

## **Transcript: Estefania**

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### **Full Transcript**

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hi, my name is Pamela Turner. I was calling since I was trying to see if I could get, um, my insurance card, like, sent to me electronically, like, via email 'cause I haven't got it in the mail yet. And I was really trying to get it to my provider because she's trying to do a prior authorization for my medications. Mm-hmm. Okay. Um, let me see. You say you're trying to get it physically, right, the card? Yeah. Let me see how long you've been active. Give me one second. What's the name of your staffing agency? It's ATC Healthcare. And then what are the last four of your Social? It's 7692. And your first and last name? It's Pamela Turner. For security purposes, can you verify your address and date of birth? Yep. Date of birth is 7/22/1988. Address is, uh, 6451 Osco Avenue, uh, Apartment D as in dog, 119 Philadelphia, PA 19111. And then your date of birth again, I'm sorry? Yep. 7/22/1988. I have 443-783-8856 as your phone number. Yep. That's it. Okay. So you're still not active. They still haven't done the first deduction of, uh, 5709 from your paycheck. Usually when you see that- They should have done it by then. So that was my next question. But did you see the deduction? I mean, they should have done the deduction 'cause that was under my impression that they told me that when I first got my first paycheck, it would be deducted from it. So... So they give you 30 days from the time that you receive your first check to enroll. Once you enroll, it typically takes one or two weeks. For some staffing agencies, it takes longer though. It really depends on ATC on when they do their first deduction from your paycheck. Um, it doesn't mean that on your first paycheck they're gonna do it. It really depends, like I said, on them- And I don't know what day this is. I'm getting a message here coming out of your check. And once they do that, that first deduction, once you see the first deduction of the 5709, the following Monday, the plan becomes effective. But they haven't done that yet because you're still in the red. So are you saying that I should contact them about what the problem is? So I would contact them and ask, "When are you guys going to do the first deduction for my benefits?" Because they haven't done that, so that's why you're not even active yet. Once they do that, the following Monday, your plan becomes effective. We don't have access to their payroll. We're just their healthcare administrator. So I wouldn't be able to tell you if it's going to be this week, next week. It do- it just depends on them. So I would ask them when, and then if they tell you, I would actually check your pay stubs. 'Cause there's been times that people do tell their staffing agencies, they get told one thing, and they're still not active. So I would physically check your pay stubs when they tell you, "Okay, we're going to do it this week." Then I would actually check to see if they actually did it, 'cause if they did not, that means you're still not gonna be active for the following week. So they actually have to do the deduction from your paycheck for it to become effective the following Monday. So it just really depends on ATC and when we receive it. Oh. I'll email them today or call her today and then because I need

that answer because I need my medication and my doctor- You need medi- ... to sign authorization for it 'cause it's like the Dupixent which needs it, and it's a very expensive medication. Gotcha. And I was going to tell you- Oh. ... that typically when you become active, for example, let me give you an example. So let's say you, they, you, they do the deduction this Friday. That means by the 12th, your coverage becomes effective. And typically by the first week of active coverage or the second week, you get your cards either that Friday, that first Friday or that second Friday. Oh, no. I needed the electronic version by then 'cause there's no way, 'cause I need my medication ASAP. Okay. Yeah. So like I said, it depends on your staffing agency. Okay. So I'll message them then today because I need to get that taken care of as soon as possible. Okay. Yeah. That's fine. And like I said, your, um, deduction is going to be a 5709. So if you do inform them and they tell you that they're going to do it, I would keep an eye out on that deduction of 5709, just so that you're sure that they did do it 'cause like I said, if they don't do it, you're not gonna be active. So if they do... Okay. So theoretically if they did do a deductible this Friday, um, and I can- The following Monday, you become active. The following Monday I become active. And then next week I can call you guys to get my electronic version 'cause I was told that I could get the electronic copy if my plan Yeah. You can. ... had time to do it though. And it's typically ready by Wednesday or Thursday of that week of active coverage, the electronic- Okay. ... version. But if you need the policy number, we can always try our best to get it bef- um, the policy number at least before that. But yeah. Like I said, you would have to be active and stuff. So let's just hope they do it this week. Um, but I would definitely talk to them. Oh, no. They're gonna have to. Yeah. If I have anything to do with it. Yes, ma'am. But, uh, but thank you. I appreciate it. You're welcome. Have a nice day. Thank you. You as well.

## 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, my name is Pamela Turner. I was calling since I was trying to see if I could get, um, my insurance card, like, sent to me electronically, like, via email 'cause I haven't got it in the mail yet. And I was really trying to get it to my provider because she's trying to do a prior authorization for my medications.

Speaker speaker\_0: Mm-hmm. Okay. Um, let me see. You say you're trying to get it physically, right, the card?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Let me see how long you've been active. Give me one second. What's the name of your staffing agency?

Speaker speaker\_1: It's ATC Healthcare.

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

Speaker speaker\_1: It's 7692.

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

Speaker speaker\_1: It's Pamela Turner.

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

Speaker speaker\_1: Yep. Date of birth is 7/22/1988. Address is, uh, 6451 Osco Avenue, uh, Apartment D as in dog, 119 Philadelphia, PA 19111.

Speaker speaker\_0: And then your date of birth again, I'm sorry?

Speaker speaker\_1: Yep. 7/22/1988.

Speaker speaker\_0: I have 443-783-8856 as your phone number.

Speaker speaker\_1: Yep. That's it.

Speaker speaker\_0: Okay. So you're still not active. They still haven't done the first deduction of, uh, 5709 from your paycheck. Usually when you see that-

Speaker speaker\_1: They should have done it by then.

Speaker speaker\_2: So that was my next question.

Speaker speaker\_0: But did you see the deduction?

Speaker speaker\_1: I mean, they should have done the deduction 'cause that was under my impression that they told me that when I first got my first paycheck, it would be deducted from it.

Speaker speaker\_0: So... So they give you 30 days from the time that you receive your first check to enroll. Once you enroll, it typically takes one or two weeks. For some staffing agencies, it takes longer though. It really depends on ATC on when they do their first deduction from your paycheck. Um, it doesn't mean that on your first paycheck they're gonna do it. It really depends, like I said, on them-

Speaker speaker\_2: And I don't know what day this is. I'm getting a message here coming out of your check. And once they do that, that first deduction, once you see the first deduction of the 5709, the following Monday, the plan becomes effective. But they haven't done that yet because you're still in the red.

Speaker speaker\_1: So are you saying that I should contact them about what the problem is?

Speaker speaker\_0: So I would contact them and ask, "When are you guys going to do the first deduction for my benefits?" Because they haven't done that, so that's why you're not even active yet. Once they do that, the following Monday, your plan becomes effective. We don't have access to their payroll. We're just their healthcare administrator. So I wouldn't be able to tell you if it's going to be this week, next week. It do- it just depends on them. So I would ask them when, and then if they tell you, I would actually check your pay stubs. 'Cause there's been times that people do tell their staffing agencies, they get told one thing, and they're still not active. So I would physically check your pay stubs when they tell you, "Okay, we're going to do it this week." Then I would actually check to see if they actually did it, 'cause if they did

not, that means you're still not gonna be active for the following week. So they actually have to do the deduction from your paycheck for it to become effective the following Monday. So it just really depends on ATC and when we receive it.

Speaker speaker\_1: Oh. I'll email them today or call her today and then because I need that answer because I need my medication and my doctor-

Speaker speaker\_0: You need medi-

Speaker speaker\_1: ... to sign authorization for it 'cause it's like the Dupixent which needs it, and it's a very expensive medication.

Speaker speaker\_0: Gotcha. And I was going to tell you-

Speaker speaker\_1: Oh.

Speaker speaker\_0: ... that typically when you become active, for example, let me give you an example. So let's say you, they, you, they do the deduction this Friday. That means by the 12th, your coverage becomes effective. And typically by the first week of active coverage or the second week, you get your cards either that Friday, that first Friday or that second Friday.

Speaker speaker\_1: Oh, no. I needed the electronic version by then 'cause there's no way, 'cause I need my medication ASAP.

Speaker speaker\_0: Okay. Yeah. So like I said, it depends on your staffing agency.

Speaker speaker\_1: Okay. So I'll message them then today because I need to get that taken care of as soon as possible.

Speaker speaker\_0: Okay. Yeah. That's fine. And like I said, your, um, deduction is going to be a 5709. So if you do inform them and they tell you that they're going to do it, I would keep an eye out on that deduction of 5709, just so that you're sure that they did do it 'cause like I said, if they don't do it, you're not gonna be active.

Speaker speaker\_1: So if they do... Okay. So theoretically if they did do a deductible this Friday, um, and I can-

Speaker speaker\_0: The following Monday, you become active.

Speaker speaker\_1: The following Monday I become active. And then next week I can call you guys to get my electronic version 'cause I was told that I could get the electronic copy

Speaker speaker\_3: if my plan

Speaker speaker\_0: Yeah. You can.

Speaker speaker\_1: ... had time to do it though.

Speaker speaker\_0: And it's typically ready by Wednesday or Thursday of that week of active coverage, the electronic-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... version. But if you need the policy number, we can always try our best to get it bef- um, the policy number at least before that. But yeah. Like I said, you would have to be active and stuff. So let's just hope they do it this week. Um, but I would definitely talk to them.

Speaker speaker\_1: Oh, no. They're gonna have to.

Speaker speaker\_0: Yeah.

Speaker speaker\_1: If I have anything to do with it.

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: But, uh, but thank you. I appreciate it.

Speaker speaker\_0: You're welcome. Have a nice day.

Speaker speaker\_1: Thank you. You as well.