

## **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 Car. This is Malcolm. How can I help you? Um, I was calling to see if I could sign up for medical insurance. Uh, what staffing company do you work for? Uh, MAU. What's the last four of your social? 7176. First name? Shakesha Montgomery. For security purposes, can you verify your address and date of birth for me? Um, 100 Blue Heron Circle, Simpsonville, South Carolina, 29680. Date of birth is 6/28/1984. Thank you. So we're going to get a phone number, 864-417-2971? Correct. Going to be an email, shakeshag@hotmail.com? Correct. Thank you. So how much, are you a rehire by any chance or is the 9/3/24 date accurate for how long you've been with MAU? Oh, here I go. One sec. Nine... You said nine what? 23/24. Oh, yeah. It was 9/10, though. Okay. So at this point, you're outside of your personal open enrollment window, which is 30 days from the date you receive your first paycheck. At this point, you'll have to wait until a company open enrollment period where you have to have a qualifying life event in order to get enrolled into the coverage. Well, what's the life event because like, um, my- So go ahead. I said how... Uh, insurance stops on October the 5th, 2024, because I had Medicaid. So the qualifying life event, it includes marriage or divorce, having or adopting a child, or gaining or losing coverage from another carrier. You say you lost coverage on the 25th? No, October the 5th, 2024. Oh, the 5th. Um, what I can do, I can send you the QLE submission email. I'm not sure. So you do, with the qualifications, it does take 30 days, so there is a 30-day window if it happened within the 30 days. Okay. Mm-hmm. Let me see. Do some math real quick. You said October 5th. I mean, I'm really just guessing the date. I just know it was October. Okay. So what I'm going to do, I'm going to send you the submission email and then you just send us the information that's requested so then we can do the review process, and then once we figure out if you're qualified or not, we'll give you a call back and let you know. Okay. Thank you. Hold on. Excuse me. Yes, ma'am. Can you send it to... Because I don't use that hotmail. Can you send it to shakeshamontgomery@gmail.com? So first name, last name? At gmail.com. Let's see. So first name, last name at gmail.com? Correct. Okay. I'll send it to that email. So I just sent it to your email. Okay. And so once you res- once you give us the re-information that's requested in the email and we're able to review it, we'll let you, we'll give you a call back and let you know if you're qualified or not. Okay. Thank you. No problem, Ms. Montgomery. Was there anything else I can help you with today? That's it. All right. If there's nothing else, thanks for calling Benefits in the Car. I hope you have a great weekend. All right.

### **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 Car. This is Malcolm. How can I help you?

Speaker speaker\_2: Um, I was calling to see if I could sign up for medical insurance.

Speaker speaker\_1: Uh, what staffing company do you work for?

Speaker speaker\_2: Uh, MAU.

Speaker speaker\_1: What's the last four of your social?

Speaker speaker\_2: 7176.

Speaker speaker\_1: First name?

Speaker speaker\_2: Shakesha Montgomery.

Speaker speaker\_1: For security purposes, can you verify your address and date of birth for me?

Speaker speaker\_2: Um, 100 Blue Heron Circle, Simpsonville, South Carolina, 29680. Date of birth is 6/28/1984.

Speaker speaker\_1: Thank you. So we're going to get a phone number, 864-417-2971?

Speaker speaker\_2: Correct.

Speaker speaker\_1: Going to be an email, shakeshag@hotmail.com?

Speaker speaker\_2: Correct.

Speaker speaker\_1: Thank you. So how much, are you a rehire by any chance or is the 9/3/24 date accurate for how long you've been with MAU?

Speaker speaker\_2: Oh, here I go. One sec. Nine... You said nine what?

Speaker speaker\_1: 23/24.

Speaker speaker\_2: Oh, yeah. It was 9/10, though.

Speaker speaker\_1: Okay. So at this point, you're outside of your personal open enrollment window, which is 30 days from the date you receive your first paycheck. At this point, you'll have to wait until a company open enrollment period where you have to have a qualifying life event in order to get enrolled into the coverage.

Speaker speaker\_2: Well, what's the life event because like, um, my-

Speaker speaker\_1: So go ahead.

Speaker speaker\_2: I said how... Uh, insurance stops on October the 5th, 2024, because I had Medicaid.

Speaker speaker\_1: So the qualifying life event, it includes marriage or divorce, having or adopting a child, or gaining or losing coverage from another carrier. You say you lost coverage on the 25th?

Speaker speaker\_2: No, October the 5th, 2024.

Speaker speaker\_1: Oh, the 5th. Um, what I can do, I can send you the QLE submission email. I'm not sure. So you do, with the qualifications, it does take 30 days, so there is a 30-day window if it happened within the 30 days.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Mm-hmm. Let me see. Do some math real quick. You said October 5th.

Speaker speaker\_2: I mean, I'm really just guessing the date. I just know it was October.

Speaker speaker\_1: Okay. So what I'm going to do, I'm going to send you the submission email and then you just send us the information that's requested so then we can do the review process, and then once we figure out if you're qualified or not, we'll give you a call back and let you know.

Speaker speaker\_2: Okay. Thank you. Hold on. Excuse me.

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_2: Can you send it to... Because I don't use that hotmail. Can you send it to shakeshamontgomery@gmail.com?

Speaker speaker\_1: So first name, last name?

Speaker speaker\_2: At gmail.com.

Speaker speaker\_1: Let's see. So first name, last name at gmail.com?

Speaker speaker\_2: Correct.

Speaker speaker\_1: Okay. I'll send it to that email. So I just sent it to your email.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And so once you res- once you give us the re- information that's requested in the email and we're able to review it, we'll let you, we'll give you a call back and let you know if you're qualified or not.

Speaker speaker\_2: Okay. Thank you.

Speaker speaker\_1: No problem, Ms. Montgomery. Was there anything else I can help you with today?

Speaker speaker\_2: That's it.

Speaker speaker\_1: All right. If there's nothing else, thanks for calling Benefits in the Car. I hope you have a great weekend.

Speaker speaker\_2: All right.