

Transcript: Francesca

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Full Transcript

Thank you for coming... Hi, my name is Francesca. How may I assist you today? Hello? Yes? Um, yeah. Uh, I was calling about the... 'cause I'm trying to get insurance. Okay, we'll have to first see if you're eligible. What staffing company do you work with? Okay, uh, Doherty. What are the last four of your Social? 1791. And your last name? Harrison. And to make sure that I have the correct account, can you please verify your mailing address and date of birth for me? Uh, 17 Grand Avenue, Kensington, Minnesota, and my birthday is July 6, '87. 1987. We have a best phone number to reach you down as 320-298-8892. Yeah. And we have your email down as your first name, last name, number zero six @gmail.com. Yeah. Did you lose insurance with another carrier within the last 30 days that passed? Uh, well, I was with, uh, what you call it, um, Prime West Medicaid, through the, uh, state or whatever. Okay. Is that still active? Nah, they've been... Nah, I've been off of that for as... Uh, soon as they found out I was working, which I told them. Okay, and what was the last day of coverage with the Medicaid? Uh, I wanna say it was, like, in January. Like J- around January 21st, somewhere. Okay. The reason why I'm asking you those questions, Mr. Harrison, is because you do not have an open enrollment period at the moment. Your personal one ended on March 8th. Aside from a personal enrollment period, the only other event in which you're able to enroll into coverage is if you have a qualified life event, which losing your insurance involuntarily will count. Sorry. However, with the qualified life event, it has to be within the last 30 days. So, currently, you're not eligible. You will have to wait for your company open enrollment period, and based on the previous one, it does not happen 'til the month of December. Uh, you said, you said according to previous y- previous y- one, do what? Yes, so based on the frequency of when your company holds their open enrollment period, it won't be 'til the month of December. So, you have to wait all the way 'til end of year, month of December, to be eligible to enroll into the health insurance that Doherty Staffing offers their employees. God, damn, that's a long time. For, uh- I apologize. Yeah, I've never heard of this before. Um, I gotta wait that long, working 12 hours a day, to be eligible for insurance with a company? Yes, sir, due to the fact that, once again, to be eligible to enroll into those benefits, you have to either have an open enrollment period, which you do not, or a qualified life event, which you do not. Due to the fact that you're lacking either of those events, you'll have to wait 'til the next open enrollment period, which will not be 'til December. Oh, all right. Damn, that was a waste of time. Um- Yes, sir. So, it doesn't have anything to do with the amount of time that you'll be with your company. It just has to do with the fact that the requirement to enroll, you currently do not have it. The next chance or event when you will have that chance to enroll won't be 'til December. So, um, how... Well, uh, 'cause I'm trying to understand more. Um, which I heard what you just said. Um- Mm-hmm. ... um, so say I'm working at a temp company that got me on at a place. Um, so, so is there other ways I could get insurance, besides what you- No, sir,

unfortunately. So, I'm working at a job that don't provide insurance at all until late December. Ah. No, sir, let me- Then when do you start working? ... explain it better. The open enrollment periods are two categories. Each employee gets a personal one, which is 30 days after their first paycheck. Your specific one started on February 6th, and it ended on March 8, 2025. After that, the o- And pe- But that's the thing, how I was supposed to know all this? 'Cause they never ex- That is something that... Mm-hmm, go ahead. Yeah, they never told me about it. They never said anything after the first check or the second or the third. But nothing. That's why I was wondering, that's why I was... I had called my, uh, temp service people to, uh, ask them about insurance 'cause I was trying to figure out- Mm-hmm. ... why I don't have anything for insurance, and they gave me this number to get insurance. So, unfortunately, due to the fact that- But yeah, I was- Go ahead, I'm sorry. I apologize, I keep interrupting you. Oh, it's all good. I, I'm just confused, uh, 'cause like you said, after that first paycheck, uh, whatever, 30 days, but the thing is I didn't get anything about it or hear anything about it. That's why I'm confused. I'm like wh- like I hear you, but I don't- Mm-hmm. ... get the system because the system never told me about it, 'cause other than that, I would have did what I had to do in order to get insurance. But I- But I understand what you're saying from your side. I just feel like I don't need to work at Dougherty then. I need to get me on permanently in order to get it, 'cause I ain't got that long to wait because at the same time the reason why is because I do need insurance 'cause I'm a diabetic and I need my insulin, so. Which I know there's nothing you can do about it, um, but yeah, that's why I had to look into it. Um, they did not make- If you would like... Hmm? You say if I would like what? Um, yes. I was gonna say if you would like to, I can send you information in regards to the FreeRxMembership. It's not an insurance, to be quite honest, but it is a membership for medications that does help you save on insulin. Yeah. But due to the fact that you don't have those requirements for enrollment into the health insurance, the only thing that we can really offer you enrolled into without an open enrollment period is that FreeRxMembership or their Primary Virtual Care plan, but they don't offer any insurance plan that you're able to enroll into without that Qualify Live Event or open enrollment period. Oh, man. So b- so basically, like, either way it goes, like, I'm still screwed with that situation. I apologize. Yeah, I'm, I'm gonna just have to see. Uh, yeah, 'cause, uh, even if you send the paperwork, it still doesn't do anything for me. All I can do is just read it, but it ain't still providing me anything, uh, which I understand and I thank you for helping me. Um, I just know I'ma have to stop working at Dougherty. Dougherty is not the place to... None of these camps, if it ain't providing and not just that. I know they do provide in a way maybe, but they never told me about it, 'cause if I did know about it, I would have then signed that or whatever I had to sign. Um, but yeah, that's all I needed to know. I'ma just see what I have to do. Yeah. All right. Well, sir, I apologize for not being able to assist you any further, but I hope you have a wonderful rest of your day. All right. Thank you. No problem. Have a great day. All right.

Conversation Format

Speaker speaker_0: Thank you for coming... Hi, my name is Francesca. How may I assist you today?

Speaker speaker_1: Hello?

Speaker speaker_0: Yes?

Speaker speaker_1: Um, yeah. Uh, I was calling about the... 'cause I'm trying to get insurance.

Speaker speaker_0: Okay, we'll have to first see if you're eligible. What staffing company do you work with?

Speaker speaker_1: Okay, uh, Doherty.

Speaker speaker_0: What are the last four of your Social?

Speaker speaker_1: 1791.

Speaker speaker_0: And your last name?

Speaker speaker_1: Harrison.

Speaker speaker_0: And to make sure that I have the correct account, can you please verify your mailing address and date of birth for me?

Speaker speaker_1: Uh, 17 Grand Avenue, Kensington, Minnesota, and my birthday is July 6, '87. 1987.

Speaker speaker_0: We have a best phone number to reach you down as 320-298-8892.

Speaker speaker_1: Yeah.

Speaker speaker_0: And we have your email down as your first name, last name, number zero six @gmail.com.

Speaker speaker_1: Yeah.

Speaker speaker_0: Did you lose insurance with another carrier within the last 30 days that passed?

Speaker speaker_1: Uh, well, I was with, uh, what you call it, um, Prime West Medicaid, through the, uh, state or whatever.

Speaker speaker_0: Okay. Is that still active?

Speaker speaker_1: Nah, they've been... Nah, I've been off of that for as... Uh, soon as they found out I was working, which I told them.

Speaker speaker_0: Okay, and what was the last day of coverage with the Medicaid?

Speaker speaker_1: Uh, I wanna say it was, like, in January. Like J- around January 21st, somewhere.

Speaker speaker_0: Okay. The reason why I'm asking you those questions, Mr. Harrison, is because you do not have an open enrollment period at the moment. Your personal one ended on March 8th. Aside from a personal enrollment period, the only other event in which you're able to enroll into coverage is if you have a qualified life event, which losing your insurance involuntarily will count. Sorry. However, with the qualified life event, it has to be within the last

30 days. So, currently, you're not eligible. You will have to wait for your company open enrollment period, and based on the previous one, it does not happen 'til the month of December.

Speaker speaker_1: Uh, you said, you said according to previous y- previous y- one, do what?

Speaker speaker_0: Yes, so based on the frequency of when your company holds their open enrollment period, it won't be 'til the month of December. So, you have to wait all the way 'til end of year, month of December, to be eligible to enroll into the health insurance that Doherty Staffing offers their employees.

Speaker speaker_1: God, damn, that's a long time. For, uh-

Speaker speaker_0: I apologize.

Speaker speaker_1: Yeah, I've never heard of this before. Um, I gotta wait that long, working 12 hours a day, to be eligible for insurance with a company?

Speaker speaker_0: Yes, sir, due to the fact that, once again, to be eligible to enroll into those benefits, you have to either have an open enrollment period, which you do not, or a qualified life event, which you do not. Due to the fact that you're lacking either of those events, you'll have to wait 'til the next open enrollment period, which will not be 'til December.

Speaker speaker_1: Oh, all right. Damn, that was a waste of time. Um-

Speaker speaker_0: Yes, sir. So, it doesn't have anything to do with the amount of time that you'll be with your company. It just has to do with the fact that the requirement to enroll, you currently do not have it. The next chance or event when you will have that chance to enroll won't be 'til December.

Speaker speaker_1: So, um, how... Well, uh, 'cause I'm trying to understand more. Um, which I heard what you just said. Um-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... um, so say I'm working at a temp company that got me on at a place. Um, so, so is there other ways I could get insurance, besides what you-

Speaker speaker_0: No, sir, unfortunately.

Speaker speaker_1: So, I'm working at a job that don't provide insurance at all until late December. Ah.

Speaker speaker_0: No, sir, let me-

Speaker speaker_1: Then when do you start working?

Speaker speaker_0: ... explain it better. The open enrollment periods are two categories. Each employee gets a personal one, which is 30 days after their first paycheck. Your specific one started on February 6th, and it ended on March 8, 2025. After that, the o-

Speaker speaker_1: And pe- But that's the thing, how I was supposed to know all this? 'Cause they never ex-

Speaker speaker_0: That is something that... Mm-hmm, go ahead.

Speaker speaker_1: Yeah, they never told me about it. They never said anything after the first check or the second or the third. But nothing. That's why I was wondering, that's why I was... I had called my, uh, temp service people to, uh, ask them about insurance 'cause I was trying to figure out-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... why I don't have anything for insurance, and they gave me this number to get insurance.

Speaker speaker_0: So, unfortunately, due to the fact that-

Speaker speaker_1: But yeah, I was-

Speaker speaker_0: Go ahead, I'm sorry. I apologize, I keep interrupting you.

Speaker speaker_1: Oh, it's all good. I, I'm just confused, uh, 'cause like you said, after that first paycheck, uh, whatever, 30 days, but the thing is I didn't get anything about it or hear anything about it. That's why I'm confused. I'm like wh- like I hear you, but I don't-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... get the system because the system never told me about it, 'cause other than that, I would have did what I had to do in order to get insurance. But I- But I understand what you're saying from your side. I just feel like I don't need to work at Dougherty then. I need to get me on permanently in order to get it, 'cause I ain't got that long to wait because at the same time the reason why is because I do need insurance 'cause I'm a diabetic and I need my insulin, so. Which I know there's nothing you can do about it, um, but yeah, that's why I had to look into it. Um, they did not make-

Speaker speaker_0: If you would like... Hmm?

Speaker speaker_1: You say if I would like what?

Speaker speaker_0: Um, yes. I was gonna say if you would like to, I can send you information in regards to the FreeRxMembership. It's not an insurance, to be quite honest, but it is a membership for medications that does help you save on insulin.

Speaker speaker_1: Yeah.

Speaker speaker_0: But due to the fact that you don't have those requirements for enrollment into the health insurance, the only thing that we can really offer you enrolled into without an open enrollment period is that FreeRxMembership or their Primary Virtual Care plan, but they don't offer any insurance plan that you're able to enroll into without that Qualify Live Event or open enrollment period.

Speaker speaker_1: Oh, man. So b- so basically, like, either way it goes, like, I'm still screwed with that situation.

Speaker speaker_0: I apologize.

Speaker speaker_1: Yeah, I'm, I'm gonna just have to see. Uh, yeah, 'cause, uh, even if you send the paperwork, it still doesn't do anything for me. All I can do is just read it, but it ain't still providing me anything, uh, which I understand and I thank you for helping me. Um, I just know I'ma have to stop working at Dougherty. Dougherty is not the place to... None of these camps, if it ain't providing and not just that. I know they do provide in a way maybe, but they never told me about it, 'cause if I did know about it, I would have then signed that or whatever I had to sign. Um, but yeah, that's all I needed to know. I'ma just see what I have to do. Yeah.

Speaker speaker_0: All right. Well, sir, I apologize for not being able to assist you any further, but I hope you have a w- wonderful rest of your day.

Speaker speaker_1: All right. Thank you.

Speaker speaker_0: No problem. Have a great day.

Speaker speaker_1: All right.