

## Transcript: Estefania

**Acevedo-4854286905196544-5135134665687040**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling ... Hello. ... My name's Stephanie. How can I assist you? Hello, this is Gibrian Gibbs. Um, I was supposed to be sending my insurance, um, payment. I think I sent it to y'all. It was the wrong address. Um. I just wanted to see if y'all... If you got it. Okay. Let me look in your fi- I'm sorry. You said insurance payment? So you just made a payment? Yes. Yes, ma'am. I made a payment. Uh, sir, your... Uh, sorry. Sir, your coverage is over. Okay. Sir, your coverage is over. My cover was over and I- I'm trying to think. And I tried to extend it. Oh. Okay. Uh, let me look at your file so that I can look at what I'm working with. Um, what staffing agency are you with? AP. APL. Uh, so that's the carrier's name. Um, I need the name of your staffing agency. Tell her your workforce. Tell her whose working. Uh, Fo- Focus Workforce. Okay. Thank you. And then, what are the last four of your Social? 5797. What's your first and last name? Gibrian Gibbs. May I help... For security purposes, we need to verify your phone number and your address, as well as your date of birth. Seven... Okay. Um, 728 Blue Bonnet Lane, Bolivar, Tennessee. Zip code is 38008. And you said my phone number? Uh, no, your date of birth. Oh, okay. August the 4th, 2001. Okay. Is your phone number still 731-212-0813? That's my, um, mother's phone number. Could you change it in the system for me? Yes. Uh, to this number that you're calling? 405-416-7894? Say that again? Um, is it the number that you're calling from? Yes, ma'am. It's the num- Can you read that number out? Yeah. 405-416-789-7894. No, ma'am. No? What is it? No, ma'am. That's the 731-518-8999. Okay. And then have jpm1b3@yahoo.com, is that up-to-date? You said JP? It should be JBT... Yeah, jbtm1b3@yahoo.com. Yes, ma'am. That's it. Okay. So I can't enroll you because you're out of, um, your company... Period, as well as your personal. In the last 30 days, have you lost benefit, married, divorced, had a baby or adopted? No, ma'am. No. So I can't enroll you into anything right now, because you would have to be within your personal open enrollment period, meaning the first 30 days of receiving your very first check, or be within the company's open enrollment period, which I can check real quick to see what month that is in. But I was trying to... I wasn't trying to, um, enroll. I was trying to continue my coverage. Yes. Oh. 'Cause we called two weeks ago and they said I could continue my coverage. Okay. Give me one second. He said they added him. I'm trying to see if he was added. See if he was added. Okay. Give me one second. I would have to look over the notes to see who you were speaking to. Um, because you're not eligible to enroll at this moment. Um, so I have to read the last two people that you spoke with. Okay? Give me one second while I review your account. Okay. Okay, sir. Thank you for your hold. Um, so I just verified and it looks like you can reinstate your coverage, um, however, you can't add any additional plans nor add dependents to those plans. So, you would either have to have the exact same plan that you had, you can take some off, but you can't add new ones, nor add dependents. Yes, ma'am. I, I

know that. That's what, that's what I was trying to, um, do. I reinstated two, uh, on November the 7th, um, 27th. But they told us all we had to do to, um... 'Cause we had to... We was, we was down. We had to pay, we had to make some more payments, so we made all them payments by a money order, but we sent it to y'all address and I'm just trying to see, did y'all get that payment? For the plans? Okay, give me one second. I'm gonna have to... Uh, because I was kind of confused when you first called. Um, okay, give me one second. The payments were for the plans that you already had? Yes, ma'am. For like visual, vision, term, life, dental and the free Rx? How much was the payment for? 80 dollars. And you said that you- Yeah. ... sent it here? Yes. To continue having those plans? Yes, ma'am, to continue my plans. I'm just trying to make sure I didn't send it to the wrong address. That's all I'm trying to make sure. Okay. Because they said it's not... Okay. Um, because I know once your coverage ends, you go into something called COBRA enrollment, so I'm wondering if that's who you actually sent it to. But give, give me one second. Let me just verify. Because I know when we get deductions or any payments, either you call to make a direct payment or for those particular plans, if you're active already, we get the deductions out of your paycheck, but that's if you already have like... If you're working with them, of course. Give me one second. Let me, uh- Yes. And when was this? What date? The 27th of November. And for \$80? If it's not under... Yes, ma'am. If it's not under my number, it should be under my mother's number, because they had her number for me for the longest. So, it would be under your file, 'cause the number is used to contact the member. It doesn't really have an account. But give me one second. Let me investigate. Okay. Okay. Yes, sir. Um, so I just asked and I believe we actually sent that to COBRA. Um, are you currently working with them? With Focus: Work First? No, ma'am. Mm-hmm. No, ma'am. I just continue my insurance. Yes. So that means that you went through COBRA enrollment. So once you stop working with your staffing agency or you... Let's say you go to work somewhere else or you get, like, fired or something, you can make up to four direct payments with the... By the fifth week, but they don't specifically get a deduction out of your paycheck. You go into something called COBRA enrollment. From there, from the fifth week, that's who you end up contacting. Um, that's a different department. That's why I was a bit confused with your, um- Oh. Yeah. 'Cause you're, you're calling the wrong number. But I can transfer you to COBRA, 'cause I'm pretty sure that's where you sent that money already. 'Cause we... Like, after you stop working with them, um, since we get the weekly deductions... Well, since we receive the weekly deductions out of your paycheck, after the fifth week, we don't really have anything to do with your, um, file anymore. You automatically go into that- Okay. ... COBRA enrollment, and that's who you end up contacting to continue having those particular plans. I'm not really sure how COBRA works. That's why I was kinda, like, confused, 'cause I thought you wanted to reinstate, 'cause if you reinstate, that means you're working with them again. That's why I was like, "You don't have the same plans any more." Oh, that's why you think that... I... See, I was confused myself. I was... Okay, so we were just calling the wrong number. My- my apologies. My apologies. It's okay. Um, do you want me to give you that COBRA enrollment number? 'Cause that's who you need to contact. I can transfer you if you want, but I can, uh- But I still have the paper. I can... I'm sorry? I say I still have the, um, the paper with their number on it, but- Yes. I... You can 90 degrees it for me too, just to make sure. Okay. Just 'cause I just wanna be for sure on it. And then, um, I believe... I'm pretty sure that's what it is, 'cause the last girl you spoke with, she said she transferred you to 90 Degrees, and that's another name that they use for COBRA.

Okay. So I'm pretty sure that's where you were supposed to be sent. But, um, do you want me to give you that number and also transfer you just in case you get disconnected? Yeah, that'd be... Yes, ma'am. Okay. That phone number is gonna be 800-833-4296, option one. I'ma say it one more time. One- 800-833-4296. Okay. Option one, right? Correct. And then if you want, I can transfer- Okay. ... your call also. Yes, ma'am. You can transfer me. Thank you so much for being patient. You're welcome. Have a nice day. I'm about to transfer your call. Okay. You too. Thank you.

## Conversation Format

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

Speaker speaker\_1: Hello.

Speaker speaker\_0: ... My name's Stephanie. How can I assist you?

Speaker speaker\_1: Hello, this is Gibrian Gibbs. Um, I was supposed to be sending my insurance, um, payment. I think I sent it to y'all. It was the wrong address.

Speaker speaker\_2: Um.

Speaker speaker\_1: I just wanted to see if y'all... If you got it.

Speaker speaker\_0: Okay. Let me look in your fi- I'm sorry. You said insurance payment? So you just made a payment?

Speaker speaker\_1: Yes. Yes, ma'am. I made a payment.

Speaker speaker\_2: Uh, sir, your... Uh, sorry. Sir, your coverage is over.

Speaker speaker\_0: Okay.

Speaker speaker\_2: Sir, your coverage is over.

Speaker speaker\_1: My cover was over and I-

Speaker speaker\_2: I'm trying to think.

Speaker speaker\_1: And I tried to extend it.

Speaker speaker\_0: Oh. Okay. Uh, let me look at your file so that I can look at what I'm working with. Um, what staffing agency are you with?

Speaker speaker\_2: AP.

Speaker speaker\_1: APL.

Speaker speaker\_0: Uh, so that's the carrier's name. Um, I need the name of your staffing agency.

Speaker speaker\_2: Tell her your workforce. Tell her whose working.

Speaker speaker\_1: Uh, Fo- Focus Workforce.

Speaker speaker\_0: Okay. Thank you. And then, what are the last four of your Social?

Speaker speaker\_1: 5797.

Speaker speaker\_0: What's your first and last name?

Speaker speaker\_1: Gibrian Gibbs.

Speaker speaker\_2: May I help... For security purposes, we need to verify your phone number and your address, as well as your date of birth.

Speaker speaker\_1: Seven... Okay. Um, 728 Blue Bonnet Lane, Bolivar, Tennessee. Zip code is 38008. And you said my phone number?

Speaker speaker\_0: Uh, no, your date of birth.

Speaker speaker\_1: Oh, okay. August the 4th, 2001.

Speaker speaker\_0: Okay. Is your phone number still 731-212-0813?

Speaker speaker\_1: That's my, um, mother's phone number. Could you change it in the system for me?

Speaker speaker\_0: Yes. Uh, to this number that you're calling? 405-416-7894?

Speaker speaker\_1: Say that again?

Speaker speaker\_0: Um, is it the number that you're calling from?

Speaker speaker\_1: Yes, ma'am. It's the num- Can you read that number out?

Speaker speaker\_0: Yeah. 405-416-789- 7894.

Speaker speaker\_1: No, ma'am.

Speaker speaker\_0: No? What is it?

Speaker speaker\_1: No, ma'am. That's the 731-518-8999.

Speaker speaker\_0: Okay. And then have jpmlb3@yahoo.com, is that up-to-date?

Speaker speaker\_1: You said JP? It should be JBT...

Speaker speaker\_0: Yeah, jbtmlb3@yahoo.com.

Speaker speaker\_1: Yes, ma'am. That's it.

Speaker speaker\_0: Okay. So I can't enroll you because you're out of, um, your company... Period, as well as your personal. In the last 30 days, have you lost benefit, married, divorced, had a baby or adopted?

Speaker speaker\_1: No, ma'am.

Speaker speaker\_0: No. So I can't enroll you into anything right now, because you would have to be within your personal open enrollment period, meaning the first 30 days of receiving your very first check, or be within the company's open enrollment period, which I can check real quick to see what month that is in.

Speaker speaker\_1: But I was trying to... I wasn't trying to, um, enroll. I was trying to continue my coverage.

Speaker speaker\_0: Yes. Oh.

Speaker speaker\_1: 'Cause we called two weeks ago and they said I could continue my coverage.

Speaker speaker\_0: Okay. Give me one second.

Speaker speaker\_2: He said they added him.

Speaker speaker\_0: I'm trying to see if he was added. See if he was added. Okay. Give me one second. I would have to look over the notes to see who you were speaking to. Um, because you're not eligible to enroll at this moment. Um, so I have to read the last two people that you spoke with. Okay? Give me one second while I review your account.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Okay, sir. Thank you for your hold. Um, so I just verified and it looks like you can reinstate your coverage, um, however, you can't add any additional plans nor add dependents to those plans. So, you would either have to have the exact same plan that you had, you can take some off, but you can't add new ones, nor add dependents.

Speaker speaker\_1: Yes, ma'am. I, I know that. That's what, that's what I was trying to, um, do. I reinstated two, uh, on November the 7th, um, 27th. But they told us all we had to do to, um... 'Cause we had to... We was, we was down. We had to pay, we had to make some more payments, so we made all them payments by a money order, but we sent it to y'all address and I'm just trying to see, did y'all get that payment?

Speaker speaker\_0: For the plans? Okay, give me one second. I'm gonna have to... Uh, because I was kind of confused when you first called. Um, okay, give me one second. The payments were for the plans that you already had?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: For like visual, vision, term, life, dental and the free Rx? How much was the payment for?

Speaker speaker\_1: 80 dollars.

Speaker speaker\_0: And you said that you-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... sent it here?

Speaker speaker\_1: Yes.

Speaker speaker\_0: To continue having those plans?

Speaker speaker\_1: Yes, ma'am, to continue my plans. I'm just trying to make sure I didn't send it to the wrong address. That's all I'm trying to make sure.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Because they said it's not...

Speaker speaker\_0: Okay. Um, because I know once your coverage ends, you go into something called COBRA enrollment, so I'm wondering if that's who you actually sent it to. But give, give me one second. Let me just verify. Because I know when we get deductions or any payments, either you call to make a direct payment or for those particular plans, if you're active already, we get the deductions out of your paycheck, but that's if you already have like... If you're working with them, of course. Give me one second. Let me, uh-

Speaker speaker\_1: Yes.

Speaker speaker\_0: And when was this? What date?

Speaker speaker\_1: The 27th of November.

Speaker speaker\_0: And for \$80?

Speaker speaker\_1: If it's not under... Yes, ma'am. If it's not under my number, it should be under my mother's number, because they had her number for me for the longest.

Speaker speaker\_0: So, it would be under your file, 'cause the number is used to contact the member. It doesn't really have an account. But give me one second. Let me investigate.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Okay. Yes, sir. Um, so I just asked and I believe we actually sent that to COBRA. Um, are you currently working with them? With Focus: Work First?

Speaker speaker\_1: No, ma'am.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: No, ma'am. I just continue my insurance.

Speaker speaker\_0: Yes. So that means that you went through COBRA enrollment. So once you stop working with your staffing agency or you... Let's say you go to work somewhere else or you get, like, fired or something, you can make up to four direct payments with the... By the fifth week, but they don't specifically get a deduction out of your paycheck. You go into something called COBRA enrollment. From there, from the fifth week, that's who you end up contacting. Um, that's a different department. That's why I was a bit confused with your, um-

Speaker speaker\_1: Oh.

Speaker speaker\_0: Yeah. 'Cause you're, you're calling the wrong number. But I can transfer you to COBRA, 'cause I'm pretty sure that's where you sent that money already. 'Cause we... Like, after you stop working with them, um, since we get the weekly deductions... Well, since we receive the weekly deductions out of your paycheck, after the fifth week, we don't really have anything to do with your, um, file anymore. You automatically go into that-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... COBRA enrollment, and that's who you end up contacting to continue having those particular plans. I'm not really sure how COBRA works. That's why I was kinda, like, confused, 'cause I thought you wanted to reinstate, 'cause if you reinstate, that means you're working with them again. That's why I was like, "You don't have the same plans any more."

Speaker speaker\_1: Oh, that's why you think that... I... See, I was confused myself. I was... Okay, so we were just calling the wrong number. My- my apologies. My apologies.

Speaker speaker\_0: It's okay. Um, do you want me to give you that COBRA enrollment number? 'Cause that's who you need to contact. I can transfer you if you want, but I can, uh-

Speaker speaker\_1: But I still have the paper.

Speaker speaker\_0: I can... I'm sorry?

Speaker speaker\_1: I say I still have the, um, the paper with their number on it, but-

Speaker speaker\_0: Yes.

Speaker speaker\_1: I... You can 90 degrees it for me too, just to make sure.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Just 'cause I just wanna be for sure on it.

Speaker speaker\_0: And then, um, I believe... I'm pretty sure that's what it is, 'cause the last girl you spoke with, she said she transferred you to 90 Degrees, and that's another name that they use for COBRA.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So I'm pretty sure that's where you were supposed to be sent. But, um, do you want me to give you that number and also transfer you just in case you get disconnected?

Speaker speaker\_1: Yeah, that'd be... Yes, ma'am.

Speaker speaker\_0: Okay. That phone number is gonna be 800-833-4296, option one. I'ma say it one more time.

Speaker speaker\_1: One-

Speaker speaker\_0: 800-833-4296.

Speaker speaker\_1: Okay. Option one, right?

Speaker speaker\_0: Correct. And then if you want, I can transfer-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... your call also.

Speaker speaker\_1: Yes, ma'am. You can transfer me. Thank you so much for being patient.

Speaker speaker\_0: You're welcome. Have a nice day. I'm about to transfer your call.

Speaker speaker\_1: Okay. You too.

Speaker speaker\_0: Thank you.