualifying life event, send us documentation showing proof of life event. Please note that this information must be provided within 30 days of the life event."

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: "The following documents are accepted." Lots of benefits. "Must be voluntary. Letter of credibility coverage or any document showing the start and end of the coverage along with the in- involuntary reason why you are no longer covered for your previous insurance carrier. Please note that the loss of coverage benefits cannot be due to the individual's failure to recertify for Medicaid or Medicare, or cancellation due to non-payment of premiums. This letter can come from one of three places, your current provider with your start and end date..." Well, my current provider is, is that ACCESS?

Speaker speaker\_1: I'm sorry?

Speaker speaker\_2: Okay. It says, uh, uh, "A document that..." Okay. It, it says, "A documentation..."

Speaker speaker\_1: So you would have to put any... I'm really not sure, like, who... It, it really is a-

Speaker speaker\_2: "Qualifying of government assistance Medicaid, uh, loss of government assisted benefits, eligibility for new benefits, letter from carrier showing you were approved or



made eligible to enroll for benefits, new insurance plan ID card from your carrier."

Speaker speaker\_1: Yes, sir. So whatever information you have about the loss of benefit within the last 30 days, you would have to send to us and then that would be reviewed. Most likely, um-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... we should review it by Monday. But the main office would have to do that.

Speaker speaker\_2: Right. My card from ACCESS doesn't show, uh, an expiration.

Speaker speaker\_3: No, but it has your... of this number.

Speaker speaker\_2: Right.

Speaker speaker\_3: Your, your...

Speaker speaker\_2: Okay, if I were to send you a picture of my card, my ACCESS card with-

Speaker speaker\_1: You have to send... You have to send whatever information you have back us, but I don't review that. Who does that is the main office. So whatever evidence that you have, I would attach to that email. So you could take a picture of that and upload it, um, but who reviews that is our main office.

Speaker speaker\_3: That doesn't show anything though.

Speaker speaker\_2: Yeah, it doesn't show that, when my dates are. Okay. All right. Thank you.

Speaker speaker\_1: You're welcome. Have a nice day.

Speaker speaker\_2: You too.

Speaker speaker\_1: Si, el queria yasa verurita.