

Transcript: Franchesca

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling the Clinical Staff Resources. How can I help you? Hi, Francesca. My name is Sharia Edwards and I was calling to, um, inquire about this benefits in a card. What staffing company do you work with? I work with Clinical Staff Resources. What are the last four of your Social? 7515. Please verify your mailing address and your date of birth. 7821 42nd Street North, uh, Pinellas Park, Florida 33781. And my birthday is May 25th, 1978. Do you know the best contact 727-481-4848? Correct. Can you show your email down as ladysrolfprev@gmail.com? No. Would you like to change it? Yes. Which email would you like to leave on file? CheriJ@msn.com. That's CheriJ@msn.com. All right. Were you looking to inquire in regards to your current policy or to make changes to that policy? Okay, so a couple things. Um, I read this flyer that the manager sent me over and over again and it says this is something that will be automatically done for new employees unless you, uh, opt out of it. So I started with them... back with them in August. I never took a break. You know how you, you work to the end of the contract and then they don't have no contract and they get a new contract, they call you back. So I didn't know that I was... I wasn't under the, um, impression that I was a new employee since I have my W-2s from them from 23, '23 and 2022. That's the first thing. The second thing is, I never received a benefits card so I have no idea what this is, how it works, if it's actual insurance or is it really a discount card. I mean, I've been paying for it all this time and this has been coming out of my check and nobody said nothing. Okay. So you're not looking to make changes, just inquire in regards to what you have? Well- The reason why you, um- First, I want to inquire what I have and, and the process, but I also, uh, explained this about Marketplace insurance starting February 1st. So how does that work with two policies? I'm not really sure 'cause I have no... I had no idea about this one. I already started doing the Marketplace application. As far as the Marketplace one goes, as long as they don't have an issue with you having benefits with Clinical Staffing Solutions, there isn't any issue on our side. And then in regards to the first inquiry, the reason why the auto enrollment went through in 2024 even though you were an employee during '22 and '23 is because your staffing company switched their account administrators. So when they switched over in 2024 to us, the auto enrollment took place per the system. Wow. Now as far as what the plan itself covers, it is a medical preventative care plan. It will cover your preventative services such as your annual physical, your screenings for your blood pressure, iron deficiency, counseling for a healthy diet or avoiding UV exposures from the sun, along with your preventative immunizations like the influenza, tetanus or varicella one and your preventative generic prescriptions like statins, vitamins or FDA approved contraceptive methods. It does have a virtual urgent care package and a free Rx membership for medication, um, and it does have a network requirement. And then as far as the benefit card goes, I'm not sure why you did not

receive it. It should have been mailed out on October 11th. Based on the verification that we did with you, we do have the correct address on file, um, and we are not missing any apartment number or anything like that. So I can provide you w- So it was mailed out on October of 2024? Yes, ma'am. October 11th, 2024 is when- And when was the- ... when did the first one had been sent out. And when was the auto enroll... When did auto enrollment start? The policy became effective on October 7th, 2024. Wow. So now how do I cancel this policy? Unfortunately, the policy is under something called Section 125, which has an IRS regulations. You can only make changes and cancellations to those type of benefits if you have an open enrollment period, um, which yours unfortunately already ended for the company one, or if you have a qualified life event. What we can do in regards to your specific situation, Ms. Edward, if you already have the document stating when your new policy will become effective, you can submit it to see if we can get you approved for cancellation through a qualified life event. But I would need that document stating the new effective day of your new policy. Is this some kind of government benefits card? 'Cause I'm not sure how come... This is like double dipping. It's like I'm paying for Marketplace that offer the exact same benefits and I'm paying for this. So it is not government related. The reason why it has that IRS restriction is because that deduction is being taken out of your pay stub prior to tax deductions, so it is a pre-tax plan. Any pre-taxed plans of insurance regardless if it is with a staffing company or not, the IRS regulates through it because you're not paying taxes for it. Okay. So you're telling me... I'm just gonna get this straight. And the only way, and I hear you saying with the IRS, I don't really care about the IRS. I care about me paying almost \$20 a week for insurance all the time that could take away from my gas money to get to the job that CSR is paying me for. So you're telling me that the only way to get out of this is to bring you my completed Marketplace application? Otherwise, this benefits card that I did not sign up for through... I don't care what administrator changed. I don't care if the mother's administrator changed. I did not sign up for this plan, so I don't even know how my Social Security number was even, uh, voluntarily given. I've always had Marketplace and I was signed up for the renewal, and I, I don't appreciate this, so I'm just trying to figure out... I understand you're doing your job because you are a customer service agent, but who else I need to speak to or how does I need to file a, a grievance? Because I'm not okay with this. That's \$80 a month that I could be going towards my damn gas to work and I can't afford to pay them and pay Marketplace. So I don't need the application. I actually need a document stating that you are going to have insurance with a different carrier. But where... But where are you... But where are you getting this document from? Because what I'm not understanding is, Marketplace is real insurance that can take me to the hospital, that covers prevention. This is the preventative discounted plan. They have a clause from the IRS, and I'm almost... I'm like, do I need to contact the IRS to find out more information about this? Because this isn't right. This is not right. Okay. So the only involvement with the IRS in regards to this current coverage you're inquiring about is just the fact that it's pre-taxed. The IRS will not be able to provide your information in regards to this specific plan. They can give you information in regards to insurance plans that are pre-taxed more than likely. As far as to why your information was provided and why you were enrolled into it without your permission, Clinical Staff and Resources has a company policy where they auto-enroll in new members. That's the reason why there's was some process that enrollment without you requesting it. Oh no, honey. So who do I need to speak to? I need to speak to your manager or the owner, or I need to call

back to Clinical Staff Resources? Because now I feel like I've been violated. So this is going to make or break... I can see a contract with them. This is \$20 out of my paycheck every week that's coming from my kids' mouth. I understand. If you would like to, I'd be more than happy to provide you with a supervisor. Please. However, I do have to advise you, Ms. Edwards, they will inform me of the same thing. In order to cancel that plan, you will have to get coverage with a different carrier and provide documentation showing proof of your new policy with another insurance carrier. It has to be another clause somewhere, like this is illegally being done, because I'm going to say this one more time. And I know you're just a customer service provider. I'm gonna say this one more time because I don't want to speak to supervisors. They're gonna be saying the same thing. A benefits card is a discount card. It is not the same thing as health insurance. So now what I'm about to do, and I hate to put CSR under somebody's bus, but I'm about to call my attorney because this is not okay. This has been \$80 a month every month I've been paying for a benefits card ain't no idea I had. And they didn't even show up to my house, and you're saying they auto-enrolled me with my Social Security number. They got a clause in it, well, guess what? Somebody about to answer to my lawyer because this is not okay. So I'm gonna end my phone call with you and I totally understand. I'm about to call Peggy back and tell Peggy this is not okay, and somebody's got to straighten me or I'll be walking away. There's no way this is okay. I'm just paying \$80 a month on top of paying my \$125 to Marketplace because they said I'm a new employee when they know damn well I'm a returning employee. And I hope this line is recorded because this got to be illegal. What if I didn't have... Girl, listen. Okay, well, you said your piece. I'm about to call Peggy and, um, I'm getting ready to have a conversation with her. So I understand you wholeheartedly. Listen to this, people at Manager, I'm about to call my attorney after I get done talking to Peggy, because somebody got to tell me in front of a judge this is okay with this Section 125, uh, IRS Code. You understand what I'm saying? Yes, ma'am. This Section 125 IRS Code cannot trump Marketplace which, uh, which requires me to carry as a United States citizen so that I can get... So I can pay the 1095, uh, tax credit. Does this give you a 1095 tax credit? Is it ACA compliant? Uh, that's not what I asked. I said, does this give you a 1095 tax credit? So we don't have any tax information or income tax information. The only thing closely related to that is that I can advise you that the plan is ACA compliant. Okay. Well, ACA compliant doesn't get me a 1095, sweetheart. I understand, ma'am. Unfortunately, we work with all states in the country, so we don't take part of anything that has to do with the states or the income tax states do to that. Okay. We don't work only in one state. We work countrywide. Okay. Well, um, I understand. She told me to give you a call. You're saying there's nothing you can do. I totally understand. Um, I'm getting ready to call her back and tell her that you said there's nothing you could do, and now we gotta go to, to, to phase two. Thank you so much. You have you a good day. You too, ma'am. I apologize for not being able to assist you further. No problem. Bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling the Clinical Staff Resources. How can I help you?

Speaker speaker_2: Hi, Francesca. My name is Sharia Edwards and I was calling to, um, inquire about this benefits in a card.

Speaker speaker_1: What staffing company do you work with?

Speaker speaker_2: I work with Clinical Staff Resources.

Speaker speaker_1: What are the last four of your Social?

Speaker speaker_2: 7515.

Speaker speaker_1: Please verify your mailing address and your date of birth.

Speaker speaker_2: 7821 42nd Street North, uh, Pinellas Park, Florida 33781. And my birthday is May 25th, 1978.

Speaker speaker_1: Do you know the best contact 727-481-4848?

Speaker speaker_2: Correct.

Speaker speaker_1: Can you show your email down as ladysrolfprev@gmail.com?

Speaker speaker_2: No.

Speaker speaker_1: Would you like to change it?

Speaker speaker_2: Yes.

Speaker speaker_1: Which email would you like to leave on file?

Speaker speaker_2: CheriJ@msn.com. That's CheriJ@msn.com.

Speaker speaker_1: All right. Were you looking to inquire in regards to your current policy or to make changes to that policy?

Speaker speaker_2: Okay, so a couple things. Um, I read this flyer that the manager sent me over and over again and it says this is something that will be automatically done for new employees unless you, uh, opt out of it. So I started with them... back with them in August. I never took a break. You know how you, you work to the end of the contract and then they don't have no contract and they get a new contract, they call you back. So I didn't know that I was... I wasn't under the, um, impression that I was a new employee since I have my W-2s from them from 23, '23 and 2022. That's the first thing. The second thing is, I never received a benefits card so I have no idea what this is, how it works, if it's actual insurance or is it really a discount card. I mean, I've been paying for it all this time and this has been coming out of my check and nobody said nothing.

Speaker speaker_1: Okay. So you're not looking to make changes, just inquire in regards to what you have?

Speaker speaker_2: Well-

Speaker speaker_1: The reason why you, um-

Speaker speaker_2: First, I want to inquire what I have and, and the process, but I also, uh, explained this about Marketplace insurance starting February 1st. So how does that work with two policies? I'm not really sure 'cause I have no... I had no idea about this one. I already started doing the Marketplace application.

Speaker speaker_1: As far as the Marketplace one goes, as long as they don't have an issue with you having benefits with Clinical Staffing Solutions, there isn't any issue on our side. And then in regards to the first inquiry, the reason why the auto enrollment went through in 2024 even though you were an employee during '22 and '23 is because your staffing company switched their account administrators. So when they switched over in 2024 to us, the auto enrollment took place per the system.

Speaker speaker_2: Wow.

Speaker speaker_1: Now as far as what the plan itself covers, it is a medical preventative care plan. It will cover your preventative services such as your annual physical, your screenings for your blood pressure, iron deficiency, counseling for a healthy diet or avoiding UV exposures from the sun, along with your preventative immunizations like the influenza, tetanus or varicella one and your preventative generic prescriptions like statins, vitamins or FDA approved contraceptive methods. It does have a virtual urgent care package and a free Rx membership for medication, um, and it does have a network requirement. And then as far as the benefit card goes, I'm not sure why you did not receive it. It should have been mailed out on October 11th. Based on the verification that we did with you, we do have the correct address on file, um, and we are not missing any apartment number or anything like that. So I can provide you w-

Speaker speaker_2: So it was mailed out on October of 2024?

Speaker speaker_1: Yes, ma'am. October 11th, 2024 is when-

Speaker speaker_2: And when was the-

Speaker speaker_1: ... when did the first one had been sent out.

Speaker speaker_2: And when was the auto enroll... When did auto enrollment start?

Speaker speaker_1: The policy became effective on October 7th, 2024.

Speaker speaker_2: Wow. So now how do I cancel this policy?

Speaker speaker_1: Unfortunately, the policy is under something called Section 125, which has an IRS regulations. You can only make changes and cancellations to those type of benefits if you have an open enrollment period, um, which yours unfortunately already ended for the company one, or if you have a qualified life event. What we can do in regards to your specific situation, Ms. Edward, if you already have the document stating when your new policy will become effective, you can submit it to see if we can get you approved for cancellation through a qualified life event. But I would need that document stating the new effective day of your new policy.

Speaker speaker_2: Is this some kind of government benefits card? 'Cause I'm not sure how come... This is like double dipping. It's like I'm paying for Marketplace that offer the exact same benefits and I'm paying for this.

Speaker speaker_1: So it is not government related. The reason why it has that IRS restriction is because that deduction is being taken out of your pay stub prior to tax deductions, so it is a pre-tax plan. Any pre-taxed plans of insurance regardless if it is with a staffing company or not, the IRS regulates through it because you're not paying taxes for it.

Speaker speaker_2: Okay. So you're telling me... I'm just gonna get this straight. And the only way, and I hear you saying with the IRS, I don't really care about the IRS. I care about me paying almost \$20 a week for insurance all the time that could take away from my gas money to get to the job that CSR is paying me for. So you're telling me that the only way to get out of this is to bring you my completed Marketplace application? Otherwise, this benefits card that I did not sign up for through... I don't care what administrator changed. I don't care if the mother's administrator changed. I did not sign up for this plan, so I don't even know how my Social Security number was even, uh, voluntarily given. I've always had Marketplace and I was signed up for the renewal, and I, I don't appreciate this, so I'm just trying to figure out... I understand you're doing your job because you are a customer service agent, but who else I need to speak to or how does I need to file a, a grievance? Because I'm not okay with this. That's \$80 a month that I could be going towards my damn gas to work and I can't afford to pay them and pay Marketplace.

Speaker speaker_1: So I don't need the application. I actually need a document stating that you are going to have insurance with a different carrier.

Speaker speaker_2: But where... But where are you... But where are you getting this document from? Because what I'm not understanding is, Marketplace is real insurance that can take me to the hospital, that covers prevention. This is the preventative discounted plan. They have a clause from the IRS, and I'm almost... I'm like, do I need to contact the IRS to find out more information about this? Because this isn't right. This is not right.

Speaker speaker_1: Okay. So the only involvement with the IRS in regards to this current coverage you're inquiring about is just the fact that it's pre-taxed. The IRS will not be able to provide your information in regards to this specific plan. They can give you information in regards to insurance plans that are pre-taxed more than likely. As far as to why your information was provided and why you were enrolled into it without your permission, Clinical Staff and Resources has a company policy where they auto-enroll in new members. That's the reason why there's

Speaker speaker_3: was some process that enrollment without you requesting it.

Speaker speaker_2: Oh no, honey. So who do I need to speak to? I need to speak to your manager or the owner, or I need to call back to Clinical Staff Resources? Because now I feel like I've been violated. So this is going to make or break... I can see a contract with them. This is \$20 out of my paycheck every week that's coming from my kids' mouth.

Speaker speaker_1: I understand. If you would like to, I'd be more than happy to provide you with a supervisor.

Speaker speaker_2: Please.

Speaker speaker_1: However, I do have to advise you, Ms. Edwards, they will inform me of the same thing. In order to cancel that plan, you will have to get coverage with a different carrier and provide documentation showing proof of your new policy with another insurance carrier.

Speaker speaker_2: It has to be another clause somewhere, like this is illegally being done, because I'm going to say this one more time. And I know you're just a customer service provider. I'm gonna say this one more time because I don't want to speak to supervisors. They're gonna be saying the same thing. A benefits card is a discount card. It is not the same thing as health insurance. So now what I'm about to do, and I hate to put CSR under somebody's bus, but I'm about to call my attorney because this is not okay. This has been \$80 a month every month I've been paying for a benefits card ain't no idea I had. And they didn't even show up to my house, and you're saying they auto-enrolled me with my Social Security number. They got a clause in it, well, guess what? Somebody about to answer to my lawyer because this is not okay. So I'm gonna end my phone call with you and I totally understand. I'm about to call Peggy back and tell Peggy this is not okay, and somebody's got to straighten me or I'll be walking away. There's no way this is okay. I'm just paying \$80 a month on top of paying my \$125 to Marketplace because they said I'm a new employee when they know damn well I'm a returning employee. And I hope this line is recorded because this got to be illegal. What if I didn't have... Girl, listen. Okay, well, you said your piece. I'm about to call Peggy and, um, I'm getting ready to have a conversation with her. So I understand you wholeheartedly. Listen to this, people at Manager, I'm about to call my attorney after I get done talking to Peggy, because somebody got to tell me in front of a judge this is okay with this Section 125, uh, IRS Code. You understand what I'm saying?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: This Section 125 IRS Code cannot trump Marketplace which, uh, which requires me to carry as a United States citizen so that I can get... So I can pay the 1095, uh, tax credit. Does this give you a 1095 tax credit?

Speaker speaker_1: Is it ACA compliant?

Speaker speaker_2: Uh, that's not what I asked. I said, does this give you a 1095 tax credit?

Speaker speaker_1: So we don't have any tax information or income tax information. The only thing closely related to that is that I can advise you that the plan is ACA compliant.

Speaker speaker_2: Okay. Well, ACA compliant doesn't get me a 1095, sweetheart.

Speaker speaker_1: I understand, ma'am. Unfortunately, we work with all states in the country, so we don't take part of anything that has to do with the states or the income tax states do to that.

Speaker speaker_2: Okay.

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Speaker speaker_2: Okay. Well, um, I understand. She told me to give you a call. You're saying there's nothing you can do. I totally understand. Um, I'm getting ready to call her back and tell her that you said there's nothing you could do, and now we gotta go to, to, to phase two. Thank you so much. You have you a good day.

Speaker speaker_1: You too, ma'am. I apologize for not being able to assist you further.

Speaker speaker_2: No problem. Bye.