

## Transcript: Franchesca

**Baez-6700202302554112-6651645784670208**

### Full Transcript

Thank you for calling Benefits and Requirement in .... How can I assist you today? Yes, my name is Asa. I just wanted to cancel my benefits. Hello? Yes, yes, my name's Asa. I just wanna cancel my benefits. I just wanna cancel my plan with you guys. I'm sorry, sir, the line keeps cutting off. You said you wanted to do what with us? Cancel... My name is Mr. Spade and I just wanna cancel my plan. Uh, I'm sorry, sir, it cut off again. You said something that you just wanted- I just... I, I'm, I'm outside with perfect connection. I just... My name is Asa and I just wanna discontinue my plan. I just wanna cancel my plan. It was offered to me through a temp agency, through, through a job agency, and I'm in the middle of getting treated for my back, and this insurance that was just given to me is canceling my treatment. So I just need to stop my plan. Okay. Can I give you my name? I'll actually need the staffing company you work with and the last four of your Social, please. It's Daily Services, is the staffing company, and the last four of my Social's 6289. Can you verify your mailing address and date of birth, please? Yes, it's 20, uh, 26 West Ogle Street in Belleville, Ohio. Zip is 44813. And, um, what else did you need? That was actually all I needed. Um, I have the same contact phone number that you called on, 419-989-5129, with the email- Correct. ...of first initial, last name, 83 at gmail.com. Correct. The only thing will be, sir, you don't have anything active with Daily Services since 2022. They say that I... that they keep applying me because I'm on Medicaid, and I already have insurance. And it's saying that my number with you guys is active, and it's keeping me from getting treated. It- it's making me ineligible. I don't have your benefits. That is correct, sir. You don't have any benefits. We haven't even received a deduction since 2022. Is there any way that- Did they put you as carrier? Huh? No, no, they're saying that I'm active with you guys right now, currently. So I don't know if there's an error somewhere, but it's denying me to be able to get treatment. It's denying my Medicaid because it's saying that I have an active account with you guys. So what I can try to do with this specific situation is request my front office to provide you a statement of coverage, which will specify that you have not had benefits since 2022, if that helps. That... Sure, yes, that, that'll be great. The problem is, is that I just got off the phone with the job agency, and they just told me that in order for me to stop the benefits, that I was gonna have to call you guys right now and to ask you to stop my plan. So- Tell me- ...even though in your system it's saying that- Mm-hmm. ...uh, you're not coverage, I'm being held, my Medicaid, my Molina is saying that I have an active, live plan right now in the system with you guys currently. And I tried to tell them to... tell them the exact same thing. I don't have this insurance. I haven't had this insurance for years. And they're saying, "No, we're showing that you're active still." So I, I, I really need help here, 'cause I have a broken back, and I, I'm in the middle of getting treated, and I was just dropped from my insurance because they're saying that this insurance that, that I've never had or never used or never paid a dime into before is active. Do you understand my problem? I

understand, sir. The issue is the following, we're just an account administrator. We're not an actual carrier. If my system shows that you don't have anything active, there's nothing for me to cancel. The only thing that I can remotely, related to your current issue, provide to you is a statement of coverage, unfortunately, 'cause even with the pe- the services that you had back in 2022 that were already canceled, it didn't have any life insurance. It was a medical preventative plan. Okay, right. So I... So you nor I, neither one of us know what's happening here, but I'm, I'm being directed to you. That is correct, unfortunately. I don't know why I was directed to you if you nor I know w- w- why I was. So I, I've, I'm in a bit of a jam here. My, my active Medicaid, which I have, was just canceled, because it says th- because I have a live and active insurance plan with you now, in the system, in their system. So I don't know what this error is, or what the typo, or really who to even get ahold of. Th- because my insurance company is saying that, "We're showing that you have an, an insurance plan." Now, I don't know if it's a tax write-off or if it helps some agency to sign everybody up and they get a deal or some stunt, something. I don't know what the case is, but I've been at the victim of it, because now my insurance has been canceled.... four days before I have a procedure, four days before I'm scheduled for a procedure I was just dropped, so I don't know who to even get a hold of. Do you understand my dilemma? Uh- I do, sir. ... I'll take that, I'll take that statement from you though. I mean, it's, I don't know how that'll help me or how it won't, but I'll, I'll, I appreciate it if you mail it or whatever. Yes, sir. I'll request that it will be sent to the email on file that we verified. Oh, that's fine. Okay. Okay, great. Now by any chance are they even telling you which carrier supposedly you have this life insurance with? No, no, not life insurance, an active medical insurance plan. So is that not... I don't know who I'm even speaking with, but my temp agency, at Daily Services, who I haven't worked for for years, tells me over the phone just now that I have to call you at this number and cancel my plan with you. So in my Daily Services job, they say that I have an active plan with you, with your... even though I don't, even though in your system you say it hasn't been since '22, that was three years ago. So I agree with you. I don't know how I'm getting the... I, I, I, I, I don't know who's the culprit or what's going on here, but I have an active live Medicaid. So I, I mean, I get that I don't need to be talking to you, so, um, I don't know. Uh, for some reason, that agency just told me that I need to talk to you over the phone and cancel something. Why, why would that job agency tell me that? Can you answer that question? I will. Unfortunately, it might not be the answer you're looking for, but to be quite honest with you, due to them having a account administrator for the health insurance, none of their employees at the actual staffing office are educated on the insurance or the thing that they do anything related with health coverage. They direct everybody and anybody to us, unfortunately. Okay. I don't know- I do have a question. Sure. I was gonna ask, by any chance, did Medicaid inform you a specific carrier company or only Daily Services as far as that supposed policy that you have active somewhere? No. They, they said, they said m- that my Medicaid Molina insurance has been canceled and stopped because it was in the system that I have a live active another private insurance package carrier, Medica- medical insurance, and that that is you. That's what the temp agency just told me. So if it's not you, then what would it be? Blue Anthem, Blue Shield or Atena, Athena or whatever that is, I don't know what it is. Do you see where, where I'm coming from? So if they directed me to the wrong person and wh- or if it was a Blue Anthem or Blue Shield or another, is that not who I'm speaking with right now? No sir, you're speaking with Benefits In A Cart. So basically- I don't know. ... the Benefit... Okay. Okay. So basically

the Benefit Medicaid office didn't provide you the specific insurance company that that policy was with? They just informed you- Hmm. ... that there was an active policy somewhere? No, yeah, no they did and it was Blue cr- Blue Anthem and I said, "That doesn't make any sense 'cause that would have been '22." Blue Anthem or Blue Shield or something- Oh. No. ... they, that, that's what they first told me and I said, "No, that's not active." So I had, I had to reapply okay, and I reapplied and, and I was given Molina. I was, I have Molina insurance, I've always had it, and it was just flagged again. So I believe I think I know what's going on. More than likely Surge had another account administrator during 2022 'cause a couple of the staffing companies don't only have us, they also have another company. So it could very well be that that active policy that's somewhere out there is with their old carrier without- An old, an old carrier that keeps getting approved when I haven't used them, paid a dollar to them, for years? I don't even- Um. ... think that I ever even used them when I had it offered to me. To be honest, I'm just grasping at straws here trying to figure out what's going on and trying to help you. It's not a- Right. ... for sure thing. It's just a- Right. ... hypothesis that I have. Right. Yeah. It's all speculation. I understand. It's just that, I mean, I, they're telling me that I have a, a, a private and that's keeping me from being able to apply a week before I have a scheduled back procedure. A, "Oh, you've been canceled. You need to get a hold of your insurance company." My insurance company's saying that I, that in Medicaid, in their system, that a Atena or Athena or a Blue or s- Athena or whatever it is has an active plan for me when I haven't worked at any of these places to even have an insurance plan, number, coverage of any kind out there at all for years.... for years. I have a broken back. So, this is very significant and, uh, someone's typo and someone's error is costing me drastically, significantly. And I don't know who to even get on the phone about it. I would personally recommend getting your phone number for the athenahealth and giving them a call to see if they have any record of that policy or if they can actually provide or issue documentation stating that you don't have anything active with them. Do you know why i- i- it- so- uh, there's someone's... There are some coverage number out there would keep getting approved outside of that person's knowledge? Do you know why- Mm-hmm. ... that would happen or do you think- Unfortunately, no. ... that is helpful? Do you think it's helpful to a company to have more cases in order to get a package deal or some shit? That's what I'm thinking, that like it was more convenient for those people to keep that number alive and active in order for them to get some sort of deal or benefit. And it, and it is completely outside of my knowledge. That's the only thing because this was flagged before and I had to reapply a- for my benefits and I did, and now they're saying it's flagged again. They're saying, "You have this private out there in your name." So my fucking identity is getting stolen and I... If some- someone's doing something in my name against my will, do you know who I should talk to? I will speak with the company that you supposedly have that policy with, athenahealth, for them to get to the bottom- I don't- ... of it. I, I don't know who that is. I don't know what that is. Uh, okay. I don't know who... Yeah, 'cause I thought that might be who I'm speaking with. But if you guys changed providers or the temp agency has changed different providers over the few years and I... Was an old case number which, I mean, you're probably right. Chances are you're probably right 'cause well, I've never heard of this before. So I'll let you be, I'll let, uh... But thanks for your time. Of course. Um, I do wanna just clarify 'cause I know probably this is the part that's making you more confused. We, the company that you call, are benefits center card. We administer the insurance for different staffing companies so basically process the

enrollments, cancellations or read off from the benefit guide to the members. So that's the reason- Right. ... why we're so limited on information with this specific case or advices that I can give you with your- Yeah. ... specific case unfortunately. I understand. No, I understand. All... Al... But I thank you for your time. All right. I hope you're able to resolve this issue and hopefully you're able to get your procedure done and healed better. Yeah, me too. I'll... Me too. Thank you for your time. Thanks, have a good day. Of course. Have a great day.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits and Requirement in .... How can I assist you today?

Speaker speaker\_1: Yes, my name is Asa. I just wanted to cancel my benefits.

Speaker speaker\_0: Hello?

Speaker speaker\_1: Yes, yes, my name's Asa. I just wanna cancel my benefits. I just wanna cancel my plan with you guys.

Speaker speaker\_0: I'm sorry, sir, the line keeps cutting off. You said you wanted to do what with us?

Speaker speaker\_1: Cancel... My name is Mr. Spade and I just wanna cancel my plan.

Speaker speaker\_0: Uh, I'm sorry, sir, it cut off again. You said something that you just wanted-

Speaker speaker\_1: I just... I, I'm, I'm outside with perfect connection. I just... My name is Asa and I just wanna discontinue my plan. I just wanna cancel my plan. It was offered to me through a temp agency, through, through a job agency, and I'm in the middle of getting treated for my back, and this insurance that was just given to me is canceling my treatment. So I just need to stop my plan.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Can I give you my name?

Speaker speaker\_0: I'll actually need the staffing company you work with and the last four of your Social, please.

Speaker speaker\_1: It's Daily Services, is the staffing company, and the last four of my Social's 6289.

Speaker speaker\_0: Can you verify your mailing address and date of birth, please?

Speaker speaker\_1: Yes, it's 20, uh, 26 West Ogle Street in Belleville, Ohio. Zip is 44813. And, um, what else did you need?

Speaker speaker\_0: That was actually all I needed. Um, I have the same contact phone number that you called on, 419-989-5129, with the email-

Speaker speaker\_1: Correct.

Speaker speaker\_0: ...of first initial, last name, 83 at gmail.com.

Speaker speaker\_1: Correct.

Speaker speaker\_0: The only thing will be, sir, you don't have anything active with Daily Services since 2022.

Speaker speaker\_1: They say that I... that they keep applying me because I'm on Medicaid, and I already have insurance. And it's saying that my number with you guys is active, and it's keeping me from getting treated. It- it's making me ineligible. I don't have your benefits.

Speaker speaker\_0: That is correct, sir. You don't have any benefits. We haven't even received a deduction since 2022.

Speaker speaker\_1: Is there any way that-

Speaker speaker\_0: Did they put you as carrier? Huh?

Speaker speaker\_1: No, no, they're saying that I'm active with you guys right now, currently. So I don't know if there's an error somewhere, but it's denying me to be able to get treatment. It's denying my Medicaid because it's saying that I have an active account with you guys.

Speaker speaker\_0: So what I can try to do with this specific situation is request my front office to provide you a statement of coverage, which will specify that you have not had benefits since 2022, if that helps.

Speaker speaker\_1: That... Sure, yes, that, that'll be great. The problem is, is that I just got off the phone with the job agency, and they just told me that in order for me to stop the benefits, that I was gonna have to call you guys right now and to ask you to stop my plan. So-

Speaker speaker\_0: Tell me-

Speaker speaker\_1: ...even though in your system it's saying that-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ...uh, you're not coverage, I'm being held, my Medicaid, my Molina is saying that I have an active, live plan right now in the system with you guys currently. And I tried to tell them to... tell them the exact same thing. I don't have this insurance. I haven't had this insurance for years. And they're saying, "No, we're showing that you're active still." So I, I, I really need help here, 'cause I have a broken back, and I, I'm in the middle of getting treated, and I was just dropped from my insurance because they're saying that this insurance that, that I've never had or never used or never paid a dime into before is active. Do you understand my problem?

Speaker speaker\_0: I understand, sir. The issue is the following, we're just an account administrator. We're not an actual carrier. If my system shows that you don't have anything active, there's nothing for me to cancel. The only thing that I can remotely, related to your current issue, provide to you is a statement of coverage, unfortunately, 'cause even with the

pe- the services that you had back in 2022 that were already canceled, it didn't have any life insurance. It was a medical preventative plan.

Speaker speaker\_1: Okay, right. So I... So you nor I, neither one of us know what's happening here, but I'm, I'm being directed to you.

Speaker speaker\_0: That is correct, unfortunately.

Speaker speaker\_1: I don't know why I was directed to you if you nor I know w- w- why I was. So I, I've, I'm in a bit of a jam here. My, my active Medicaid, which I have, was just canceled, because it says th- because I have a live and active insurance plan with you now, in the system, in their system. So I don't know what this error is, or what the typo, or really who to even get ahold of. Th- because my insurance company is saying that, "We're showing that you have an, an insurance plan." Now, I don't know if it's a tax write-off or if it helps some agency to sign everybody up and they get a deal or some stunt, something. I don't know what the case is, but I've been at the victim of it, because now my insurance has been canceled.... four days before I have a procedure, four days before I'm scheduled for a procedure I was just dropped, so I don't know who to even get a hold of. Do you understand my dilemma? Uh-

Speaker speaker\_0: I do, sir.

Speaker speaker\_1: ... I'll take that, I'll take that statement from you though. I mean, it's, I don't know how that'll help me or how it won't, but I'll, I'll, I appreciate it if you mail it or whatever.

Speaker speaker\_0: Yes, sir. I'll request that it will be sent to the email on file that we verified.

Speaker speaker\_1: Oh, that's fine. Okay. Okay, great.

Speaker speaker\_0: Now by any chance are they even telling you which carrier supposedly you have this life insurance with?

Speaker speaker\_1: No, no, not life insurance, an active medical insurance plan. So is that not... I don't know who I'm even speaking with, but my temp agency, at Daily Services, who I haven't worked for for years, tells me over the phone just now that I have to call you at this number and cancel my plan with you. So in my Daily Services job, they say that I have an active plan with you, with your... even though I don't, even though in your system you say it hasn't been since '22, that was three years ago. So I agree with you. I don't know how I'm getting the... I, I, I, I, I don't know who's the culprit or what's going on here, but I have an active live Medicaid. So I, I mean, I get that I don't need to be talking to you, so, um, I don't know. Uh, for some reason, that agency just told me that I need to talk to you over the phone and cancel something. Why, why would that job agency tell me that? Can you answer that question?

Speaker speaker\_0: I will. Unfortunately, it might not be the answer you're looking for, but to be quite honest with you, due to them having a account administrator for the health insurance, none of their employees at the actual staffing office are educated on the insurance or the thing that they do anything related with health coverage. They direct everybody and anybody to us, unfortunately.

Speaker speaker\_1: Okay. I don't know-

Speaker speaker\_0: I do have a question.

Speaker speaker\_1: Sure.

Speaker speaker\_0: I was gonna ask, by any chance, did Medicaid inform you a specific carrier company or only Daily Services as far as that supposed policy that you have active somewhere?

Speaker speaker\_1: No. They, they said, they said m- that my Medicaid Molina insurance has been canceled and stopped because it was in the system that I have a live active another private insurance package carrier, Medica- medical insurance, and that that is you. That's what the temp agency just told me. So if it's not you, then what would it be? Blue Anthem, Blue Shield or Atena, Athena or whatever that is, I don't know what it is. Do you see where, where I'm coming from? So if they directed me to the wrong person and wh- or if it was a Blue Anthem or Blue Shield or another, is that not who I'm speaking with right now?

Speaker speaker\_0: No sir, you're speaking with Benefits In A Cart. So basically-

Speaker speaker\_1: I don't know.

Speaker speaker\_0: ... the Benefit... Okay.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So basically the Benefit Medicaid office didn't provide you the specific insurance company that that policy was with? They just informed you-

Speaker speaker\_1: Hmm.

Speaker speaker\_0: ... that there was an active policy somewhere?

Speaker speaker\_1: No, yeah, no they did and it was Blue cr- Blue Anthem and I said, "That doesn't make any sense 'cause that would have been '22." Blue Anthem or Blue Shield or something-

Speaker speaker\_0: Oh. No.

Speaker speaker\_1: ... they, that, that's what they first told me and I said, "No, that's not active." So I had, I had to reapply okay, and I reapplied and, and I was given Molina. I was, I have Molina insurance, I've always had it, and it was just flagged again.

Speaker speaker\_0: So I believe I think I know what's going on. More than likely Surge had another account administrator during 2022 'cause a couple of the staffing companies don't only have us, they also have another company. So it could very well be that that active policy that's somewhere out there is with their old carrier without-

Speaker speaker\_1: An old, an old carrier that keeps getting approved when I haven't used them, paid a dollar to them, for years? I don't even-

Speaker speaker\_0: Um.

Speaker speaker\_1: ... think that I ever even used them when I had it offered to me.

Speaker speaker\_0: To be honest, I'm just grasping at straws here trying to figure out what's going on and trying to help you. It's not a-

Speaker speaker\_1: Right.

Speaker speaker\_0: ... for sure thing. It's just a-

Speaker speaker\_1: Right.

Speaker speaker\_0: ... hypothesis that I have.

Speaker speaker\_1: Right. Yeah. It's all speculation. I understand. It's just that, I mean, I, they're telling me that I have a, a, a private and that's keeping me from being able to apply a week before I have a scheduled back procedure. A, "Oh, you've been canceled. You need to get a hold of your insurance company." My insurance company's saying that I, that in Medicaid, in their system, that a Atena or Athena or a Blue or s- Athena or whatever it is has an active plan for me when I haven't worked at any of these places to even have an insurance plan, number, coverage of any kind out there at all for years.... for years. I have a broken back. So, this is very significant and, uh, someone's typo and someone's error is costing me drastically, significantly. And I don't know who to even get on the phone about it.

Speaker speaker\_0: I would personally recommend getting your phone number for the athenahealth and giving them a call to see if they have any record of that policy or if they can actually provide or issue documentation stating that you don't have anything active with them.

Speaker speaker\_1: Do you know why i- i- it- so- uh, there's someone's... There are some coverage number out there would keep getting approved outside of that person's knowledge? Do you know why-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... that would happen or do you think-

Speaker speaker\_0: Unfortunately, no.

Speaker speaker\_1: ... that is helpful? Do you think it's helpful to a company to have more cases in order to get a package deal or some shit? That's what I'm thinking, that like it was more convenient for those people to keep that number alive and active in order for them to get some sort of deal or benefit. And it, and it is completely outside of my knowledge. That's the only thing because this was flagged before and I had to reapply a- for my benefits and I did, and now they're saying it's flagged again. They're saying, "You have this private out there in your name." So my fucking identity is getting stolen and I... If some- someone's doing something in my name against my will, do you know who I should talk to?

Speaker speaker\_0: I will speak with the company that you supposedly have that policy with, athenahealth, for them to get to the bottom-

Speaker speaker\_1: I don't-



Speaker speaker\_0: ... of it.

Speaker speaker\_1: I, I don't know who that is. I don't know what that is. Uh, okay. I don't know who... Yeah, 'cause I thought that might be who I'm speaking with. But if you guys changed providers or the temp agency has changed different providers over the few years and I... Was an old case number which, I mean, you're probably right. Chances are you're probably right 'cause well, I've never heard of this before. So I'll let you be, I'll let, uh... But thanks for your time.

Speaker speaker\_0: Of course. Um, I do wanna just clarify 'cause I know probably this is the part that's making you more confused. We, the company that you call, are benefits center card. We administer the insurance for different staffing companies so basically process the enrollments, cancellations or read off from the benefit guide to the members. So that's the reason-

Speaker speaker\_1: Right.

Speaker speaker\_0: ... why we're so limited on information with this specific case or advices that I can give you with your-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... specific case unfortunately.

Speaker speaker\_1: I understand. No, I understand. All... All... But I thank you for your time.

Speaker speaker\_0: All right. I hope you're able to resolve this issue and hopefully you're able to get your procedure done and healed better.

Speaker speaker\_1: Yeah, me too. I'll... Me too. Thank you for your time. Thanks, have a good day.

Speaker speaker\_0: Of course. Have a great day.