

Transcript: Malcolm

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thanks for calling Benefits in the Card. This is Malcolm. How can I help you? Hi. I was calling, um, because I was supposed to... I guess I was supposed to activate my information. I signed up in December but I never got any information. Um, but I got a email, I guess, on the 15th to say I gotta activate my card, but there's more information needed. What staffing company do you work for? ATC Healthcare. What's the last four of your social? 3466. First name? Vanessa. Okay. For security purposes, can you verify your address and date of birth for me? 43 Main State Street, Pittsburgh, PA 15205, that's 61094. Can you give us... We got your phone number, 412-759-4429? Yes, sir. And your email is vanessawest@gmail.com? Yes, sir. You... So yeah, I see where you got on road on the 27th. Looks like your coverage became active on the 13th. Uh, last week, doesn't look like your coverage is active for this week, but it'll be back active this week. Okay. Um, how do I know what my information is? Hmm, they should've sent you a login information. I wouldn't be able to give you that. They should've sent you login information to access the website. Via email or by paper? I wouldn't... I couldn't tell you 'cause we don't... I don't... That's not something that we would have information on. Okay. Would you have like my member ID number or what the name of the company, the healthcare insurance is? So you haven't received any ID cards yet? Is that what you're referring to? Yeah, I haven't received anything yet. Right. If we're putting... You mind if I put you on a brief hold while I get those IDs cards for you? No problem. Thank you. No problem. Hey, are you there, Ms. West? Thank you. All right, so I just sent those ID cards to your email, and I also sent a benefits guide with them as well. Thank you so much. And, um, I have a, a question. Um. So, uh, I don't know, 'cause there was a, a issue. I don't know why I wasn't started on the 13th, 'cause I worked before December. I'm not trying to get you to start anything new, but I really just need an answer to my question, uh, 'cause they told me I should be calling y'all to make sure the payments come out every week or no? Hmm, I'm sorry, yeah, we wouldn't- Like- ... we're not, we're not responsible for those deductions to happenin'. That's AP, ATC. All we're able to do is see if you have active coverage and get you enrolled or unenrolled from the coverage. We're not the ones actually making those deductions happen. Okay, so ATC should be pullin' the, the payments, 'cause they said it was, like, you guys that had to pull the payments. But when I talked to them already about this, they said that was ATC. So it's nothin' that I should be payin', like, outta my pocket first, right? It should be comin' out of- You mean like a... Yeah, it should be comin' out of, like, what I get paid for them. Like, for instance, they didn't pay it, so I'm s- not sure what the lapse was between when I started, that I signed up on and the 13th, but basically the whole confusion was they, they, ATC said you guys wasn't takin' out the payments, and you guys said that they wasn't. So I didn't know if I should be payin' it? So they... So they automatically take it outta your paycheck weekly. That's how, that's how this

insurance works. And it's taken a week- Okay. ... prior to pay for the followin' week. Okay. So this week, if you see a d- this week, if you saw a deduction, it pays for next week's coverage and so forth. That's how it works. Okay, no problem then. If, if I don't, because of course, we're agency, you pick up, w- which you can, so like, if a week I don't... Like, of course, if I don't pick up, I don't pay, I don't have insurance. But is it normal for it to be, like, on and off, like, just in case? 'Cause since we're agency, we don't really have a set schedule. Yes, ma'am, and if, if that's the case and you wanted to pay outta pocket, you could still call and make a direct payment to have active coverage for that week. You just can't make four direct. So the way that it works, you can more- Okay. ... you can make up to four direct payments consecutively, but if there's gaps- Okay. ... in between, that's fine, but if you make four consecutive direct payments, you're no longer allowed to make direct payments, and if you go four weeks without makin' a direct, wout, uh, direct payment or any type of deduction at all, then your coverage will cancel itself out. Okay. Okay, so it should never be that. So i- any time where I can call you guys and pay it myself in case I don't get a shift there for, like, two weeks or whatever the case may be? Yes, ma'am. Okay. Okay, all right. Well, thank you so much. That's all I really needed. No problem, Ms. West. If there's nothin' else, thanks for callin' Benefits in the Car though, hope you have a great weekend. And you too. Thank you. Thank you. Thank you. Bye-bye.

Conversation Format

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

Speaker speaker_1: Thanks for calling Benefits in the Card. This is Malcolm. How can I help you?

Speaker speaker_2: Hi. I was calling, um, because I was supposed to... I guess I was supposed to activate my information. I signed up in December but I never got any information. Um, but I got a email, I guess, on the 15th to say I gotta activate my card, but there's more information needed.

Speaker speaker_1: What staffing company do you work for?

Speaker speaker_2: ATC Healthcare.

Speaker speaker_1: What's the last four of your social?

Speaker speaker_2: 3466.

Speaker speaker_1: First name?

Speaker speaker_2: Vanessa. Okay.

Speaker speaker_1: For security purposes, can you verify your address and date of birth for me?

Speaker speaker_2: 43 Main State Street, Pittsburgh, PA 15205, that's 61094.

Speaker speaker_1: Can you give us... We got your phone number, 412-759-4429?

Speaker speaker_2: Yes, sir.

Speaker speaker_1: And your email is vanessawest@gmail.com?

Speaker speaker_2: Yes, sir.

Speaker speaker_1: You... So yeah, I see where you got on road on the 27th. Looks like your coverage became active on the 13th. Uh, last week, doesn't look like your coverage is active for this week, but it'll be back active this week.

Speaker speaker_2: Okay. Um, how do I know what my information is?

Speaker speaker_1: Hmm, they should've sent you a login information. I wouldn't be able to give you that. They should've sent you login information to access the website.

Speaker speaker_2: Via email or by paper?

Speaker speaker_1: I wouldn't... I couldn't tell you 'cause we don't... I don't... That's not something that we would have information on.

Speaker speaker_2: Okay. Would you have like my member ID number or what the name of the company, the healthcare insurance is?

Speaker speaker_1: So you haven't received any ID cards yet? Is that what you're referring to?

Speaker speaker_2: Yeah, I haven't received anything yet.

Speaker speaker_1: Right. If we're putting... You mind if I put you on a brief hold while I get those IDs cards for you?

Speaker speaker_2: No problem. Thank you.

Speaker speaker_1: No problem. Hey, are you there, Ms. West?

Speaker speaker_3: Thank you.

Speaker speaker_1: All right, so I just sent those ID cards to your email, and I also sent a benefits guide with them as well.

Speaker speaker_3: Thank you so much. And, um, I have a, a question. Um. So, uh, I don't know, 'cause there was a, a issue. I don't know why I wasn't started on the 13th, 'cause I worked before December. I'm not trying to get you to start anything new, but I really just need an answer to my question, uh, 'cause they told me I should be calling y'all to make sure the payments come out every week or no?

Speaker speaker_1: Hmm, I'm sorry, yeah, we wouldn't-

Speaker speaker_3: Like-

Speaker speaker_1: ... we're not, we're not responsible for those deductions to happenin'. That's AP, ATC. All we're able to do is see if you have active coverage and get you enrolled or

unenrolled from the coverage. We're not the ones actually making those deductions happen.

Speaker speaker_3: Okay, so ATC should be pullin' the, the payments, 'cause they said it was, like, you guys that had to pull the payments. But when I talked to them already about this, they said that was ATC. So it's nothin' that I should be payin', like, outta my pocket first, right? It should be comin' out of-

Speaker speaker_1: You mean like a...

Speaker speaker_3: Yeah, it should be comin' out of, like, what I get paid for them. Like, for instance, they didn't pay it, so I'm s- not sure what the lapse was between when I started, that I signed up on and the 13th, but basically the whole confusion was they, they, ATC said you guys wasn't takin' out the payments, and you guys said that they wasn't. So I didn't know if I should be payin' it?

Speaker speaker_1: So they... So they automatically take it outta your paycheck weekly. That's how, that's how this insurance works. And it's taken a week-

Speaker speaker_3: Okay.

Speaker speaker_1: ... prior to pay for the followin' week.

Speaker speaker_3: Okay.

Speaker speaker_1: So this week, if you see a d- this week, if you saw a deduction, it pays for next week's coverage and so forth. That's how it works.

Speaker speaker_3: Okay, no problem then. If, if I don't, because of course, we're agency, you pick up, w- which you can, so like, if a week I don't... Like, of course, if I don't pick up, I don't pay, I don't have insurance. But is it normal for it to be, like, on and off, like, just in case? 'Cause since we're agency, we don't really have a set schedule.

Speaker speaker_1: Yes, ma'am, and if, if that's the case and you wanted to pay outta pocket, you could still call and make a direct payment to have active coverage for that week. You just can't make four direct. So the way that it works, you can more-

Speaker speaker_3: Okay.

Speaker speaker_1: ... you can make up to four direct payments consecutively, but if there's gaps-

Speaker speaker_3: Okay.

Speaker speaker_1: ... in between, that's fine, but if you make four consecutive direct payments, you're no longer allowed to make direct payments, and if you go four weeks without makin' a direct, wout, uh, direct payment or any type of deduction at all, then your coverage will cancel itself out.

Speaker speaker_3: Okay. Okay, so it should never be that. So i- any time where I can call you guys and pay it myself in case I don't get a shift there for, like, two weeks or whatever the case may be?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_3: Okay. Okay, all right. Well, thank you so much. That's all I really needed.

Speaker speaker_1: No problem, Ms. West. If there's nothin' else, thanks for callin' Benefits in the Car though, hope you have a great weekend.

Speaker speaker_3: And you too. Thank you.

Speaker speaker_1: Thank you.

Speaker speaker_3: Thank you. Bye-bye.