## Transcript: Estefania Acevedo-5281803012718592-5477931205312512

## **Full Transcript**

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Uh, hhello, yeah. Um, yeah, my name is Dennis. So yeah, I'm just calling to, uh, to confirm my health insurance. Okay. Um, what staffing agency do you work for? Atera Staffing. Thank you. And then what are the last four of your Social? Uh, it's 1602. Okay. And then your first and last name, please? Dennis Kamau. D-E-N-I-S K-A-M-A-U. Okay. And for security purposes, could you verify your address and date of birth? Um, it's 19, uh, 1902 A Street, SE, Urban Washington, zip code 98002, Seattle. Okay. Mm-hmm. And then what's that date of birth? Uh, November 14th, 1989. The 620-521-7708, your phone number? Oh, yeah, my phone number. Yeah, it's, uh, 620, uh, 521-7708. Okay, thank you. Yeah. Um, and then I have medpate22dennis16@gmail.com. Is that up to date? Yeah. Yeah, right. Okay. Um, so you don't have any active coverage at the moment. So I can't cancel anything. Um, you don't have any coverage at all. Right. But you are within your company open enrollment, so you could enroll into benefits. But at the moment, you don't have active coverage for me to cancel. Right. Oh, okay. Yeah, uh, I mean, the thing is like this. So, like, my paycheck, yeah, I always see, like, uh, \$20, uh, deducted for, for the insurance. I was like, "What? What?" Yeah. So it, it's not for this one, though, because I'm looking at the deductions, and no deductions have been done. Mm-hmm. And then, um, your staffing agency doesn't auto-enroll their members into any of the plans. So if you didn't sign up for them yourself, they wouldn't start doing deductions. Mm-hmm. Which I see that you didn't enroll into anything, so you don't have any coverage at the moment. So you don't have any plans, so therefore they can't do deductions. And I don't see them. I'm double checking right now. So it's not for, for this type of insurance. I'm not sure if it's something else that they're deductioning, but it's not for the healthcare benefits. Oh, okay. Would it- Because I mean, yeah. Yeah, Yeah, because I think, uh, Atera Staffing, they do work with, uh, another company, uh, called, uh- Mm-hmm. ... uh, Verstella, or something like that, the agency. I don't know. Yeah, Verste-Verstella, Atera, yeah, that's what I'm looking at. Uh-huh. But you don't have any active coverage. Oh. Um, so you don't have any plans for me to cancel. And like I said- Mm-hmm. ... some staffing agencies do auto-enroll their members into plans. Yeah. And you would have to opt out of them to not be enrolled. But Atera is, isn't one of them. Okay. So they don't auto-enroll their members into anything. Oh, okay. So it's not for this, and I'm looking, and there's no deductions. You don't have no plans. You could enroll into plans if you want, and then they'll start making deductions, but you don't have any at the moment. Yeah. Well, I want to. They are within comp... Okay. They are within company open enrollment right now, uh, meaning that- Mm-hmm. ... their employees could enroll into their healthcare benefits that they offer. But like I said- Yeah. ... you don't have any. Oh, man. Yeah, see I was taking- So there's no deductions. ... my check, like, e- every time, it was, like, \$20 missing on my, on my healthcare. I was like, "Why? Why? Why are they taking out, like, so much money on my card, you know?" Yeah, and it's not, it's not for this, though, because you don't have any, any coverage. I c- if it makes you feel better, I can even go ahead and decline coverage, but like I said, they don't enroll their members into the, any of the plans. Oh, yeah. Um, but... Yeah, I think, yeah. I think... Yeah. You want... Okay, you want me to do that? Yeah, yeah. Yeah, that's gonna sort, yeah, everything too. Okay. Yeah, but like I said, you don't have any, um, you don't have any coverage. So I can't cancel anything that you don't have. Yeah. Mm-hmm. But I went ahead and declined any coverage. Mm-hmm. But like I said, you don't have any, so I can't cancel anything 'cause you don't have anything. Yeah, that's true. Mm-hmm. Yeah, that's more better. Uh, uh, I mean, you know, yeah. You have to be on the safe side. Yes, sir. Yeah, like, you don't have any coverage, so they didn't do any deductions. Not for, um, not for this at least. Um, I'm not sure that deduction is for something else, but it's not for this 'cause I'm looking- Oh, okay. ... and there's no, no deductions. Oh, yeah, that's cool. I like it. Did you have any other questions? Uh, no. I think that's it. Okay. Okay. Yeah. Well, I hope you have a great day. Um, but like I said- Yeah, you too. ... there's no deductions on this side, and you don't have any coverage, so no deductions were ever taken. Oh, okay, yeah. Mm-hmm. Yeah, thanks a lot, yeah, for helping me, yeah. You're welcome. Yeah, no problem. And if you get any of those messages regarding company open enrollment, I would just ignore them. Mm-hmm. Because since the company is within company open enrollment, I know their members do get notifications on their phone regarding enrollment. Yeah. Mm-hmm. But, um, that's over on Friday. Um, and then like I said, you don't have any plans, so. Yeah. Yeah, I mean, like, last week, I think I had some scammers from India that were calling me, telling me about my health insurance. If I don't pay, they're gonna... Yeah, I mean, yeah, they're gonna send the police and arrest me or something. Oh, no. So much crap, you know? Oh, wow. I don't know what... Yeah, it's, yeah, it's crazy. Mm-hmm. Oh, no. Okay. Yeah, well, that was not us. Yeah. All right. Well, I hope you have a great day. Okay, thank you. Bye-bye. Yeah, thank you. 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: Uh, h- hello, yeah. Um, yeah, my name is Dennis. So yeah, I'm just calling to, uh, to confirm my health insurance.

Speaker speaker\_0: Okay. Um, what staffing agency do you work for?

Speaker speaker\_1: Atera Staffing.

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

Speaker speaker\_1: Uh, it's 1602.

Speaker speaker 0: Okay. And then your first and last name, please?

Speaker speaker\_1: Dennis Kamau. D-E-N-I-S K-A-M-A-U.

Speaker speaker\_0: Okay. And for security purposes, could you verify your address and date of birth?

Speaker speaker\_1: Um, it's 19, uh, 1902 A Street, SE, Urban Washington, zip code 98002, Seattle.

Speaker speaker\_0: Okay.

Speaker speaker 1: Mm-hmm.

Speaker speaker\_0: And then what's that date of birth?

Speaker speaker\_1: Uh, November 14th, 1989.

Speaker speaker\_0: The 620-521-7708, your phone number?

Speaker speaker\_1: Oh, yeah, my phone number. Yeah, it's, uh, 620, uh, 521-7708.

Speaker speaker\_0: Okay, thank you.

Speaker speaker 1: Yeah.

Speaker speaker\_0: Um, and then I have medpate22dennis16@gmail.com. Is that up to date?

Speaker speaker\_1: Yeah. Yeah, right.

Speaker speaker\_0: Okay. Um, so you don't have any active coverage at the moment. So I can't cancel anything. Um, you don't have any coverage at all.

Speaker speaker\_1: Right.

Speaker speaker\_0: But you are within your company open enrollment, so you could enroll into benefits. But at the moment, you don't have active coverage for me to cancel.

Speaker speaker\_1: Right. Oh, okay. Yeah, uh, I mean, the thing is like this. So, like, my paycheck, yeah, I always see, like, uh, \$20, uh, deducted for, for the insurance. I was like, "What?"

Speaker speaker\_0: Yeah. So it, it's not for this one, though, because I'm looking at the deductions, and no deductions have been done.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: And then, um, your staffing agency doesn't auto-enroll their members into any of the plans. So if you didn't sign up for them yourself, they wouldn't start doing deductions.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Which I see that you didn't enroll into anything, so you don't have any coverage at the moment. So you don't have any plans, so therefore they can't do deductions. And I don't see them. I'm double checking right now. So it's not for, for this type of insurance. I'm not sure if it's something else that they're deductioning, but it's not for the healthcare

benefits.

Speaker speaker\_1: Oh, okay.

Speaker speaker\_0: Would it-

Speaker speaker\_1: Because I mean, yeah.

Speaker speaker\_0: Yeah.

Speaker speaker\_1: Yeah, yeah, because I think, uh, Atera Staffing, they do work with, uh, another company, uh, called, uh-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... uh, Verstella, or something like that, the agency. I don't know.

Speaker speaker\_0: Yeah, Verste- Verstella, Atera, yeah, that's what I'm looking at.

Speaker speaker\_1: Uh-huh.

Speaker speaker\_0: But you don't have any active coverage.

Speaker speaker\_1: Oh.

Speaker speaker\_0: Um, so you don't have any plans for me to cancel. And like I said-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... some staffing agencies do auto-enroll their members into plans.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: And you would have to opt out of them to not be enrolled. But Atera is, isn't one of them.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So they don't auto-enroll their members into anything.

Speaker speaker\_1: Oh, okay.

Speaker speaker\_0: So it's not for this, and I'm looking, and there's no deductions. You don't have no plans. You could enroll into plans if you want, and then they'll start making deductions, but you don't have any at the moment.

Speaker speaker\_1: Yeah. Well, I want to.

Speaker speaker\_0: They are within comp... Okay. They are within company open enrollment right now, uh, meaning that-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... their employees could enroll into their healthcare benefits that they offer. But like I said-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... you don't have any.

Speaker speaker\_1: Oh, man. Yeah, see I was taking-

Speaker speaker\_0: So there's no deductions.

Speaker speaker\_1: ... my check, like, e- every time, it was, like, \$20 missing on my, on my healthcare. I was like, "Why? Why? Why are they taking out, like, so much money on my card, you know?"

Speaker speaker\_0: Yeah, and it's not, it's not for this, though, because you don't have any, any coverage. I c- if it makes you feel better, I can even go ahead and decline coverage, but like I said, they don't enroll their members into the, any of the plans.

Speaker speaker\_1: Oh, yeah.

Speaker speaker\_0: Um, but...

Speaker speaker\_1: Yeah, I think, yeah. I think... Yeah.

Speaker speaker\_0: You want... Okay, you want me to do that?

Speaker speaker\_1: Yeah, yeah. Yeah, that's gonna sort, yeah, everything too.

Speaker speaker\_0: Okay. Yeah, but like I said, you don't have any, um, you don't have any coverage. So I can't cancel anything that you don't have.

Speaker speaker 1: Yeah.

Speaker speaker\_0: Mm-hmm. But I went ahead and declined any coverage.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: But like I said, you don't have any, so I can't cancel anything 'cause you don't have anything.

Speaker speaker\_1: Yeah, that's true.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Yeah, that's more better. Uh, uh, I mean, you know, yeah. You have to be on the safe side.

Speaker speaker\_0: Yes, sir. Yeah, like, you don't have any coverage, so they didn't do any deductions. Not for, um, not for this at least. Um, I'm not sure that deduction is for something else, but it's not for this 'cause I'm looking-

Speaker speaker\_1: Oh, okay.

Speaker speaker\_0: ... and there's no, no deductions.

Speaker speaker\_1: Oh, yeah, that's cool. I like it.

Speaker speaker\_0: Did you have any other questions?

Speaker speaker\_1: Uh, no. I think that's it.

Speaker speaker\_0: Okay. Okay.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Well, I hope you have a great day. Um, but like I said-

Speaker speaker\_1: Yeah, you too.

Speaker speaker\_0: ... there's no deductions on this side, and you don't have any coverage, so no deductions were ever taken.

Speaker speaker\_1: Oh, okay, yeah.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Yeah, thanks a lot, yeah, for helping me, yeah.

Speaker speaker\_0: You're welcome. Yeah, no problem. And if you get any of those messages regarding company open enrollment, I would just ignore them.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Because since the company is within company open enrollment, I know their members do get notifications on their phone regarding enrollment.

Speaker speaker 1: Yeah. Mm-hmm.

Speaker speaker\_0: But, um, that's over on Friday. Um, and then like I said, you don't have any plans, so.

Speaker speaker\_1: Yeah. Yeah, I mean, like, last week, I think I had some scammers from India that were calling me, telling me about my health insurance. If I don't pay, they're gonna... Yeah, I mean, yeah, they're gonna send the police and arrest me or something.

Speaker speaker\_0: Oh, no.

Speaker speaker\_1: So much crap, you know?

Speaker speaker\_0: Oh, wow.

Speaker speaker\_1: I don't know what... Yeah, it's, yeah, it's crazy. Mm-hmm.

Speaker speaker\_0: Oh, no. Okay. Yeah, well, that was not us.

Speaker speaker\_1: Yeah.

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

Speaker speaker\_1: Okay, thank you. Bye-bye.

Speaker speaker\_0: Yeah, thank you.

Speaker speaker\_1: Bye-bye.

Speaker speaker\_0: Bye.