

Transcript: Francesca

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Full Transcript

Thank you for calling Benefits in a Car. My name is Francesca. How can I assist you today? Hi. Um, so I currently have been working with DGSF and, um, my coordinator just gave me your number to, um, I guess, get my benefits together. Okay. To enroll in to have benefit through your staffing company? Y... Yes. What are the last four of the Social? 6059. And the last name? Williams. Please verify your mailing address and date of birth to make sure I have located the correct account. 102594, um, 7777 Normandy, N-O-R-M-A-N-D-Y Boulevard, Apartment 614, Jacksonville, Florida 32221. We have the best contact number, same as the one you called on, 912-996-9228. Yes, ma'am. And we have your email down as breej912@gmail.com? Yes, ma'am. Within the last 30 days have you lost coverage with another carrier involuntarily? Um, well, I did have coverage with my last job, so yeah, I just lost that. Has it been more than 30 days since that policy ended? Um, hmm, possi- possibly? I'm sorry, I'm a- I'm actually sick, but I'm calling because I'm ill. It's okay. Just a couple minutes. Got it. You're good to go. Have you had breakfast? Thank you. I'm good. And they were good, but they're still . Yeah. I was like, "Okay." And then, I think I even got them . Yes. Yes. Um, it has been 30 days or it has not? It's been a little over. Okay. So the reason why I was asking is because at the moment, you don't have any open enrollment period to enroll into coverage. Your personal one ended on February 9th. So once you no longer have an open enrollment period, usually the second event in which you're able to enroll is with a qualified life event, which losing coverage involuntarily would be a qualified life event. But it has to be within 30 days. So, what if... So, my question is, so I ended, uh, my relationship with Marriott in January, but then I, um, did COBRA. So I, um, stopped paying for it in February. I don't really have an exact day of the completion. But I did do COBRA for, like, two months, but I just let it go. Um... Yeah, so it wouldn't consider a qualified life event because that would be your benefits ending due to non-payment. The only way that an ending of coverage with another carrier is considered a qualified life event is if it's outside of your hands for the termination of the benefit. But due to the fact that with that, with COBRA, with that coverage, you could have prevented it being ended, it wouldn't be considered a qualified life event. That would be the only thing. And your staffing company doesn't hold their company open enrollment period till the month of August. So, w- what, that's the only qualifying event? Yes, ma'am. That will be the only qualifying event that you can possibly be eligible for it, but due to it being outside those 30 days as well as with the COBRA incident, you wouldn't qualify for open enrollment for a qualified life event. So would I have to go to the hospital or something? So as of right now, you're not eligible to enroll into coverage with DDS Staffing. You must go to and get coverage through the Marketplace if you do not want to . And also, right now, you can't enroll into coverage with . No, go ahead. I get that, but I'm saying for as of today, so what, do I need to go to the hospital or something? For what, ma'am? I'm sorry. Because I'm sick. That will be

something that unfortunately I cannot legally advise you on. That's a decisions you have to take on your own. So unfortunately, due to the fact that I am not a caregiver, I'm not a doctor and I have no background in health, I can't tell you whether or not you need to go to the doctor, Ms. Williams. That's something that you have to determine on your own. Did you have any other questions regarding the coverage with DDS Staffing? No, I think all... Okay. I appreciate your time. Sorry I wasn't able to assist you any farther, and I hope you have a wonderful rest of your day. Thank you.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Car. My name is Francesca. How can I assist you today?

Speaker speaker_1: Hi. Um, so I currently have been working with DGSF and, um, my coordinator just gave me your number to, um, I guess, get my benefits together.

Speaker speaker_0: Okay. To enroll in to have benefit through your staffing company?

Speaker speaker_1: Y... Yes.

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

Speaker speaker_1: 6059.

Speaker speaker_0: And the last name?

Speaker speaker_1: Williams.

Speaker speaker_0: Please verify your mailing address and date of birth to make sure I have located the correct account.

Speaker speaker_1: 102594, um, 7777 Normandy, N-O-R-M-A-N-D-Y Boulevard, Apartment 614, Jacksonville, Florida 32221.

Speaker speaker_0: We have the best contact number, same as the one you called on, 912-996-9228.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: And we have your email down as breej912@gmail.com? Yes, ma'am. Within the last 30 days have you lost coverage with another carrier involuntarily?

Speaker speaker_1: Um, well, I did have coverage with my last job, so yeah, I just lost that.

Speaker speaker_0: Has it been more than 30 days since that policy ended?

Speaker speaker_1: Um, hmm, possi- possibly? I'm sorry, I'm a- I'm actually sick, but I'm calling because I'm ill.

Speaker speaker_0: It's okay. Just a couple minutes.

Speaker speaker_2: Got it.

Speaker speaker_0: You're good to go.

Speaker speaker_2: Have you had breakfast? Thank you.

Speaker speaker_3: I'm good.

Speaker speaker_2: And they were good, but they're still .

Speaker speaker_3: Yeah. I was like, "Okay." And then, I think I even got them .

Speaker speaker_0: Yes.

Speaker speaker_1: Yes.

Speaker speaker_0: Um, it has been 30 days or it has not?

Speaker speaker_1: It's been a little over.

Speaker speaker_0: Okay. So the reason why I was asking is because at the moment, you don't have any open enrollment period to enroll into coverage. Your personal one ended on February 9th. So once you no longer have an open enrollment period, usually the second event in which you're able to enroll is with a qualified life event, which losing coverage involuntarily would be a qualified life event. But it has to be within 30 days.

Speaker speaker_1: So, what if... So, my question is, so I ended, uh, my relationship with Marriott in January, but then I, um, did COBRA. So I, um, stopped paying for it in February. I don't really have an exact day of the completion. But I did do COBRA for, like, two months, but I just let it go. Um...

Speaker speaker_0: Yeah, so it wouldn't consider a qualified life event because that would be your benefits ending due to non-payment. The only way that an ending of coverage with another carrier is considered a qualified life event is if it's outside of your hands for the termination of the benefit. But due to the fact that with that, with COBRA, with that coverage, you could have prevented it being ended, it wouldn't be considered a qualified life event. That would be the only thing. And your staffing company doesn't hold their company open enrollment period till the month of August.

Speaker speaker_1: So, w- what, that's the only qualifying event?

Speaker speaker_0: Yes, ma'am. That will be the only qualifying event that you can possibly be eligible for it, but due to it being outside those 30 days as well as with the COBRA incident, you wouldn't qualify for open enrollment for a qualified life event.

Speaker speaker_1: So would I have to go to the hospital or something?

Speaker speaker_0: So as of right now, you're not eligible to enroll into coverage with DDS Staffing. You must go to and get coverage through the Marketplace if you do not want to . And also, right now, you can't enroll into coverage with .

Speaker speaker_1: No, go ahead. I get that, but I'm saying for as of today, so what, do I need to go to the hospital or something?

Speaker speaker_0: For what, ma'am? I'm sorry.

Speaker speaker_1: Because I'm sick.

Speaker speaker_0: That will be something that unfortunately I cannot legally advise you on. That's a decisions you have to take on your own. So unfortunately, due to the fact that I am not a caregiver, I'm not a doctor and I have no background in health, I can't tell you whether or not you need to go to the doctor, Ms. Williams. That's something that you have to determine on your own. Did you have any other questions regarding the coverage with DDS Staffing?

Speaker speaker_1: No, I think all...

Speaker speaker_0: Okay. I appreciate your time. Sorry I wasn't able to assist you any farther, and I hope you have a wonderful rest of your day.

Speaker speaker_1: Thank you.