

Transcript: Francesca

Baez-6332840895365120-4649130701668352

Full Transcript

Thank you for choosing Benefits in Your Carbon. My name is Francesca. How can I assist you today? Hi. I'm trying to get the date of my, um, sorry, the last date of my coverage that has expired. Okay. What's the staffing company that you work with? Creative Circle. What are the last four of your Social? Two, three, two, five. Your EOI? I'm sorry? Your last name? Kennedy. Please verify your mailing address and date of birth to make sure that we have the right account in front of us. Uh, 10/18/74 and 3005 Cedar Crest Drive, McKinney, Texas 75070. We have that contact 407-575-5595? Yes. And we have your email down as kennedypublicrelationships@gmail.com? Yes. Okay. So your policy hasn't ended yet, ma'am. Due to the fact that one, two... This is the third week without a payment that the account has gone through. So it has one more week to go through before it actually becomes officially canceled and it gives us the end date of this policy. Oh. Um, I guess why is that? Because they told me... Well, I guess... Okay. Yeah. It's okay 'cause it takes- Is there any way to end it now? Because I'm not paying for it. I'm not going to pay for it. I'm not using it anymore. It's not the policy that I wanted in the first place. So I don't know what happened, but, um, I would like to get actual insurance that is going to cover something, but I can't do that until I have the date of last coverage. Even with me processing a cancellation, it's gonna take one to two weeks for the system to complete it. We wouldn't be able to give you a cancellation confirmation at the moment without the policy completely canceling unfortunately. Okay. Well, how do I cancel it? Can I cancel it- I think you need to submit- ... I guess? So what I'm trying to say, ma'am, is I personally think what you're trying to do is get a statement of coverage with an end date so that you're able to enroll into another coverage. I highly do not recommend canceling it due to the fact that the system is already gonna do it itself. Either or, it's not gonna work any faster. They will both work at the same time. I would suggest calling- All right. ... after the 30th, um, to get that letter of coverage by then 'cause it takes four consecutive weeks in total of there not being any payment from a paycheck provided by the staffing company for the policy to be completely off and- So am I covered then? No, ma'am, because they w- did not send any payments from any paycheck. Right. So I'm not covered, which means I'm not covered. So what's the date? That's what I'm getting at. It's not one- Okay. I mean, it's either you're... I'm either covered or I'm not covered, and it's one of the two. Yes or no, I mean. Okay. So let me explain it this way. It takes four consecutive weeks in total for the system before it can actually automatically cancel a policy. So in those four consecutive weeks where there are not being no payment received, you're simply inactive. You still have a policy, but it's currently inactive. That's the reason why your other carrier's requesting that end date of coverage, which we cannot provide to you 'til the system finishes canceling it. Okay. If I do put-

Conversation Format

Speaker speaker_0: Thank you for choosing Benefits in Your Carbon. My name is Francesca. How can I assist you today?

Speaker speaker_1: Hi. I'm trying to get the date of my, um, sorry, the last date of my coverage that has expired.

Speaker speaker_0: Okay. What's the staffing company that you work with?

Speaker speaker_1: Creative Circle.

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

Speaker speaker_1: Two, three, two, five.

Speaker speaker_0: Your EOI?

Speaker speaker_1: I'm sorry?

Speaker speaker_0: Your last name?

Speaker speaker_1: Kennedy.

Speaker speaker_0: Please verify your mailing address and date of birth to make sure that we have the right account in front of us.

Speaker speaker_1: Uh, 10/18/74 and 3005 Cedar Crest Drive, McKinney, Texas 75070.

Speaker speaker_0: We have that contact 407-575-5595?

Speaker speaker_1: Yes.

Speaker speaker_0: And we have your email down as kennedypublicrelationships@gmail.com?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. So your policy hasn't ended yet, ma'am. Due to the fact that one, two... This is the third week without a payment that the account has gone through. So it has one more week to go through before it actually becomes officially canceled and it gives us the end date of this policy.

Speaker speaker_1: Oh. Um, I guess why is that? Because they told me... Well, I guess... Okay.

Speaker speaker_0: Yeah. It's okay 'cause it takes-

Speaker speaker_1: Is there any way to end it now? Because I'm not paying for it. I'm not going to pay for it. I'm not using it anymore. It's not the policy that I wanted in the first place. So I don't know what happened, but, um, I would like to get actual insurance that is going to cover something, but I can't do that until I have the date of last coverage.

Speaker speaker_0: Even with me processing a cancellation, it's gonna take one to two weeks for the system to complete it. We wouldn't be able to give you a cancellation confirmation at the moment without the policy completely canceling unfortunately.

Speaker speaker_1: Okay. Well, how do I cancel it? Can I cancel it-

Speaker speaker_0: I think you need to submit-

Speaker speaker_1: ... I guess?

Speaker speaker_0: So what I'm trying to say, ma'am, is I personally think what you're trying to do is get a statement of coverage with an end date so that you're able to enroll into another coverage. I highly do not recommend canceling it due to the fact that the system is already gonna do it itself. Either or, it's not gonna work any faster. They will both work at the same time. I would suggest calling-

Speaker speaker_1: All right.

Speaker speaker_0: ... after the 30th, um, to get that letter of coverage by then 'cause it takes four consecutive weeks in total of there not being any payment from a paycheck provided by the staffing company for the policy to be completely off and-

Speaker speaker_1: So am I covered then?

Speaker speaker_0: No, ma'am, because they w- did not send any payments from any paycheck.

Speaker speaker_1: Right. So I'm not covered, which means I'm not covered. So what's the date? That's what I'm getting at. It's not one-

Speaker speaker_0: Okay.

Speaker speaker_1: I mean, it's either you're... I'm either covered or I'm not covered, and it's one of the two. Yes or no, I mean.

Speaker speaker_0: Okay. So let me explain it this way. It takes four consecutive weeks in total for the system before it can actually automatically cancel a policy. So in those four consecutive weeks where there are not being no payment received, you're simply inactive. You still have a policy, but it's currently inactive. That's the reason why your other carrier's requesting that end date of coverage, which we cannot provide to you 'til the system finishes canceling it.

Speaker speaker_1: Okay.

Speaker speaker_0: If I do put-