

## **Transcript: Estefania**

**Acevedo-5219456527417344-5813111202037760**

### **Full Transcript**

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hi, Stephanie. I'm calling because, um, I was told by my, um, work that I have insurance, which I was not aware. And so I told her that I don't have the... my card to go to the doctor, and she told me to call this number. Okay. Yes, ma'am. I can help you. Give me one second. What staffing agency do you work for? Um, it's called um... One... Hold on. Uh, work, work for Partner. Okay, Partners Personnel? Yes, Partner Personnel. Okay, give me one second. All right. And then what is the last four of your social? 3797. And your first and last name? Alicia Rosa. For security purposes, can you verify your address and date of birth? It's 623 East Century Boulevard, Los Angeles, California 90003 and it's 12/03/1976. Don't tell my age. And then I was actually going to ask you, did you recently move because we have a old address. Yeah. Uh, yeah. What was the old one? Since it's security questions, um, I can't give you information till you answer the right address. Oh my Lord Jesus. And if you don't remember, you can always verify your full social, but either I need the correct address on file or the correct full social. Uh, you know that social. Yeah, but the full one. If, if you- Okay. ... get one of those questions wrong, I do have to ask for the full social or you do have to verify the address that I have. I am not sure if it's 1028, but I'll give you my social though. Okay. It's 620-25-3797. I have 824 West 112th Street. Oh, my old, my old, old, old one you have. Do you want me to go ahead and update it? Please do. Okay. Um, I was going to also tell you before I do that, that Partner Personnel doesn't auto enroll their new hires into any plans. So if you don't call yourself or you don't fill out a enrollment form, they won't enroll you into any of the plans. I'm not sure why they told you that your coverage was active if they don't even have auto enrollment. Um- So you don't, you don't even have active coverage. I'm not sure why they even told you that. Oh, no? They don't... Um, some staffing agencies do auto enroll their new hires into one of the plans called the MEC, but Partners Personnel is not one of those agencies that take part of the auto enrollment. Um, they give you 30 days from the day that you receive your very first check to be eligible to enroll into the healthcare benefits that they offer through their staffing agency. That or within company open enrollment, which is held in the month of October. Um, but you do not have any. I can still update your address, but I just wanted to let you know that 'cause when you said- But I don't have... Yeah. Yeah, you don't have active coverage, but I can still update your address if you want. So then where... So why is that you guys have my info? Because we're the healthcare administrators for Partners Personnel. Mm-hmm. We administrate their healthcare. I'm not sure why they told you that you had active coverage though 'cause you do not have active coverage. Oh. And for you to have active coverage, they would be doing weekly deductions from your paycheck and there's no deductions- But- There's no coverage, there's no nothing. Okay, but, uh, I... that's what I was not, um, uh, I wasn't sure because since they already... they deposited directly, so- But

what, what did they- ... I was not seeing anything, so. Yeah, but you don't... They never took a deduction for this insurance out of your check because like I said, you don't have any plans, like you don't have any selected plans. You're not enrolled into anything. You're not even eligible to enroll anymore. It's 30 days from the day that you receive your first check or within the month of October but you would have to actually called us and signed up for the benefits and I'm looking and you don't, you don't have no plan whatsoever. Yeah, because when they call me, someone call me and, um, offered me the plan and I said I was not interested and so- Yeah, so you're not enrolled. Yeah, Stephanie told me, "You have insurance, you need to call if you need your card." And then I said, "Yeah, I need the card if you're... you guys already charging me." Yeah, no, I'm not sure why they told you that though 'cause you don't have any plans. I'm looking in your account right now. I'm looking at the de- like, just as soon as I opened your tab, I saw that you didn't have coverage, but I can't tell you that until you verify your information. Uh, so I was going to tell you that before I updated your address and stuff, that you do not have any plans whatsoever and I'm looking at deductions and you don't... Since you don't have any plans, there's no way that they can deduct. Mm-hmm. ... stuff that you don't have. So you don't have, um, coverage. I ne- I'm not sure if she's getting it confused with something else, but it's definitely not- She got it twisted. ... company open enrollment coverage. I'm going to let her know, "Hey, check yourself before you wreck yourself." No, you're fine. But, um, you definitely do not have any, any active plans. If you do wish to enroll however, um, you are welcome to call us in the month of October or if you experience a quality of life event 30 days within that quality of life event, such as a loss of benefit, getting married, divorced, having a baby, or adopted, that makes you eligible too. Hmm. But you would have to submit documentation proving that you suffered that quality of life event within those past 30 days. That or- Okay. ... in the month of October. Um, let me see when it was held last- What, what day? ... last year. But you said my address. It might change because it sometimes does change, um, but it's definitely in the month of October. But let me see when it was held, uh, last year. I remember it was October for them. Yeah, it was between October 14 of 2024 up until October 25th of 2024 and if you called and enrolled around those times, the plans became effective January the 6th. So, it looks like their, um, company open enrollment is within the month of October. I would write that maybe, like, in the beginning of October because a lot- No, so you're saying that I will apply on October, but it's gonna be effective on the ni- ... uh, no. So I'm just reading the dates that it was for this past company open enrollment. There is a possibility- Oh. ... that the dates might change but it looks like last year, if you enrolled between October 14th up until October 25th, which they consider their company open enrollment, eh, those people's plans became effective on the 6th of January. Gotcha. Mm-hmm. But like I said, um, if you do want to enroll, you would have to do it within that period or experience a quality of life event and then we would submit. We would send you documents and then you would send them back and then the main office would review it to see if you're eligible if you're outside your company open enrollment. But if you don't have any of that, it would be, like, in the month of October. Um, I, like I said, I would write that somewhere near the beginning, maybe on the 1st, because a lot of- Mm-hmm. ... times people have told us that their companies don't let them know when they're within company open enrollment. And unfortunately, since we don't actually work there, there's nothing we can do to help them. You, you would just have to wait again since it is the company- Hold on. ... responsibility to let their employees know. Yeah. Okay. But yeah, you sh- you're fine. You do

not have any plans and, um, I was go- I was going to ask you, do you want me to go ahead and change your address though? Because when you called back, they're gonna ask you the same questions I asked you for security purposes. Yeah, please. Yeah. Um, what is your address- your current address? Um, my current address is 223- Mm-hmm. ... East, um, Century Boulevard. Yeah, East Century Boulevard, Los Angeles- Okay. ... California. Mm-hmm. 90003. Okay, I fixed it. And then 323-802-8530, is that your phone number still or is it the one that you're calling from right now? The 5- No, it's, uh, both. Okay. But I just wanted- Which one do you want me to put as primary? ... the 8530. Ends up with 8530. Okay. Do you want me to put this one as a secondary then? Yes. That would be great. And then I have your first name, period, amaya@gmail.com. A period? Yes. You know what? It's your first name- Hmm. ... I have your first name, period, A-M-A-Y-A- A-Y-A. Yes. Correct. ... @gmail.com. Okay. All right. Well, that has been updated. And then just in case you do want to enroll- Mm-hmm. ... in the future, I would just keep in mind that you have to do it within company open enrollment, which is held in October. There is a possibility that the dates might change though- Okay. ... so I would definitely check- Okay. ... with your staffing agency, or call- All right. ... this number around that time 'cause we don't have the updated dates yet since it's still a bit far out. Okay. That'll be great. I'll call. All right. Well, I hope you have a great day. Thank you, you too. Bye. Bye-bye. Bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker\_1: Hi, Stephanie. I'm calling because, um, I was told by my, um, work that I have insurance, which I was not aware. And so I told her that I don't have the... my card to go to the doctor, and she told me to call this number.

Speaker speaker\_0: Okay. Yes, ma'am. I can help you. Give me one second. What staffing agency do you work for?

Speaker speaker\_1: Um, it's called um... One... Hold on. Uh, work, work for Partner.

Speaker speaker\_0: Okay, Partners Personnel?

Speaker speaker\_1: Yes, Partner Personnel.

Speaker speaker\_0: Okay, give me one second. All right. And then what is the last four of your social?

Speaker speaker\_1: 3797.

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

Speaker speaker\_1: Alicia Rosa.

Speaker speaker\_0: For security purposes, can you verify your address and date of birth?

Speaker speaker\_1: It's 623 East Century Boulevard, Los Angeles, California 90003 and it's 12/03/1976. Don't tell my age.

Speaker speaker\_0: And then I was actually going to ask you, did you recently move because we have a old address.

Speaker speaker\_1: Yeah. Uh, yeah.

Speaker speaker\_0: What was the old one? Since it's security questions, um, I can't give you information till you answer the right address.

Speaker speaker\_1: Oh my Lord Jesus.

Speaker speaker\_0: And if you don't remember, you can always verify your full social, but either I need the correct address on file or the correct full social.

Speaker speaker\_1: Uh, you know that social.

Speaker speaker\_0: Yeah, but the full one. If, if you-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... get one of those questions wrong, I do have to ask for the full social or you do have to verify the address that I have.

Speaker speaker\_1: I am not sure if it's 1028, but I'll give you my social though.

Speaker speaker\_0: Okay.

Speaker speaker\_1: It's 620-25-3797.

Speaker speaker\_0: I have 824 West 112th Street.

Speaker speaker\_1: Oh, my old, my old, old, old one you have.

Speaker speaker\_0: Do you want me to go ahead and update it?

Speaker speaker\_1: Please do.

Speaker speaker\_0: Okay. Um, I was going to also tell you before I do that, that Partner Personnel doesn't auto enroll their new hires into any plans. So if you don't call yourself or you don't fill out a enrollment form, they won't enroll you into any of the plans. I'm not sure why they told you that your coverage was active if they don't even have auto enrollment.

Speaker speaker\_1: Um-

Speaker speaker\_0: So you don't, you don't even have active coverage. I'm not sure why they even told you that.

Speaker speaker\_1: Oh, no?

Speaker speaker\_0: They don't... Um, some staffing agencies do auto enroll their new hires into one of the plans called the MEC, but Partners Personnel is not one of those agencies that take part of the auto enrollment. Um, they give you 30 days from the day that you receive your

very first check to be eligible to enroll into the healthcare benefits that they offer through their staffing agency. That or within company open enrollment, which is held in the month of October. Um, but you do not have any. I can still update your address, but I just wanted to let you know that 'cause when you said-

Speaker speaker\_1: But I don't have...

Speaker speaker\_0: Yeah. Yeah, you don't have active coverage, but I can still update your address if you want.

Speaker speaker\_1: So then where... So why is that you guys have my info?

Speaker speaker\_0: Because we're the healthcare administrators for Partners Personnel.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: We administrate their healthcare. I'm not sure why they told you that you had active coverage though 'cause you do not have active coverage.

Speaker speaker\_1: Oh.

Speaker speaker\_0: And for you to have active coverage, they would be doing weekly deductions from your paycheck and there's no deductions-

Speaker speaker\_1: But-

Speaker speaker\_0: There's no coverage, there's no nothing.

Speaker speaker\_1: Okay, but, uh, I... that's what I was not, um, uh, I wasn't sure because since they already... they deposited directly, so-

Speaker speaker\_0: But what, what did they-

Speaker speaker\_1: ... I was not seeing anything, so.

Speaker speaker\_0: Yeah, but you don't... They never took a deduction for this insurance out of your check because like I said, you don't have any plans, like you don't have any selected plans. You're not enrolled into anything. You're not even eligible to enroll anymore. It's 30 days from the day that you receive your first check or within the month of October but you would have to actually called us and signed up for the benefits and I'm looking and you don't, you don't have no plan whatsoever.

Speaker speaker\_1: Yeah, because when they call me, someone call me and, um, offered me the plan and I said I was not interested and so-

Speaker speaker\_0: Yeah, so you're not enrolled.

Speaker speaker\_1: Yeah, Stephanie told me, "You have insurance, you need to call if you need your card." And then I said, "Yeah, I need the card if you're... you guys already charging me."

Speaker speaker\_0: Yeah, no, I'm not sure why they told you that though 'cause you don't have any plans. I'm looking in your account right now. I'm looking at the de- like, just as soon

as I opened your tab, I saw that you didn't have coverage, but I can't tell you that until you verify your information. Uh, so I was going to tell you that before I updated your address and stuff, that you do not have any plans whatsoever and I'm looking at deductions and you don't... Since you don't have any plans, there's no way that they can deduct.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_0: ... stuff that you don't have. So you don't have, um, coverage. I ne- I'm not sure if she's getting it confused with something else, but it's definitely not-

Speaker speaker\_2: She got it twisted.

Speaker speaker\_0: ... company open enrollment coverage.

Speaker speaker\_2: I'm going to let her know, "Hey, check yourself before you wreck yourself."

Speaker speaker\_0: No, you're fine. But, um, you definitely do not have any, any active plans. If you do wish to enroll however, um, you are welcome to call us in the month of October or if you experience a quality of life event 30 days within that quality of life event, such as a loss of benefit, getting married, divorced, having a baby, or adopted, that makes you eligible too.

Speaker speaker\_2: Hmm.

Speaker speaker\_0: But you would have to submit documentation proving that you suffered that quality of life event within those past 30 days. That or-

Speaker speaker\_2: Okay.

Speaker speaker\_0: ... in the month of October. Um, let me see when it was held last-

Speaker speaker\_2: What, what day?

Speaker speaker\_0: ... last year.

Speaker speaker\_2: But you said my address.

Speaker speaker\_0: It might change because it sometimes does change, um, but it's definitely in the month of October. But let me see when it was held, uh, last year. I remember it was October for them. Yeah, it was between October 14 of 2024 up until October 25th of 2024 and if you called and enrolled around those times, the plans became effective January the 6th. So, it looks like their, um, company open enrollment is within the month of October. I would write that maybe, like, in the beginning of October because a lot-

Speaker speaker\_2: No, so you're saying that I will apply on October, but it's gonna be effective on the ni-

Speaker speaker\_0: ... uh, no. So I'm just reading the dates that it was for this past company open enrollment. There is a possibility-

Speaker speaker\_2: Oh.

Speaker speaker\_0: ... that the dates might change but it looks like last year, if you enrolled between October 14th up until October 25th, which they consider their company open enrollment, eh, those people's plans became effective on the 6th of January.

Speaker speaker\_2: Gotcha.

Speaker speaker\_0: Mm-hmm. But like I said, um, if you do want to enroll, you would have to do it within that period or experience a quality of life event and then we would submit. We would send you documents and then you would send them back and then the main office would review it to see if you're eligible if you're outside your company open enrollment. But if you don't have any of that, it would be, like, in the month of October. Um, I, like I said, I would write that somewhere near the beginning, maybe on the 1st, because a lot of-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_0: ... times people have told us that their companies don't let them know when they're within company open enrollment. And unfortunately, since we don't actually work there, there's nothing we can do to help them. You, you would just have to wait again since it is the company-

Speaker speaker\_2: Hold on.

Speaker speaker\_0: ... responsibility to let their employees know.

Speaker speaker\_2: Yeah. Okay.

Speaker speaker\_0: But yeah, you sh- you're fine. You do not have any plans and, um, I was go- I was going to ask you, do you want me to go ahead and change your address though? Because when you called back, they're gonna ask you the same questions I asked you for security purposes.

Speaker speaker\_2: Yeah, please. Yeah.

Speaker speaker\_0: Um, what is your ad- the- your current address?

Speaker speaker\_2: Um, my current address is 223-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: ... East, um, Century Boulevard. Yeah, East Century Boulevard, Los Angeles-

Speaker speaker\_0: Okay.

Speaker speaker\_2: ... California.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: 90003.

Speaker speaker\_0: Okay, I fixed it. And then 323-802-8530, is that your phone number still or is it the one that you're calling from right now? The 5-

Speaker speaker\_2: No, it's, uh, both.

Speaker speaker\_0: Okay.

Speaker speaker\_2: But I just wanted-

Speaker speaker\_0: Which one do you want me to put as primary?

Speaker speaker\_2: ... the 8530. Ends up with 8530.

Speaker speaker\_0: Okay. Do you want me to put this one as a secondary then?

Speaker speaker\_2: Yes. That would be great.

Speaker speaker\_0: And then I have your first name, period, amaya@gmail.com.

Speaker speaker\_2: A period?

Speaker speaker\_0: Yes.

Speaker speaker\_2: You know what?

Speaker speaker\_0: It's your first name-

Speaker speaker\_2: Hmm.

Speaker speaker\_0: ... I have your first name, period, A-M-A-Y-A-

Speaker speaker\_2: A-Y-A. Yes. Correct.

Speaker speaker\_0: ... @gmail.com. Okay. All right. Well, that has been updated. And then just in case you do want to enroll-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_0: ... in the future, I would just keep in mind that you have to do it within company open enrollment, which is held in October. There is a possibility that the dates might change though-

Speaker speaker\_2: Okay.

Speaker speaker\_0: ... so I would definitely check-

Speaker speaker\_2: Okay.

Speaker speaker\_0: ... with your staffing agency, or call-

Speaker speaker\_2: All right.

Speaker speaker\_0: ... this number around that time 'cause we don't have the updated dates yet since it's still a bit far out.

Speaker speaker\_2: Okay. That'll be great. I'll call.

Speaker speaker\_0: All right. Well, I hope you have a great day.



Speaker speaker\_2: Thank you, you too.

Speaker speaker\_0: Bye.

Speaker speaker\_2: Bye-bye. Bye.