

## **Transcript: Estefania**

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### **Full Transcript**

Thank you for calling Benefits in a Card. My name is Stephanie. How can I help you? Hi there. So my name is Hi Lu. Okay. Yeah, thank you. I was calling before, uh, you know, I was w- I'm working with the staffing team. Mm-hmm. But the last month, I'm not working. I'm waiting. They call me maybe next week. But, uh, like, I wanna pay my, uh, bill, if can I pay it, like, this last Friday. Okay, yeah. I can, I can check in your file. Um, what staffing agency is it? Uh, Morales Group. Okay. Solution Premium. Give me one second. And then what are the last four of your Social Security number? 4120. All right, thank you. And your first and last name? Hi Lu. Okay. For security purposes, can you verify your address and date of birth? Okay. Uh, I'll give them PO Box 46268. But the first address, 6231 Woodbrook Drive, Apartment C. But mailing address, uh, 46268 Indianapolis, PO Box. Uh, can you give me the full PO box? I'm sorry. Okay. Uh, PO Box 68269, the ZIP code, 46268. And then what was your date of birth? December 25, 1973. 702-752-7227 is your phone number? Yes. Okay. I do have to let you know that you don't have any active coverage anymore. Um, so by the fifth week that they don't specifically get a deduction out of your paycheck, the plan does get canceled, and it goes into something called COBRA. From there, you would have to con- contact COBRA to see if you would be able to keep those plans. But it looks like that is, that ended on the 16th. So, it looks like you're not COBRA, uh, eligible anymore as well. Um, you don't have any more active coverage. So by that fifth week that they don't, they didn't get a deduction from your paycheck, the plan did get canceled. Um, and it looks like that was one, two, three, four. That was on March the 17th. It looks like you did call to make four direct- Correct. ... to keep those funds active. But by the fifth week that they don't, they didn't get specifically a deduction from your paycheck, the plan did get canceled. It did cancel off and go into COBRA. But it looks like COBRA ended already as well. So I would- I paid last time. I paid the las- three weeks I pay. Correct. Yes. So, it looks like you paid for the 17th to the 23rd. That would've been the first week. Then you paid again from the 24th to the 2nd. That would be the second week. Then you paid the 3rd from the 9th, which is the third week. Then you paid again on the 10th through the 16th, which would have been the fourth week. Then by the fifth week, they, they, they should have, have done a deduction from your paycheck to keep it active. But since we didn't receive a deduction by that fifth week, if the staffing agency doesn't do a deduction from your paycheck, the plan does get canceled. It doesn't matter if you call to make up to four direct payments, which is what you did. That kept those weeks active. But, um, the premiums do have to come from your paycheck to maintain the plan active. And since that didn't happen for five weeks straight, the plans did get canceled. I'm sorry, I wouldn't be able to take your payment anymore 'cause you don't have any more active coverage. Okay. When, when is, uh, this active? I'm sorry? When did cancel? So by the- When they cancel? So b- So by the fifth week of no deductions from your paycheck, the plan gets canceled. So for, by the fifth week-

But when? For example, today or next week when? Because- That wa- No. That was the last... One, one, two, three, four. The 17... The March 16 was the last day you had coverage. Then March 17, that would've been the fifth week. And since they didn't get a deduction from your paycheck, the plan did get canceled. It canceled off. 'Cause there was no deductions done from your paycheck for that fifth week. If they would've made a deduction, if you would've worked and they would've done a deduction for that week, you would've had active coverage and still had your plan. But since no deductions were done for five weeks straight from your paycheck, the plan does get canceled. So, that's what happened. So now, I don't have any coverage? Correct. You don't have any active coverage anymore. You haven't had coverage since the 17 of March. So this is w- this was your- Okay. ... second week without coverage. So, okay. Okay. So, um, okay. So now, uh, if I'm working even for staffing, they can activate this one, or they cancel it this year? So, you would have to wait till, for the next company open enrollment to be ab- able to enroll into healthcare benefits. Um, or they wouldn't enlist- When? When is this one? Let me see. Give me one second. Hmm. That's horrible. I, I don't know if... Only me, it's happening this life. Yeah, so by the- Because I was applying Indiana, Indianapolis- Yeah, I understand. ... uh, you know, um, I'm applying the government to my Medicare. But unfortunately- They cancel it because I'm working. Gotcha. Yeah, so by the fifth week and no deductions from your paycheck, that always happens. The plan's gonna get canceled 'cause you have to keep your- the premiums from your paycheck to keep the plans active. Like I said, you're allowed to make four direct payments, which is what you did, but by the fifth week and no deductions specifically out of your paycheck, the plan does get canceled. Um, but it looks like the Naps Company open enrollment is in December, so you would have to wait till December. It looks like last year it was between December 23rd of 2024 till January the 31st. Ugh, so it looks like it just passed. Um, that or you would have to experience... if you experienced a quality life event within 30 days of that quality life event, like a loss of benefit, getting married, divorced, having a baby or adopting, that could make you eligible for enrollment. Um, but the main office would have to review that and it would have to be within 30 days of that quality life event. Um, other than that, you would have to wait in the month of December when they're back within company open enrollment, unfortunately. Okay, so which, uh, which one you bring in a consolation another... when can I get now Medicare? I'm sorry? Where can I get another Medicare? Like why they don't- Yeah, that's what I'm- ... communicate to me they are canceling it? That's what I'm saying. Um, you would have to wait for... if you do want to enroll again, you have to wait for the Naps Company open enrollment or experience a quality life event within the last 30 days. The loss of benefit, getting married, divorce- Well, when you said December? Correct. Yeah, so you would have to wait till December, unfortunately. You're only allowed to enroll within your first 30 days of receiving your first check or within company open enrollment, which for theirs is in December. I don't have the updated date- Okay, my company is..... It's not what I said. So, I say the company he can't receive it, they can't activate this one? No. The company no? They cannot. No. From the speaker? Correct, no, because the comp-... we're- we're the healthcare administrators, so they're going to tell you to call us but, I mean, there's rules to enrollment. We can't really just enroll you whenever. You have to be enrolled within the first 30 days of y- your first check or within company open enrollment. Unfortunately, there's nothing that a staffing agency can do about that. That's the process. So you do have to wait for the next company- So when I pay? ... open enrollment. So in other words, you have to wait till

December to enroll again when they're back within company open enrollment. How is somebody waiting December for health issue like, um, my teeth is not... I don't feel good with my teeth. Like I don't feel good now, I need, I need a check in the doctor. So I have a problem now- Yes, I understand. ... it's canceled. But unfortunately you don't have any active coverage and I wouldn't be able to enroll you into the benefits because you're outside your person open enrollment and you're not within company open enrollment. So I wouldn't be able to do anything. Unfortunately, you don't have any... So that is temporary- ... active coverage. ... because yeah, like company's temporary. They don't give you work. Almost I'm homeless. Uh, so every three months they give you work and then you have to wait one month and a half, give you another work. That is happened the last two year I'm working. Indiana, they cancel as mine because they say I'm working, I have money. Okay, anyway. I'm sorry, why they don't communicate to me this, this one, this company? Why they don't communicate with me, man? I'm not sure- Why they don't communicate with me, man? ... um, because we don't actually work in Morales. We're just the healthcare administrators. I'm not really sure. Health, yeah. We- we just take care of their healthcare benefits. Ah, okay, okay. Okay. Yeah, um, but like I said, if you experience- But I'm interested in- Like I said, like if you experience... they consider it a quality life event, such as getting married, divorcing, having a baby, adopting or losing a benefit- I'm divorced and I don't have a kid, but I'm- I'm divorced and I'm homeless. So it, it... you would have to experience, you would have to have a document stating that you experienced a quality life event within the thir- last 30 days. So they do need your- Yeah, where can I find this one, the last 30 days? Where can I find? So you... Okay, and then they are going to request documents stating that you experienced a quality life event within 30 days. Yeah. Okay, so in other words, that you got divorced within 30 days, a paper saying that you did. You would have to send it over and- No, I'm divorced two years, three year. Yeah, so unfortunately- I'm divorced two years, three years, three year thing. So- so, unfortunately that wouldn't qualify as a quality life event and you would have to wait for December for the Naps Company open enrollment. Wow. That's the most... I'm sorry. I don't know. Okay. I'm sorry. I know, um, I know, I know. It's okay, thank you. You're welcome. Thank you.

## Conversation Format

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

Speaker speaker\_1: Hi there. So my name is Hi Lu.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Yeah, thank you. I was calling before, uh, you know, I was w- I'm working with the staffing team.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: But the last month, I'm not working. I'm waiting. They call me maybe next week. But, uh, like, I wanna pay my, uh, bill, if can I pay it, like, this last Friday.

Speaker speaker\_0: Okay, yeah. I can, I can check in your file. Um, what staffing agency is it?

Speaker speaker\_1: Uh, Morales Group.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Solution Premium.

Speaker speaker\_0: Give me one second. And then what are the last four of your Social Security number?

Speaker speaker\_1: 4120.

Speaker speaker\_0: All right, thank you. And your first and last name?

Speaker speaker\_1: Hi Lu.

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

Speaker speaker\_1: Okay. Uh, I'll give them PO Box 46268. But the first address, 6231 Woodbrook Drive, Apartment C. But mailing address, uh, 46268 Indianapolis, PO Box.

Speaker speaker\_0: Uh, can you give me the full PO box? I'm sorry.

Speaker speaker\_1: Okay. Uh, PO Box 68269, the ZIP code, 46268.

Speaker speaker\_0: And then what was your date of birth?

Speaker speaker\_1: December 25, 1973.

Speaker speaker\_0: 702-752-7227 is your phone number?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. I do have to let you know that you don't have any active coverage anymore. Um, so by the fifth week that they don't specifically get a deduction out of your paycheck, the plan does get canceled, and it goes into something called COBRA. From there, you would have to con- contact COBRA to see if you would be able to keep those plans. But it looks like that is, that ended on the 16th. So, it looks like you're not COBRA, uh, eligible anymore as well. Um, you don't have any more active coverage. So by that fifth week that they don't, they didn't get a deduction from your paycheck, the plan did get canceled. Um, and it looks like that was one, two, three, four. That was on March the 17th. It looks like you did call to make four direct-

Speaker speaker\_1: Correct.

Speaker speaker\_0: ... to keep those funds active. But by the fifth week that they don't, they didn't get specifically a deduction from your paycheck, the plan did get canceled. It did cancel off and go into COBRA. But it looks like COBRA ended already as well. So I would-

Speaker speaker\_1: I paid last time. I paid the las- three weeks I pay.

Speaker speaker\_0: Correct. Yes. So, it looks like you paid for the 17th to the 23rd. That would've been the first week. Then you paid again from the 24th to the 2nd. That would be the second week. Then you paid the 3rd from the 9th, which is the third week. Then you paid again on the 10th through the 16th, which would have been the fourth week. Then by the fifth week, they, they, they should have, have done a deduction from your paycheck to keep it active. But since we didn't receive a deduction by that fifth week, if the staffing agency doesn't do a deduction from your paycheck, the plan does get canceled. It doesn't matter if you call to make up to four direct payments, which is what you did. That kept those weeks active. But, um, the premiums do have to come from your paycheck to maintain the plan active. And since that didn't happen for five weeks straight, the plans did get canceled. I'm sorry, I wouldn't be able to take your payment anymore 'cause you don't have any more active coverage.

Speaker speaker\_1: Okay. When, when is, uh, this active?

Speaker speaker\_0: I'm sorry?

Speaker speaker\_1: When did cancel?

Speaker speaker\_0: So by the-

Speaker speaker\_1: When they cancel?

Speaker speaker\_0: So b- So by the fifth week of no deductions from your paycheck, the plan gets canceled. So for, by the fifth week-

Speaker speaker\_1: But when? For example, today or next week when? Because-

Speaker speaker\_0: That wa- No. That was the last... One, one, two, three, four. The 17... The March 16 was the last day you had coverage. Then March 17, that would've been the fifth week. And since they didn't get a deduction from your paycheck, the plan did get canceled. It canceled off. 'Cause there was no deductions done from your paycheck for that fifth week. If they would've made a deduction, if you would've worked and they would've done a deduction for that week, you would've had active coverage and still had your plan. But since no deductions were done for five weeks straight from your paycheck, the plan does get canceled. So, that's what happened.

Speaker speaker\_1: So now, I don't have any coverage?

Speaker speaker\_0: Correct. You don't have any active coverage anymore. You haven't had coverage since the 17 of March. So this is w- this was your-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... second week without coverage.

Speaker speaker\_1: So, okay. Okay. So, um, okay. So now, uh, if I'm working even for staffing, they can activate this one, or they cancel it this year?

Speaker speaker\_0: So, you would have to wait till, for the next company open enrollment to be ab- able to enroll into healthcare benefits. Um, or they wouldn't enlist-

Speaker speaker\_1: When? When is this one?

Speaker speaker\_0: Let me see. Give me one second.

Speaker speaker\_1: Hmm. That's horrible. I, I don't know if... Only me, it's happening this life.

Speaker speaker\_0: Yeah, so by the-

Speaker speaker\_1: Because I was applying Indiana, Indianapolis-

Speaker speaker\_0: Yeah, I understand.

Speaker speaker\_1: ... uh, you know, um, I'm applying the government to my Medicare.

Speaker speaker\_0: But unfortunately-

Speaker speaker\_1: They cancel it because I'm working.

Speaker speaker\_0: Gotcha. Yeah, so by the fifth week and no deductions from your paycheck, that always happens. The plan's gonna get canceled 'cause you have to keep your- the premiums from your paycheck to keep the plans active. Like I said, you're allowed to make four direct payments, which is what you did, but by the fifth week and no deductions specifically out of your paycheck, the plan does get canceled. Um, but it looks like the Naps Company open enrollment is in December, so you would have to wait till December. It looks like last year it was between December 23rd of 2024 till January the 31st. Ugh, so it looks like it just passed. Um, that or you would have to experience... if you experienced a quality life event within 30 days of that quality life event, like a loss of benefit, getting married, divorced, having a baby or adopting, that could make you eligible for enrollment. Um, but the main office would have to review that and it would have to be within 30 days of that quality life event. Um, other than that, you would have to wait in the month of December when they're back within company open enrollment, unfortunately.

Speaker speaker\_1: Okay, so which, uh, which one you bring in a consolation another... when can I get now Medicare?

Speaker speaker\_0: I'm sorry?

Speaker speaker\_1: Where can I get another Medicare? Like why they don't-

Speaker speaker\_0: Yeah, that's what I'm-

Speaker speaker\_1: ... communicate to me they are canceling it?

Speaker speaker\_0: That's what I'm saying. Um, you would have to wait for... if you do want to enroll again, you have to wait for the Naps Company open enrollment or experience a quality life event within the last 30 days. The loss of benefit, getting married, divorce-

Speaker speaker\_1: Well, when you said December?

Speaker speaker\_0: Correct. Yeah, so you would have to wait till December, unfortunately. You're only allowed to enroll within your first 30 days of receiving your first check or within company open enrollment, which for theirs is in December. I don't have the updated date-

Speaker speaker\_1: Okay, my company is.....

Speaker speaker\_0: It's not what I said.

Speaker speaker\_1: So, I say the company he can't receive it, they can't activate this one?

Speaker speaker\_0: No.

Speaker speaker\_1: The company no?

Speaker speaker\_0: They cannot. No.

Speaker speaker\_1: From the speaker?

Speaker speaker\_0: Correct, no, because the comp-... we're- we're the healthcare administrators, so they're going to tell you to call us but, I mean, there's rules to enrollment. We can't really just enroll you whenever. You have to be enrolled within the first 30 days of y- your first check or within company open enrollment. Unfortunately, there's nothing that a staffing agency can do about that. That's the process. So you do have to wait for the next company-

Speaker speaker\_1: So when I pay?

Speaker speaker\_0: ... open enrollment. So in other words, you have to wait till December to enroll again when they're back within company open enrollment.

Speaker speaker\_1: How is somebody waiting December for health issue like, um, my teeth is not... I don't feel good with my teeth. Like I don't feel good now, I need, I need a check in the doctor. So I have a problem now-

Speaker speaker\_0: Yes, I understand.

Speaker speaker\_1: ... it's canceled.

Speaker speaker\_0: But unfortunately you don't have any active coverage and I wouldn't be able to enroll you into the benefits because you're outside your person open enrollment and you're not within company open enrollment. So I wouldn't be able to do anything. Unfortunately, you don't have any...

Speaker speaker\_1: So that is temporary-

Speaker speaker\_0: ... active coverage.

Speaker speaker\_1: ... because yeah, like company's temporary. They don't give you work. Almost I'm homeless. Uh, so every three months they give you work and then you have to wait one month and a half, give you another work. That is happened the last two year I'm working. Indiana, they cancel as mine because they say I'm working, I have money. Okay, anyway. I'm sorry, why they don't communicate to me this, this one, this company? Why they don't communicate with me, man?

Speaker speaker\_0: I'm not sure-

Speaker speaker\_1: Why they don't communicate with me, man?

Speaker speaker\_0: ... um, because we don't actually work in Morales. We're just the healthcare administrators. I'm not really sure.

Speaker speaker\_1: Health, yeah.

Speaker speaker\_0: We- we just take care of their healthcare benefits.

Speaker speaker\_1: Ah, okay, okay. Okay.

Speaker speaker\_0: Yeah, um, but like I said, if you experience-

Speaker speaker\_1: But I'm interested in-

Speaker speaker\_0: Like I said, like if you experience... they consider it a quality life event, such as getting married, divorcing, having a baby, adopting or losing a benefit-

Speaker speaker\_1: I'm divorced and I don't have a kid, but I'm- I'm divorced and I'm homeless.

Speaker speaker\_0: So it, it... you would have to experience, you would have to have a document stating that you experienced a quality life event within the thir- last 30 days. So they do need your-

Speaker speaker\_1: Yeah, where can I find this one, the last 30 days? Where can I find?

Speaker speaker\_0: So you... Okay, and then they are going to request documents stating that you experienced a quality life event within 30 days.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Okay, so in other words, that you got divorced within 30 days, a paper saying that you did. You would have to send it over and-

Speaker speaker\_1: No, I'm divorced two years, three year.

Speaker speaker\_0: Yeah, so unfortunately-

Speaker speaker\_1: I'm divorced two years, three years, three year thing.

Speaker speaker\_0: So- so, unfortunately that wouldn't qualify as a quality life event and you would have to wait for December for the Naps Company open enrollment.

Speaker speaker\_1: Wow. That's the most... I'm sorry. I don't know. Okay.

Speaker speaker\_0: I'm sorry.

Speaker speaker\_1: I know, um, I know, I know. It's okay, thank you.

Speaker speaker\_0: You're welcome.

Speaker speaker\_1: Thank you.