

Transcript: Justin

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Full Transcript

Thank you for calling Benefits on a Card. This is Justin. How can I help you today? Good morning. So, um, I wanted to check if there is any way I can still, uh, enroll in a health insurance plan that meets the, eh, ACA requirement? Um, yeah, let me check on that for you. What's that staffing agency you work for? Creative Circle. And the last four of your Social? 9016. And what was your first and last name? Carlos Silva. And for security purposes, could you verify your home address, including city, state and zip code, Carlos? Yeah. 8009 Norton Avenue, Apartment 2, West Hollywood, California, zip code 90046. And confirm your date of birth? April 24, '82. And a good telephone number I have is 375-1039? Yeah, correct. And the email I have is carlosilvaroa, ROA at Gmail? Yeah. Okay, so let's see here. So checking note history, I do see you had a eligibility done on you back on Dec- on February 12th, where you were advised you were okay to enroll, um, which was 30 days from your first paycheck from your most current assignment, which is dated January 16th of 2025. So as of right now, we wouldn't be able to enroll you right now unless you experienced a qualified life event, or if you were in Creative Circle's next open enrollment period, which is usually sometime in December. However, a qualified life event would be considered as marriage or divorce, birth or adoption of a child, or involuntary loss of coverage. Yeah. So I have, like, the, the last one I think, and also, since I'm in LA, in Los Angeles, um, we had the fires as a emergency that I think is a qualified event, too. Um, let me verify something. Do you mind if I place you on a brief hold? Yeah, please. Okay. Thanks. Hello, Carlos. You still there? Yeah. Awesome. Still holding. So quick question, um, how are the fires affecting you from getting enrolled in the insurance currently? Um, so it didn't, like, literally affected me like, I don't know, like losing my job or something like that. But, um, um, it happened, I think, when I first started working with Creative Circle in, in February, and then I had to evacuate because I had an order to leave my place. I work from home remote, and I was just very stressed and distracted to take care of some, some things like this, because I needed to take care of something more important. Um, and... yeah. I think that was it and, and now I'm realizing that they extended the period of enrollment because of that, and I wanted to see if I can, like, um, enroll late. Maybe there's an option I can pay back this premium of a couple of weeks I missed. So I think, yeah, that's how it affected me. Okay. Um, 'cause I, I see note history right here where you were enrolled in the benefits, but you canceled your pending enrollment, um, so we wouldn't be able to re-enroll you into that, uh, current plan 'cause that's already been canceled. Um, now, do you have, like, a document stating that you've lost your insurance or that you lost your job? Um, no, I don't have, um, a, a document like that. I had a job that ended in, in January, but I don't have a document that provides that. If, if I find that, that, that will be helpful. Okay. Well, we would need, like, a document like that to show that, that you've lost some sort of benefits or that, that shows that you are, are affected by the fires that you lost these benefits in order to enroll you,

um, 'cause right now, I mean, we really can't right now because we don't have proof. Um, so I need... so I'm going to send you a QLE submission form email where you can actually provide documentation proof that you did lose your current coverage, um, and then we can investigate and go from there. Mm, I, I did not have coverage when that happened. Okay. Um, so if you did not have coverage right then, um, so unfortunately, I wouldn't know if I would be able to enroll you right now. Um, let me go speak to my account manager that's responsible for Creative Circle, um, to see what she thinks. Just bear with me one second, okay? Yeah. Appreciate it. Okay. Hello, Carlos. You still there? Yeah. Awesome. Thank you so much for holding. So per the account manager, so unfortunately unless you can produce a document stating that the fires affected you from enrolling in the benefits during your personal open enrollment period through Creative Circle, there's nothing that we can do. Um, but un- until then, um, there's honestly nothing that we can do. Now, she was saying that she did overhear that Marketplace For Government Insurance did have an extension, um, in California due to the fires. So that, that may be what she, uh, you were talking about, about an extension for benefits was through the state. Yeah. Okay. Uh, but, um, this is different, right? Because I'm, I'm very new at all this, uh, how this work. Uh, probably that's why I misunderstood the first instructions too and it's so hard to navigate. Um, what you offer is not a, a state-level insurance, right? Uh, no, sir. We don't offer state insurance through Marketplace. This is through... Oh, this is for benefits through a staffing agency, through Creative Circle. Mm-hmm. Okay. So, uh, yeah. W- what... You, you said, what, what kind of documents, uh, will help? Like a, a document stating that you lost your insurance or how the af- fires affected you from enrolling into benefits during your, uh, open enrollment period. Mm-hmm. Can I... Uh, I'll, I'll think about that, if I can find something, and can I send that through email to you? Yes, sir. So you could send it to info, that's I-N-F-O, @benefitsandcard.com. Okay. And, uh, is it gonna be to you or somebody else? Um, so I do have a representative that takes care of those emails. Just, uh, include your first and last name, uh, your staffing agency you worked for and then the last four of your Social, and then a brief description of what's included in that email. Okay. Thank you. You're welcome. Is there anything else I could assist you with today, Carlos? That's all. Thank you so much. You're welcome. You have a great day, okay? You too. Bye. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits on a Card. This is Justin. How can I help you today?

Speaker speaker_1: Good morning. So, um, I wanted to check if there is any way I can still, uh, enroll in a health insurance plan that meets the, eh, ACA requirement?

Speaker speaker_0: Um, yeah, let me check on that for you. What's that staffing agency you work for?

Speaker speaker_1: Creative Circle.

Speaker speaker_0: And the last four of your Social?

Speaker speaker_1: 9016.

Speaker speaker_0: And what was your first and last name?

Speaker speaker_1: Carlos Silva.

Speaker speaker_0: And for security purposes, could you verify your home address, including city, state and zip code, Carlos?

Speaker speaker_1: Yeah. 8009 Norton Avenue, Apartment 2, West Hollywood, California, zip code 90046.

Speaker speaker_0: And confirm your date of birth?

Speaker speaker_1: April 24, '82.

Speaker speaker_0: And a good telephone number I have is 375-1039?

Speaker speaker_1: Yeah, correct.

Speaker speaker_0: And the email I have is carlosilvaroa, ROA at Gmail?

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay, so let's see here. So checking note history, I do see you had a eligibility done on you back on Dec- on February 12th, where you were advised you were okay to enroll, um, which was 30 days from your first paycheck from your most current assignment, which is dated January 16th of 2025. So as of right now, we wouldn't be able to enroll you right now unless you experienced a qualified life event, or if you were in Creative Circle's next open enrollment period, which is usually sometime in December. However, a qualified life event would be considered as marriage or divorce, birth or adoption of a child, or involuntary loss of coverage.

Speaker speaker_1: Yeah. So I have, like, the, the last one I think, and also, since I'm in LA, in Los Angeles, um, we had the fires as a emergency that I think is a qualified event, too.

Speaker speaker_0: Um, let me verify something. Do you mind if I place you on a brief hold?

Speaker speaker_1: Yeah, please.

Speaker speaker_0: Okay.

Speaker speaker_1: Thanks.

Speaker speaker_0: Hello, Carlos. You still there?

Speaker speaker_1: Yeah.

Speaker speaker_0: Awesome. Still holding. So quick question, um, how are the fires affecting you from getting enrolled in the insurance currently?

Speaker speaker_1: Um, so it didn't, like, literally affected me like, I don't know, like losing my job or something like that. But, um, um, it happened, I think, when I first started working with Creative Circle in, in February, and then I had to evacuate because I had an order to leave my

place. I work from home remote, and I was just very stressed and distracted to take care of some, some things like this, because I needed to take care of something more important. Um, and... yeah. I think that was it and, and now I'm realizing that they extended the period of enrollment because of that, and I wanted to see if I can, like, um, enroll late. Maybe there's an option I can pay back this premium of a couple of weeks I missed. So I think, yeah, that's how it affected me.

Speaker speaker_0: Okay. Um, 'cause I, I see note history right here where you were enrolled in the benefits, but you canceled your pending enrollment, um, so we wouldn't be able to re-enroll you into that, uh, current plan 'cause that's already been canceled. Um, now, do you have, like, a document stating that you've lost your insurance or that you lost your job?

Speaker speaker_1: Um, no, I don't have, um, a, a document like that. I had a job that ended in, in January, but I don't have a document that provides that. If, if I find that, that, that will be helpful.

Speaker speaker_0: Okay. Well, we would need, like, a document like that to show that, that you've lost some sort of benefits or that, that shows that you are, are affected by the fires that you lost these benefits in order to enroll you, um, 'cause right now, I mean, we really can't right now because we don't have proof. Um, so I need... so I'm going to send you a QLE submission form email where you can actually provide documentation proof that you did lose your current coverage, um, and then we can investigate and go from there.

Speaker speaker_1: Mm, I, I did not have coverage when that happened.

Speaker speaker_0: Okay. Um, so if you did not have coverage right then, um, so unfortunately, I wouldn't know if I would be able to enroll you right now. Um, let me go speak to my account manager that's responsible for Creative Circle, um, to see what she thinks. Just bear with me one second, okay?

Speaker speaker_1: Yeah. Appreciate it.

Speaker speaker_0: Okay. Hello, Carlos. You still there?

Speaker speaker_1: Yeah.

Speaker speaker_0: Awesome. Thank you so much for holding. So per the account manager, so unfortunately unless you can produce a document stating that the fires affected you from enrolling in the benefits during your personal open enrollment period through Creative Circle, there's nothing that we can do. Um, but un- until then, um, there's honestly nothing that we can do. Now, she was saying that she did overhear that Marketplace For Government Insurance did have an extension, um, in California due to the fires. So that, that may be what she, uh, you were talking about, about an extension for benefits was through the state.

Speaker speaker_1: Yeah. Okay. Uh, but, um, this is different, right? Because I'm, I'm very new at all this, uh, how this work. Uh, probably that's why I misunderstood the first instructions too and it's so hard to navigate. Um, what you offer is not a, a state-level insurance, right?

Speaker speaker_0: Uh, no, sir. We don't offer state insurance through Marketplace. This is through... Oh, this is for benefits through a staffing agency, through Creative Circle.

Speaker speaker_1: Mm-hmm. Okay. So, uh, yeah. W- what... You, you said, what, what kind of documents, uh, will help?

Speaker speaker_0: Like a, a document stating that you lost your insurance or how the af-fires affected you from enrolling into benefits during your, uh, open enrollment period.

Speaker speaker_1: Mm-hmm. Can I... Uh, I'll, I'll think about that, if I can find something, and can I send that through email to you?

Speaker speaker_0: Yes, sir. So you could send it to info, that's I-N-F-O, @benefitsandcard.com.

Speaker speaker_1: Okay. And, uh, is it gonna be to you or somebody else?

Speaker speaker_0: Um, so I do have a representative that takes care of those emails. Just, uh, include your first and last name, uh, your staffing agency you worked for and then the last four of your Social, and then a brief description of what's included in that email.

Speaker speaker_1: Okay. Thank you.

Speaker speaker_0: You're welcome. Is there anything else I could assist you with today, Carlos?

Speaker speaker_1: That's all. Thank you so much.

Speaker speaker_0: You're welcome. You have a great day, okay?

Speaker speaker_1: You too. Bye.

Speaker speaker_0: Bye-bye.