

Transcript: Justin

Mills-6319755105878016-6564479255396352

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. This is Justin. How can I help you today? Oh, hi. How are you? Um, I'm an, I'm an employee of Oxford Global, and, and I've been trying to, um, I've been trying to, um, get my application for medical insurance in, but it says, "Enrollment not allowed. Please call our contact center." So I need to understand what's, um, going on with my particular account. Okay, so Oxford Global. What's the last four of your Social so I can pull your file for you? It's 3411. And what was your first and last name? My first name is Casey, C-A-S-E-Y, and the last name is Fagan, F as in Frank, A-G-A-N. And for security purposes, can you verify the home address, including city, state and zip code, Casey? Um, I'm gonna think that you probably have, uh, 434 North Orange Grove Avenue, Los Angeles, California. It looks like we have a different address on file. Uh, is it 1717 13th Street, Los Osmos, California 93402? Correct. Is that a current address or a old address? Uh, that's a current address. Okay, and confirm your date of birth for me. 5/31/1971. And a good telephone number has 323-387-2289? Yes, that's perfect. And the email I have is casey.jungfagan@gmail? Yes, that's correct. Okay, um, here, a quick question. When did you start with Oxford Global? So I, I started in a consulting basis, um, approximately, um, I, I'm gonna say three months ago. And, um, and I wasn't, I wasn't actually sent this, um, enrollment information until, um, like a month and a half in. And it was, it just, it... I think I was already past the enrollment window somehow. So I'm not sure if there, if, if there's open enrollment or if you need to have a, like a, a, a, some kind of qualifying change so I can, I can get enrolled. But I need my health benefits. Oh, okay. So let's see here, 'cause the only reason why I asked that is 'cause the hire date that we received you, on you was back in August of 2024. So August, September, October. So, so about three and a half months ago, yes. Okay. So that was, that was my hire date, but I didn't receive this, this enrollment information until after the enrollment window was already over apparently. Okay, well, that's- I've, I've been trying to do it, and it just keeps declining and I just kind of put it off to the side and haven't had a chance to do it. But now I really need to, I need to have the insurance 'cause my, my spouse needs to get to the hospital. I totally understand. Um, so looking at the file, does tell me you're actually outside of your personal open enrollment period, so you would as- actually have to wait until company open enrollment period or experience a qualified life event in order to enroll. Okay, so a qualified life event. So, uh, what I can... What qualified life event? Marriage? Does that work? Marriage or divorce, birth or adoption of a child or involuntary loss of coverage. However, it has to happen within the past 30 days. Okay, so involuntary loss of coverage happened 'cause my, my COBRA expired. Um... Okay, so what I'll go ahead and do, I'll email you a QLE rec- uh, submission form email, and then you would just provide documentation proving that the COBRA coverage expired, and then I could have my back office- Okay. ... look at it. And then once my back office

receives your information or gets done completing it, I will give you a call back letting you know the response. Um, but as of right now- Okay. ... I've placed you on a brief hold while I figure this out for you. Okay, no, no. Okay, that's fine. Thank you. This is a nightmare because I've been trying to get some insurance forever and part of my benefits package is not available. Oh. Oh, okay. Where are we going to need this again? Oh, just to pay. Okay, hang on. Am I there? Okay, do you want to try it this way? Just give me... Hey, Jeff. I've been listening. You have to... I want, I'm running a test, a phone call. I can't get it charged for you Hello, Casey, are you still there? Yeah. Awesome, thank you so much for holding. So I went ahead and emailed you that QLE submission form email to the email that was on file. Okay. Email that you should be... Your score is coming from info, that's I-N-F-O, @benefitsinacard.com, okay? Okay. Okay. Very good. Let me un- let me look at the email and then I'll re- I'll respond to that with the information requested. Okay. Well, is there anything else I could help you out with today, Casey? Um, at, at this point, no. Uh, if, now, if, uh, for whatever reason... Is there... When is the next open enrollment? Um, let me check on that. Bear with me one second. Oxford. So it looks like Oxford starts their company open enrollment period starting on December 4th and lasting until December 18th. Okay, so, so if, if, if for whatever reason, like, say, say my... I mean, I have the documentation to provide for my COBRA, but I'm not sure it's within the 30-day window. I have to look at that. Um- Mm-hmm. So if, if, if that, if that doesn't qualify, then I have to wait till December 4th. Correct. Yes, sir. And on December 4th, I can enroll. Correct. Yes, sir. Okay, very good. Very good. Thank you. I appreciate your help. Thank you. You're welcome. You have a great day, okay? You too. Thanks, sir. Bye-bye.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits in a Card. This is Justin. How can I help you today?

Speaker speaker_2: Oh, hi. How are you? Um, I'm an, I'm an employee of Oxford Global, and, and I've been trying to, um, I've been trying to, um, get my application for medical insurance in, but it says, "Enrollment not allowed. Please call our contact center." So I need to understand what's, um, going on with my particular account.

Speaker speaker_1: Okay, so Oxford Global. What's the last four of your Social so I can pull your file for you?

Speaker speaker_2: It's 3411.

Speaker speaker_1: And what was your first and last name?

Speaker speaker_2: My first name is Casey, C-A-S-E-Y, and the last name is Fagan, F as in Frank, A-G-A-N.

Speaker speaker_1: And for security purposes, can you verify the home address, including city, state and zip code, Casey?

Speaker speaker_2: Um, I'm gonna think that you probably have, uh, 434 North Orange Grove Avenue, Los Angeles, California.

Speaker speaker_1: It looks like we have a different address on file.

Speaker speaker_2: Uh, is it 1717 13th Street, Los Osmos, California 93402?

Speaker speaker_1: Correct. Is that a current address or a old address?

Speaker speaker_2: Uh, that's a current address.

Speaker speaker_1: Okay, and confirm your date of birth for me.

Speaker speaker_2: 5/31/1971.

Speaker speaker_1: And a good telephone number has 323-387-2289?

Speaker speaker_2: Yes, that's perfect.

Speaker speaker_1: And the email I have is casey.jungfagan@gmail?

Speaker speaker_2: Yes, that's correct.

Speaker speaker_1: Okay, um, here, a quick question. When did you start with Oxford Global?

Speaker speaker_2: So I, I started in a consulting basis, um, approximately, um, I, I'm gonna say three months ago. And, um, and I wasn't, I wasn't actually sent this, um, enrollment information until, um, like a month and a half in. And it was, it just, it... I think I was already past the enrollment window somehow. So I'm not sure if there, if, if there's open enrollment or if you need to have a, like a, a, a, some kind of qualifying change so I can, I can get enrolled. But I need my health benefits.

Speaker speaker_1: Oh, okay. So let's see here, 'cause the only reason why I asked that is 'cause the hire date that we received you, on you was back in August of 2024.

Speaker speaker_2: So August, September, October. So, so about three and a half months ago, yes.

Speaker speaker_1: Okay.

Speaker speaker_2: So that was, that was my hire date, but I didn't receive this, this enrollment information until after the enrollment window was already over apparently.

Speaker speaker_1: Okay, well, that's-

Speaker speaker_2: I've, I've been trying to do it, and it just keeps declining and I just kind of put it off to the side and haven't had a chance to do it. But now I really need to, I need to have the insurance 'cause my, my spouse needs to get to the hospital.

Speaker speaker_1: I totally understand. Um, so looking at the file, does tell me you're actually outside of your personal open enrollment period, so you would as- actually have to wait until company open enrollment period or experience a qualified life event in order to

enroll.

Speaker speaker_2: Okay, so a qualified life event. So, uh, what I can... What qualified life event? Marriage? Does that work?

Speaker speaker_1: Marriage or divorce, birth or adoption of a child or involuntary loss of coverage. However, it has to happen within the past 30 days.

Speaker speaker_2: Okay, so involuntary loss of coverage happened 'cause my, my COBRA expired. Um...

Speaker speaker_1: Okay, so what I'll go ahead and do, I'll email you a QLE rec- uh, submission form email, and then you would just provide documentation proving that the COBRA coverage expired, and then I could have my back office-

Speaker speaker_2: Okay.

Speaker speaker_1: ... look at it. And then once my back office receives your information or gets done completing it, I will give you a call back letting you know the response. Um, but as of right now-

Speaker speaker_2: Okay.

Speaker speaker_1: ... I've placed you on a brief hold while I figure this out for you.

Speaker speaker_2: Okay, no, no. Okay, that's fine. Thank you. This is a nightmare because I've been trying to get some insurance forever and part of my benefits package is not available. Oh. Oh, okay. Where are we going to need this again? Oh, just to pay. Okay, hang on. Am I there? Okay, do you want to try it this way? Just give me... Hey, Jeff. I've been listening. You have to... I want, I'm running a test, a phone call. I can't get it charged for you

Speaker speaker_1: Hello, Casey, are you still there?

Speaker speaker_2: Yeah.

Speaker speaker_1: Awesome, thank you so much for holding. So I went ahead and emailed you that QLE submission form email to the email that was on file.

Speaker speaker_2: Okay.

Speaker speaker_1: Email that you should be... Your score is coming from info, that's I-N-F-O, @benefitsinacard.com, okay?

Speaker speaker_2: Okay.

Speaker speaker_1: Okay.

Speaker speaker_2: Very good. Let me un- let me look at the email and then I'll re- I'll respond to that with the information requested.

Speaker speaker_1: Okay. Well, is there anything else I could help you out with today, Casey?

Speaker speaker_2: Um, at, at this point, no. Uh, if, now, if, uh, for whatever reason... Is there... When is the next open enrollment?

Speaker speaker_1: Um, let me check on that. Bear with me one second. Oxford. So it looks like Oxford starts their company open enrollment period starting on December 4th and lasting until December 18th.

Speaker speaker_2: Okay, so, so if, if, if for whatever reason, like, say, say my... I mean, I have the documentation to provide for my COBRA, but I'm not sure it's within the 30-day window. I have to look at that. Um-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: So if, if, if that, if that doesn't qualify, then I have to wait till December 4th.

Speaker speaker_1: Correct. Yes, sir.

Speaker speaker_2: And on December 4th, I can enroll.

Speaker speaker_1: Correct. Yes, sir.

Speaker speaker_2: Okay, very good. Very good. Thank you. I appreciate your help. Thank you.

Speaker speaker_1: You're welcome. You have a great day, okay?

Speaker speaker_2: You too. Thanks, sir. Bye-bye.