

## Transcript: Malcolm

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### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thanks for calling Benefits in a Card, this is Malcolm, how can I help you? Hey, uh, I need to, uh, get, uh, insurance through my work 'cause I won't be- Okay. ... having insurance through... I need to get insurance or some, uh, to find out what insur- how, what insurance you got a, has through my work. What staffing company do you work for? Uh, Partners Personnel. What's the last four of your social? 4810. First name? Nicholas Thompson. For security purposes, can you verify your address and date of birth for me? Uh, 701 East Pennington Street, uh, apartment 206. Uh, 3/10/93. You're still getting the phone number at 319-759-4636? Yeah. Do... So, it looks like you have to wait until the company open enrollment period, or you have to have a qualifying life event such as marriage or divorce, having or adopting a child, or gaining or losing coverage from another carrier in order to get enrolled because you're outside of your personal open enrollment window, which is 30 days from the date you receive your first paycheck. Oh. So, what do I gotta do? You have to wait until a company open enrollment period or you have to have a qualifying life event. Oh. So, do you know when that would be? Or... So I believe Partners C- open enrollment has already passed for the year, it was just recently. Okay, one moment. Hmm. Yeah, looks like their open enrollment was, was on 10/14 till 10/25. So you- All right. ... at this point, you're gonna have to have a qualif- a life event in order to get enrolled into coverage. all right. Okay. Anything else I can help you with today, Mr. Thompson? Is there any, like... Do you know if, like, out- out of the back of my memory, like, if there's, is there, like, you can pay out of pocket through other companies? Is there? 'Cause I don't- I, I wouldn't know, sir. I'm not good at insurance. So, I wouldn't know 'cause we're not a carrier. We're just a plan administrator for health insurance with Staffing Company- Oh. ... which you guys enrolled or unenrolled with. Okay. Okay. So, I have to wait until open enrollment. Or you have to have a qualifying- Right. ... life, or you have to have a qualifying life event such as marriage or divorce- Or- ... having or adopting a child, or gaining or losing coverage from another carrier. Um, I'm losing coverage from, uh, my, uh, Medicaid January 1st. Okay. So, what you would do if that's the case, once you actually receive the notifi- like, the documentation proving that you no longer have coverage- A picture? Yes, we ask you to call back and then, well, actually I'm gonna go ahead and send you the QLE submission email. It's the ndt6988@gmail.com. Yeah. All right, so then we'll do, I'm gonna go ahead and send you the QLE submission document. And once, once you actually have the documentation- ... showing you lost coverage, you can just send us that information that's requested in the email. Like a picture of it? Uh, it'll tell you, it'll tell you in the email what exactly we need. Okay. Um, crap. Do I have that paper? Okay. Yeah. All right. So I'm gonna send that email to you. Should be from an info@benefitsinacard.com. Okay. Let me see if I got the... 'cause I got the paper right here. All right. Say again? I have the paperwork, I found it

for the, the... . So, all right. You said, uh, look for an email? Yes, sir. It'd be from info@benefitsinacard.com. Okay. All right. Thank you. No problem, Mr. Thompson. Thanks. I just wanted to- Is there anything else I can help you with today? No, that's it. Thanks for calling Benefits- All right. Thanks. ... In a Card, I hope you have a blessed rest of your week. You too.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Thanks for calling Benefits in a Card, this is Malcolm, how can I help you?

Speaker speaker\_2: Hey, uh, I need to, uh, get, uh, insurance through my work 'cause I won't be-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... having insurance through... I need to get insurance or some, uh, to find out what insur- how, what insurance you got a, has through my work.

Speaker speaker\_1: What staffing company do you work for?

Speaker speaker\_2: Uh, Partners Personnel.

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

Speaker speaker\_2: 4810.

Speaker speaker\_1: First name?

Speaker speaker\_2: Nicholas Thompson.

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

Speaker speaker\_2: Uh, 701 East Pennington Street, uh, apartment 206. Uh, 3/10/93.

Speaker speaker\_1: You're still getting the phone number at 319-759-4636?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Do... So, it looks like you have to wait until the company open enrollment period, or you have to have a qualifying life event such as marriage or divorce, having or adopting a child, or gaining or losing coverage from another carrier in order to get enrolled because you're outside of your personal open enrollment window, which is 30 days from the date you receive your first paycheck.

Speaker speaker\_2: Oh. So, what do I gotta do?

Speaker speaker\_1: You have to wait until a company open enrollment period or you have to have a qualifying life event.

Speaker speaker\_2: Oh. So, do you know when that would be? Or...

Speaker speaker\_1: So I believe Partners C- open enrollment has already passed for the year, it was just recently. Okay, one moment. Hmm. Yeah, looks like their open enrollment was, was on 10/14 till 10/25. So you-

Speaker speaker\_2: All right.

Speaker speaker\_1: ... at this point, you're gonna have to have a qualif- a life event in order to get enrolled into coverage.

Speaker speaker\_2: all right. Okay.

Speaker speaker\_1: Anything else I can help you with today, Mr. Thompson?

Speaker speaker\_2: Is there any, like... Do you know if, like, out- out of the back of my memory, like, if there's, is there, like, you can pay out of pocket through other companies? Is there? 'Cause I don't-

Speaker speaker\_1: I, I wouldn't know, sir.

Speaker speaker\_2: I'm not good at insurance.

Speaker speaker\_1: So, I wouldn't know 'cause we're not a carrier. We're just a plan administrator for health insurance with Staffing Company-

Speaker speaker\_2: Oh.

Speaker speaker\_1: ... which you guys enrolled or unenrolled with.

Speaker speaker\_2: Okay. Okay. So, I have to wait until open enrollment.

Speaker speaker\_1: Or you have to have a qualifying-

Speaker speaker\_2: Right.

Speaker speaker\_1: ... life, or you have to have a qualifying life event such as marriage or divorce-

Speaker speaker\_2: Or-

Speaker speaker\_1: ... having or adopting a child, or gaining or losing coverage from another carrier.

Speaker speaker\_2: Um, I'm losing coverage from, uh, my, uh, Medicaid January 1st.

Speaker speaker\_1: Okay. So, what you would do if that's the case, once you actually receive the notifi- like, the documentation proving that you no longer have coverage-

Speaker speaker\_2: A picture?

Speaker speaker\_1: Yes, we ask you to call back and then, well, actually I'm gonna go ahead and send you the QLE submission email. It's the ndt6988@gmail.com.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: All right, so then we'll do, I'm gonna go ahead and send you the QLE submission document. And once, once you actually have the documentation- ... showing you lost coverage, you can just send us that information that's requested in the email.

Speaker speaker\_2: Like a picture of it?

Speaker speaker\_1: Uh, it'll tell you, it'll tell you in the email what exactly we need.

Speaker speaker\_2: Okay. Um, crap. Do I have that paper? Okay. Yeah.

Speaker speaker\_1: All right. So I'm gonna send that email to you. Should be from an info@benefitsinacard.com.

Speaker speaker\_2: Okay. Let me see if I got the... 'cause I got the paper right here. All right.

Speaker speaker\_1: Say again?

Speaker speaker\_2: I have the paperwork, I found it for the, the... . So, all right. You said, uh, look for an email?

Speaker speaker\_1: Yes, sir. It'd be from info@benefitsinacard.com.

Speaker speaker\_2: Okay. All right. Thank you.

Speaker speaker\_1: No problem, Mr. Thompson.

Speaker speaker\_2: Thanks. I just wanted to-

Speaker speaker\_1: Is there anything else I can help you with today?

Speaker speaker\_2: No, that's it.

Speaker speaker\_1: Thanks for calling Benefits-

Speaker speaker\_2: All right. Thanks.

Speaker speaker\_1: ... In a Card, I hope you have a blessed rest of your week.

Speaker speaker\_2: You too.