

Transcript: Estefania

Acevedo-6300174863089664-6508618215899136

Full Transcript

Thank you for calling Benefits and iCard. My name is Stephanie. How can I assist you? Hi, I need a refund of all the premiums I've paid and, uh, and cancel my program, please. Um, we don't do refunds, but I can look into your file. Well, considering I- Which company have you worked for? Uh, Verstella. And then, what are the last four of your social? 9078. Okay. For security purposes, I do need you to verify your address and date of birth. Uh, my new address or my old one? My new address is 560 Wildridge Lane. My old address is 537 Cardens Court. Um, could you give me the full address, please? It's for security purposes. I do need the right address. Well, I don't even know which one we're talking about. I- With, um, city and state. I would- If you could provide both. I just... Both, sure. So, I used to live at 537 Cardens Court, Eerie, Colorado, 80516. This weekend, I moved to 560 Wildridge Lane in Lafayette, Colorado, 80026. Okay, thank you. And then, what's your date of birth? 10/9/69. So, it's your new address, the 560. Um, and then is your phone number still 303-819-1671? Yes. I have your first name, the letter J, your last name at gmail.com. Um, you said you were- What? ... trying to cancel your... I have your first name, Patrick J, and then your last name @gmail.com. As my email address? Yes, patrickjbeach@gmail.com. Mm-hmm. And then you said you were trying to cancel your coverage? Yeah, because I can't get any benefits. All I get is a run-around. I spent two and a half hours on the phone today with FreeRx, both FreeRXes, each one of whom insists the other one is the real FreeRX, and Walgreens, trying to get my prescriptions filled. I called FreeRx yesterday. I got their info, I went online, I registered, I enrolled, I did all the things I'm supposed to do, looked up all my meds. Then, I called Walgreens. I asked them first if Walgreens would cover. They said call them first to make sure. I called Walgreens and gave them all the info. When they put in my member ID and group number and all the other pieces of information for processing, they said it wouldn't go through. I was not approved. Then, they called FreeRx, so they said, and FreeRx said he doesn't have any benefits. So, I called FreeRx back and said, "What's the deal?" They said, "We don't even have a record that Walgreens called us." Mm-hmm. So, I did it all again. I called Walgreens. I said, "Please call them." I've done this five times, b- both calls five times, and I had a few more phone calls afterwards. And they finally got it to go through today, but the prescriptions are supposed to be free, because they're very common. And then Walgreens says they're \$58. And I said, "No, I've already paid my premium. These things are... I've looked them up. They're supposed to be free." The guy wouldn't do that. He didn't care. So, I called FreeRx back, and I canceled. I said, "I want y- I want to be done with you completely, because you are not providing any benefits. You're just taking my money." So, if I don't actually receive any benefits, and when I try to use those benefits, I get nothing but the run-around and I'm gonna have to go pay out-of-pocket now to get my prescriptions filled, because I'm out. I'm out of my blood pressure medication a- a- and they can't help me, or they

won't- Oh, no. ... help me. And as far as I'm concerned, this is a deliberate business practice on the behalf of FreeRx, where they segment things out, and they, "Oh, well, that's the other organization. Oh, that's the other organization. Oh, you can... Oh, that's only, that's only free through mail order, and then if you want it overnight, there'll be an expedited fee." And what it's like... It's just designed to run you around in circles and nickel and dime you to death. And I'm gonna have to go pay out-of-pocket for my own prescriptions. Oh. So, I'd better cancel all my benefits, and I'd like a refund because I feel I've been taken advantage of. Not by you personally. I'm sure you're- Mm-hmm. ... you seem very conscientious and helpful and genuine, and I appreciate that, but your organization is partnering with some people who are very shady and who are not interested in providing a fair service for a fair price. So, I need that canceled, and I need my money back, 'cause now I gotta go pay out-of-pocket for my blood pressure medication, because I can't get these folks to give me a straight answer. So, I can definitely cancel it, but unfortunately, we don't do reimbursements due to the fact that this is health insurance. So, there's, like, no way- This is not health insurance. This is not health insurance. There is no- Well- I am not receiving- Um- ... any health insurance benefits. Um, unfortunately- The paperwork is very clear. ... we don't do refunds, like I said. So, I can cancel your coverage, but I wouldn't be able to refund you. I will have to report you. Okay. Th- that's fine. Not, not you personally, but your organization, to like... You know, I don't have any power or anything. It means nothing. But, like, this isn't right. I paid your guys' benefits. And now when I try to take advantage of those benefits, I got nothing but more costs and run-around and baloney. Not you. I'm sure you and your organization are wonderful, but you're partnering with some people who are not.... or are the individuals there are not. Whatever the result, I spent two and a half hours on the phone over two days. My blood pressure did not go down during those calls, and I have not received any benefit. So, I kind of feel a little taken advantage of. Like, you took my money, but then I couldn't actually get the benefits that I was told. I don't have a lot of money. I can't go out of pocket for my prescriptions, and I need them. They're, they're, they're gone. I'm, I'm out of some of my medication, and I have to go pay out of pocket to get that because FreeRx is just so full of, "Oh, that's only through..." You know, "That's an acute medication. That goes through Walgreens and they can give them, and that'll be zero. But this is a chronic medication, so it goes on a different program by mail order, and Walgreens..." Blah, blah, blah. Mm-hmm. Like, that's fine, whatever. What it results in, when you spend two and a half hours on the phone and you still can't get your prescriptions for the price that is stated, then you're not getting a benefit. So, I'm sorry, I need my money back because I have to go pay out of pocket for my prescriptions, as well as any other medical needs I have. Okay. Y- so, unfortunately, you would have to go through the pharmacy, um, because we don't have the list of all the free, like you said, the free medication that would be considered free. So, you would have to go through them, unfortunately. And like I said, there's no way that we would be able to give you a refund for this. Oh, it's, it's possible. It may not be easy. You may not have a button you can push, you know, or a process at your station that will make that happen. Mm-hmm. But I, I guarantee you, every business in the world has the ability to cut a check. Money comes in, money goes out. Yeah. Like- And it may not be... It may not be your procedure anymore. Like I said, I wouldn't be able to... Unfortunately, I c- I wouldn't be able to do that, sir. I understand that you can't. But your boss can, or your boss's boss can, or the right person can. It's possible. So, I understand that you're not able to because you're bound by procedures and policies, uh, at your, you know, uh, authority level,

and you have to abide by that, and you should. Gr- Uh, I, I respect that and appreciate it. But if there's a supervisor, I could... Sorry to play the Karen card. Mm-hmm. But please talk to a supervisor. You know, maybe, you know, they will know of a way. 'Cause your company can cut me a check if they wish. They don't want to, but they could. Okay. Um, give me one second. Let me see if I have somebody available. Thank you. Okay. So, my supervisor's currently in a meeting. Um, I will let her know if she could please contact you back. Um, we are Eastern time, though. So, I do want you to be aware of that, since you're in Colorado. Um, and if you could please then provide me a little bit more information so that I can notate that, and she's a little bit more aware about what's happening. So, you said that you went to the pharmacy, and they're telling you that you weren't... First up, you weren't active, correct? And then the- First- It was a free- First I called f- first I called FreeRx. Mm-hmm. And checked everything with them to make sure I had benefits. They said, "You still just need to register online," and then, you know, look up your medications and look up Walgreens, and they'll be able to take care of everything. I said, "Great." I called Walgreens. I gave them all my updated FreeRx processing information, all the four codes. Mm-hmm. My member ID, the group ID, the... There's the bin and there's one more else, PCX or something. Mm-hmm. I gave them all of that repeatedly, patiently, and they said, "That's not coming up. That's, uh, an invalid account number, won't let us process this." So, then I called FreeRx back, and, and FreeRx said, "Have Walgreens call us." And I had Walgreen-... 'Cause I had went to Walgreens to get my prescriptions, 'cause I called Walgreens back, and they said, "Oh, no," yeah. "That won't go through just yet, but it'll be fine when you come by at 5:30." Well, I went by at 5:30, and they said, "I'm sorry, this..." Uh, they said... First of all, they said, "It's \$80." And I said, "Well, no, it's not." I said, "I have FreeRx and I looked these up. These are all free medications." And they said, uh, "What's your information?" So, I had to hand them my phone, since there's no card. Mm-hmm. And they looked at my phone, the digital card from FreeRx, they put in all the information again. They said, "I'm sorry. It's, it's, it's declined. You don't have insurance." They say, "It's an invalid number." So, I said, "Well, you need to call them." And so she said- Mm-hmm. ... "Pull around, come on in the store, I'll call FreeRx." I wait inside, they called FreeRx, and she said, they said, "This is not active. This is not valid. You don't have coverage with them. Th- this..." I, and I was like, "Are you crazy? I talked to them today." So, this morning, I started again. And I talked- Mm-hmm. ... to FreeRx, and I talked to Walgreens, and I talked to FreeRx again, and I talked to Walgreens again. Oh, my gosh. Mm-hmm. Like, I've made, I've made 13 phone calls- I know. ... in the last two days. Okay. And I've gotten nowhere. Because when I talk to FreeRx, they would say, "Look, we don't even have any notes that says anybody from Walgreens ever called, and we have to notate that in your file." Mm-hmm. Yeah, again. Now, of course, there's two, there's, there's, there's two... So, I could not even get FreeRx to confirm that Walgreens was calling them, let alone anything else about policies. They couldn't even communicate that effectively. And there's two numbers on the card for FreeRx, one for members and one for pharmacies. Mm-hmm. And then FreeRx started telling me, "Oh, well, that other number, they're the ones who really control the policy. We're just kind of, you know, order fillers," or, you know, "We just do paperwork," is what they were trying to say. Mm-hmm. So, I called the other FreeRx number, the one the pharmacy's supposed to use, and they said, "No, you don't have benefits." And- Well, I know for sure- I'm like, I'm like, I'm like, what? I'm like, "What are you talk-" So, they finally, finally got that resolved through a ticket with Walgreens and a ticket with FreeRx, and 13 phone calls, two

and a half hours. They finally got it resolved, because I called Walgreens and they said, "Yes, we have the FreeRx info. We have your prescriptions. Uh, they're being filled." I'm like- Mm-hmm. ... "Great. And there's no cost, right?" And he said, "No, it's, uh, \$58 and change." Okay. I said, "No, it isn't." Because I looked each one up on the website, and then I had to call FreeRx again, and they were like, "Oh, well, there's, like, two FreeRx's. And one's for acute medication, and that'll be free at Walgreens or CVS or whatever. And then the other is for chronic medication." For chronic, mm-hmm. "And that's only free for mail order." And I'm like, "I've spent days chasing this down. I am out of my medication, certain ones. I need them. I can't wait for mail order." They're like, "Oh, well, it's a great program. And, and they can expedite it for an extra fe-" And I'm like, "No. N- not another person to talk to who's gonna say it's not covered, who's gonna say there's extra fees." It went on... It just... It won't end. I- I- Okay. ... can't spend two and a half hours- Yeah. ... and, and make 13 phone calls and not get anything for it. So, I'm gonna have to go spend money out of my pocket since I don't actually get the benefit of FreeRx, and that's why I need my money back. Because I'm gonna go pay for medical services with it. I mean, it's as direct as, as you can get. It's not just... You know, it's not pain and suffering. Yeah. I need to go get prescriptions soon. And I don't have- And I know- ... I don't have the money. And I know for sure that you do have active coverage, because I do see you active. Um, but that's the thing, you would have to go through that pharmacy 'cause like I said, we don't have the list of those free, um, medications. You would have to go through them. But I'm gonna notate this in our notes, and then I'm gonna send my supervisor a, um, email letting her know if she could please contact you. I really appreciate it, because I can't afford to pay out of pocket unless the money that I paid in premiums to get this benefit of free prescriptions, or the six prescriptions I need-I, I, I don't get that benefit. I, I tried for two and a half hours over the phone to make it happen yesterday and today, and it, it doesn't matter who I talk to. It always, you know... If I gotta go pay 58 bucks, that's not, that's not what it says. And, you know- Mm-hmm. ... if it needs to go mail order, that's fine. But I, I, I ha- I have not gotten a straight story, I feel, from anybody. They couldn't even admit they were talking to each other. Um, so, I'm really sorry, but I, I need to ask for that money back, so I can go resolve my own medical issues. And then, I was gonna ask you, did... Do you want me to cancel it still, or did you wanna wait to talk to her first? We better cancel because I can't afford to have this taken out of my paycheck again. And if I'm not gonna get a reimbursement, then we better cancel it right now, because I'm, I'm really sorry. Um- I have not gotten any benefits. I have not received- And then- ... that. I do have to give you a disclaimer regarding the cancellation, however. Um, it does take seven to 10 days for any cancellations to process. Okay. So, due to that, there is a chance that you may experience one or two deductions after the cancellation. Wow. Yeah, I, I absolutely want to cancel immediately. Okay. And I will be pursuing a refund through whatever limi- limited means I have available to me, because I need that money to pay for my blood pressure medication. One of which I am, two of which I am now out of, and I cannot afford- Okay. ... to go pay that price, because I already paid the premium, but I'm not getting a benefit from the premium. So, I, I need the money back, so I can go get my prescriptions out of pocket, as well as all my other medical needs. I need to see a dentist. I need other things. Okay, sir. And then, um, I went ahead and notated that, and I'm gonna go ahead and send that email. So, you should be expecting a call from them, um, if it's not today, it's probably gonna be within 24 hours. But I am gonna go ahead and send that email request. Thank you very much. I appreciate that, and all the information you gave me,

the disclaimer, all that. Thank you very much. All right. You're welcome. I'm sorry. I hope you have a great day. Thanks. You're a good person, and you made me feel better. And, uh, you know, you'll, you'll get it sorted out eventually. Oh, thank you. Have a nice day. Okay, you too. Thanks.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits and iCard. My name is Stephanie. How can I assist you?

Speaker speaker_1: Hi, I need a refund of all the premiums I've paid and, uh, and cancel my program, please.

Speaker speaker_0: Um, we don't do refunds, but I can look into your file.

Speaker speaker_1: Well, considering I-

Speaker speaker_0: Which company have you worked for?

Speaker speaker_1: Uh, Verstella.

Speaker speaker_0: And then, what are the last four of your social?

Speaker speaker_1: 9078.

Speaker speaker_0: Okay. For security purposes, I do need you to verify your address and date of birth.

Speaker speaker_1: Uh, my new address or my old one? My new address is 560 Wildridge Lane. My old address is 537 Cardens Court.

Speaker speaker_0: Um, could you give me the full address, please? It's for security purposes. I do need the right address.

Speaker speaker_1: Well, I don't even know which one we're talking about. I-

Speaker speaker_0: With, um, city and state. I would- If you could provide both.

Speaker speaker_1: I just... Both, sure. So, I used to live at 537 Cardens Court, Eerie, Colorado, 80516. This weekend, I moved to 560 Wildridge Lane in Lafayette, Colorado, 80026.

Speaker speaker_0: Okay, thank you. And then, what's your date of birth?

Speaker speaker_1: 10/9/69.

Speaker speaker_0: So, it's your new address, the 560. Um, and then is your phone number still 303-819-1671?

Speaker speaker_1: Yes.

Speaker speaker_0: I have your first name, the letter J, your last name at gmail.com. Um, you said you were-

Speaker speaker_1: What?

Speaker speaker_0: ... trying to cancel your... I have your first name, Patrick J, and then your last name @gmail.com.

Speaker speaker_1: As my email address? Yes, patrickjbeach@gmail.com.

Speaker speaker_0: Mm-hmm. And then you said you were trying to cancel your coverage?

Speaker speaker_1: Yeah, because I can't get any benefits. All I get is a run-around. I spent two and a half hours on the phone today with FreeRx, both FreeRXes, each one of whom insists the other one is the real FreeRX, and Walgreens, trying to get my prescriptions filled. I called FreeRx yesterday. I got their info, I went online, I registered, I enrolled, I did all the things I'm supposed to do, looked up all my meds. Then, I called Walgreens. I asked them first if Walgreens would cover. They said call them first to make sure. I called Walgreens and gave them all the info. When they put in my member ID and group number and all the other pieces of information for processing, they said it wouldn't go through. I was not approved. Then, they called FreeRx, so they said, and FreeRx said he doesn't have any benefits. So, I called FreeRx back and said, "What's the deal?" They said, "We don't even have a record that Walgreens called us."

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: So, I did it all again. I called Walgreens. I said, "Please call them." I've done this five times, b- both calls five times, and I had a few more phone calls afterwards. And they finally got it to go through today, but the prescriptions are supposed to be free, because they're very common. And then Walgreens says they're \$58. And I said, "No, I've already paid my premium. These things are... I've looked them up. They're supposed to be free." The guy wouldn't do that. He didn't care. So, I called FreeRx back, and I canceled. I said, "I want y- I want to be done with you completely, because you are not providing any benefits. You're just taking my money." So, if I don't actually receive any benefits, and when I try to use those benefits, I get nothing but the run-around and I'm gonna have to go pay out-of-pocket now to get my prescriptions filled, because I'm out. I'm out of my blood pressure medication a- a- and they can't help me, or they won't-

Speaker speaker_0: Oh, no.

Speaker speaker_1: ... help me. And as far as I'm concerned, this is a deliberate business practice on the behalf of FreeRx, where they segment things out, and they, "Oh, well, that's the other organization. Oh, that's the other organization. Oh, you can... Oh, that's only, that's only free through mail order, and then if you want it overnight, there'll be an expedited fee." And what it's like... It's just designed to run you around in circles and nickel and dime you to death. And I'm gonna have to go pay out-of-pocket for my own prescriptions.

Speaker speaker_0: Oh.

Speaker speaker_1: So, I'd better cancel all my benefits, and I'd like a refund because I feel I've been taken advantage of. Not by you personally. I'm sure you're-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... you seem very conscientious and helpful and genuine, and I appreciate that, but your organization is partnering with some people who are very shady and who are not interested in providing a fair service for a fair price. So, I need that canceled, and I need my money back, 'cause now I gotta go pay out-of-pocket for my blood pressure medication, because I can't get these folks to give me a straight answer.

Speaker speaker_0: So, I can definitely cancel it, but unfortunately, we don't do reimbursements due to the fact that this is health insurance. So, there's, like, no way-

Speaker speaker_1: This is not health insurance. This is not health insurance. There is ni-

Speaker speaker_0: Well-

Speaker speaker_1: I am not receiving-

Speaker speaker_0: Um-

Speaker speaker_1: ... any health insurance benefits.

Speaker speaker_0: Um, unfortunately-

Speaker speaker_1: The paperwork is very clear.

Speaker speaker_0: ... we don't do refunds, like I said. So, I can cancel your coverage, but I wouldn't be able to refund you.

Speaker speaker_1: I will have to report you.

Speaker speaker_0: Okay. Th- that's fine.

Speaker speaker_1: Not, not you personally, but your organization, to like... You know, I don't have any power or anything. It mean nothing. But, like, this isn't right. I paid your guys' benefits. And now when I try to take advantage of those benefits, I got nothing but more costs and run-around and baloney. Not you. I'm sure you and your organization are wonderful, but you're partnering with some people who are not.... or are the individuals there are not. Whatever the result, I spent two and a half hours on the phone over two days. My blood pressure did not go down during those calls, and I have not received any benefit. So, I kind of feel a little taken advantage of. Like, you took my money, but then I couldn't actually get the benefits that I was told. I don't have a lot of money. I can't go out of pocket for my prescriptions, and I need them. They're, they're, they're gone. I'm, I'm out of some of my medication, and I have to go pay out of pocket to get that because FreeRx is just so full of, "Oh, that's only through..." You know, "That's an acute medication. That goes through Walgreens and they can give them, and that'll be zero. But this is a chronic medication, so it goes on a different program by mail order, and Walgreens..." Blah, blah, blah.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Like, that's fine, whatever. What it results in, when you spend two and a half hours on the phone and you still can't get your prescriptions for the price that is stated, then you're not getting a benefit. So, I'm sorry, I need my money back because I have to go pay out of pocket for my prescriptions, as well as any other medical needs I have.

Speaker speaker_0: Okay. Y- so, unfortunately, you would have to go through the pharmacy, um, because we don't have the list of all the free, like you said, the free medication that would be considered free. So, you would have to go through them, unfortunately. And like I said, there's no way that we would be able to give you a refund for this.

Speaker speaker_1: Oh, it's, it's possible. It may not be easy. You may not have a button you can push, you know, or a process at your station that will make that happen.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: But I, I guarantee you, every business in the world has the ability to cut a check. Money comes in, money goes out.

Speaker speaker_0: Yeah. Like-

Speaker speaker_1: And it may not be... It may not be your procedure anymore.

Speaker speaker_0: Like I said, I wouldn't be able to... Unfortunately, I c- I wouldn't be able to do that, sir.

Speaker speaker_1: I understand that you can't. But your boss can, or your boss's boss can, or the right person can. It's possible. So, I understand that you're not able to because you're bound by procedures and policies, uh, at your, you know, uh, authority level, and you have to abide by that, and you should. Gr- Uh, I, I respect that and appreciate it. But if there's a supervisor, I could... Sorry to play the Karen card.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: But please talk to a supervisor. You know, maybe, you know, they will know of a way. 'Cause your company can cut me a check if they wish. They don't want to, but they could.

Speaker speaker_0: Okay. Um, give me one second. Let me see if I have somebody available.

Speaker speaker_1: Thank you.

Speaker speaker_0: Okay. So, my supervisor's currently in a meeting. Um, I will let her know if she could please contact you back. Um, we are Eastern time, though. So, I do want you to be aware of that, since you're in Colorado. Um, and if you could please then provide me a little bit more information so that I can notate that, and she's a little bit more aware about what's happening. So, you said that you went to the pharmacy, and they're telling you that you weren't... First up, you weren't active, correct? And then the-

Speaker speaker_1: First-

Speaker speaker_0: It was a free-

Speaker speaker_1: First I called f- first I called FreeRx.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And checked everything with them to make sure I had benefits. They said, "You still just need to register online," and then, you know, look up your medications and look up Walgreens, and they'll be able to take care of everything. I said, "Great." I called Walgreens. I gave them all my updated FreeRx processing information, all the four codes.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: My member ID, the group ID, the... There's the bin and there's one more else, PCX or something.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: I gave them all of that repeatedly, patiently, and they said, "That's not coming up. That's, uh, an invalid account number, won't let us process this." So, then I called FreeRx back, and, and FreeRx said, "Have Walgreens call us." And I had Walgreen-... 'Cause I had went to Walgreens to get my prescriptions, 'cause I called Walgreens back, and they said, "Oh, no," yeah. "That won't go through just yet, but it'll be fine when you come by at 5:30." Well, I went by at 5:30, and they said, "I'm sorry, this..." Uh, they said... First of all, they said, "It's \$80." And I said, "Well, no, it's not." I said, "I have FreeRx and I looked these up. These are all free medications." And they said, uh, "What's your information?" So, I had to hand them my phone, since there's no card.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And they looked at my phone, the digital card from FreeRx, they put in all the information again. They said, "I'm sorry. It's, it's, it's declined. You don't have insurance." They say, "It's an invalid number." So, I said, "Well, you need to call them." And so she said-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... "Pull around, come on in the store, I'll call FreeRx." I wait inside, they called FreeRx, and she said, they said, "This is not active. This is not valid. You don't have coverage with them. Th- this..." I, and I was like, "Are you crazy? I talked to them today." So, this morning, I started again. And I talked-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... to FreeRx, and I talked to Walgreens, and I talked to FreeRx again, and I talked to Walgreens again.

Speaker speaker_0: Oh, my gosh. Mm-hmm.

Speaker speaker_1: Like, I've made, I've made 13 phone calls-

Speaker speaker_0: I know.

Speaker speaker_1: ... in the last two days.

Speaker speaker_0: Okay.

Speaker speaker_1: And I've gotten nowhere. Because when I talk to FreeRx, they would say, "Look, we don't even have any notes that says anybody from Walgreens ever called, and we have to notate that in your file."

Speaker speaker_0: Mm-hmm. Yeah, again.

Speaker speaker_1: Now, of course, there's two, there's, there's, there's two... So, I could not even get FreeRx to confirm that Walgreens was calling them, let alone anything else about policies. They couldn't even communicate that effectively. And there's two numbers on the card for FreeRx, one for members and one for pharmacies.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And then FreeRx started telling me, "Oh, well, that other number, they're the ones who really control the policy. We're just kind of, you know, order fillers," or, you know, "We just do paperwork," is what they were trying to say.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: So, I called the other FreeRx number, the one the pharmacy's supposed to use, and they said, "No, you don't have benefits." And-

Speaker speaker_0: Well, I know for sure-

Speaker speaker_1: I'm like, I'm like, I'm like, what? I'm like, "What are you talk-" So, they finally, finally got that resolved through a ticket with Walgreens and a ticket with FreeRx, and 13 phone calls, two and a half hours. They finally got it resolved, because I called Walgreens and they said, "Yes, we have the FreeRx info. We have your prescriptions. Uh, they're being filled." I'm like-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... "Great. And there's no cost, right?" And he said, "No, it's, uh, \$58 and change."

Speaker speaker_0: Okay.

Speaker speaker_1: I said, "No, it isn't." Because I looked each one up on the website, and then I had to call FreeRx again, and they were like, "Oh, well, there's, like, two FreeRx's. And one's for acute medication, and that'll be free at Walgreens or CVS or whatever. And then the other is for chronic medication."

Speaker speaker_0: For chronic, mm-hmm.

Speaker speaker_1: "And that's only free for mail order." And I'm like, "I've spent days chasing this down. I am out of my medication, certain ones. I need them. I can't wait for mail order." They're like, "Oh, well, it's a great program. And, and they can expedite it for an extra fe-" And I'm like, "No. N- not another person to talk to who's gonna say it's not covered, who's gonna

say there's extra fees." It went on... It just... It won't end. I- I-

Speaker speaker_0: Okay.

Speaker speaker_1: ... can't spend two and a half hours-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... and, and make 13 phone calls and not get anything for it. So, I'm gonna have to go spend money out of my pocket since I don't actually get the benefit of FreeRx, and that's why I need my money back. Because I'm gonna go pay for medical services with it. I mean, it's as direct as, as you can get. It's not just... You know, it's not pain and suffering.

Speaker speaker_0: Yeah.

Speaker speaker_1: I need to go get prescriptions soon. And I don't have-

Speaker speaker_0: And I know-

Speaker speaker_1: ... I don't have the money.

Speaker speaker_0: And I know for sure that you do have active coverage, because I do see you active. Um, but that's the thing, you would have to go through that pharmacy 'cause like I said, we don't have the list of those free, um, medications. You would have to go through them. But I'm gonna notate this in our notes, and then I'm gonna send my supervisor a, um, email letting her know if she could please contact you.

Speaker speaker_1: I really appreciate it, because I can't afford to pay out of pocket unless the money that I paid in premiums to get this benefit of free prescriptions, or the six prescriptions I need-I, I, I don't get that benefit. I, I tried for two and a half hours over the phone to make it happen yesterday and today, and it, it doesn't matter who I talk to. It always, you know... If I gotta go pay 58 bucks, that's not, that's not what it says. And, you know-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... if it needs to go mail order, that's fine. But I, I, I ha- I have not gotten a straight story, I feel, from anybody. They couldn't even admit they were talking to each other. Um, so, I'm really sorry, but I, I need to ask for that money back, so I can go resolve my own medical issues.

Speaker speaker_0: And then, I was gonna ask you, did... Do you want me to cancel it still, or did you wanna wait to talk to her first?

Speaker speaker_1: We better cancel because I can't afford to have this taken out of my paycheck again. And if I'm not gonna get a reimbursement, then we better cancel it right now, because I'm, I'm really sorry.

Speaker speaker_0: Um-

Speaker speaker_1: I have not gotten any benefits. I have not received-

Speaker speaker_0: And then-

Speaker speaker_1: ... that.

Speaker speaker_0: I do have to give you a disclaimer regarding the cancellation, however. Um, it does take seven to 10 days for any cancellations to process.

Speaker speaker_1: Okay.

Speaker speaker_0: So, due to that, there is a chance that you may experience one or two deductions after the cancellation.

Speaker speaker_1: Wow. Yeah, I, I absolutely want to cancel immediately.

Speaker speaker_0: Okay.

Speaker speaker_1: And I will be pursuing a refund through whatever limi- limited means I have available to me, because I need that money to pay for my blood pressure medication. One of which I am, two of which I am now out of, and I cannot afford-

Speaker speaker_0: Okay.

Speaker speaker_1: ... to go pay that price, because I already paid the premium, but I'm not getting a benefit from the premium. So, I, I need the money back, so I can go get my prescriptions out of pocket, as well as all my other medical needs. I need to see a dentist. I need other things.

Speaker speaker_0: Okay, sir. And then, um, I went ahead and notated that, and I'm gonna go ahead and send that email. So, you should be expecting a call from them, um, if it's not today, it's probably gonna be within 24 hours. But I am gonna go ahead and send that email request.

Speaker speaker_1: Thank you very much. I appreciate that, and all the information you gave me, the disclaimer, all that. Thank you very much.

Speaker speaker_0: All right. You're welcome. I'm sorry. I hope you have a great day.

Speaker speaker_1: Thanks. You're a good person, and you made me feel better. And, uh, you know, you'll, you'll get it sorted out eventually.

Speaker speaker_0: Oh, thank you. Have a nice day.

Speaker speaker_1: Okay, you too. Thanks.