

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? Yeah, Malcolm, um, I'm a... I... guess you could say a new client. Um, and I was referred to you by my employer. Uh, she gave me the phone number and she told me to call you guys to find out, uh, when my insurance goes active, and when I'm going to get my card and make sure everything's, uh, current or, or correct in regards to my address and contact information. All right. What staff and company do you work for? I work for, uh, HSS Hospitality Service. What's the last four of your social? Three-three-six-five. First name? Travis. Last name? Benton. All right. For security purposes, can you verify your address and date of birth for me? Yeah. It's, uh, 19219 North 78th Avenue, Glendale, Arizona, 85308. And my birthdate is May 21st, 1974. Thank you. There's no phone number on file. Would you like to add a phone number? I'm sorry? There's no phone number on file. Would you like to add a phone number? Oh, yes, yes, please. Uh, yes, 480-204-4782. Did you say 480-204-4782? Yes. And the email is bentontravis@gmail.com? Correct. Thank you. So you said you were got enrolled in coverage? Yeah. I, I filled out the, um, the form, what was it? Last Saturday on- online. Let's see. Yeah. So I do see it. Yep. Okay. That's where you put all your information and everything looks correct to me. Okay. So are you guys going to be mailing me a card or anything like that? Because, like, my boss was like, "Well, we're not really affiliated. We don't know that answer. So here, give them a call." So it doesn't look like you got enrolled in any coverage. It looks like you're just editing your information. Oh. Well, I need to get enrolled in coverage. Right. So at this point, you wouldn't be eligible to get enrolled in coverage because you're outside of your personal open enrollment window, which is 30 days from the date you receive your first paycheck. At this point, if you want to get enrolled into coverage, you have to wait until a company open enrollment period where 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. So I've, I've been, I've been with my employer for a couple of years. Okay. And they told me that open enrollment started, like, week or two ago, and that's why she sent me the, uh, the email link to get enrolled. Let's see. When does HSS start? Give me one moment as I open enrollment. Okay. Do you mind if I put you on a brief hold? Yes, that's fine. Thank you. Are you there, Mr. Travis? Yes, I'm here. Yeah. So, it looks like, um, HSS opened enrollment was back in October. It was October 21st until November 27th. Oh. I don't know why my boss told me that it, it was like last week, or two weeks ago is when it started. So, how do we, how do we rectify this? Because I'd like really need insurance. I... On, on our end, we... Again, the only thing that we can recommend is waiting till a company open enrollment period or having a QLE. I would reach out to Hospitality Staffing Solutions to see if they could do something for you, but on our end, we wouldn't be able to do anything. So, from what you're telling me is I'd

have to wait for their open enrollment, which I guess from what you've told me, won't be until October again. Or you have to have a qualifying life event. Well, I do have a qualifying life event. I'm going through a divorce that hasn't been completely 100% processed. Um, I mean, that's a life event. Um- So, we'll have to actually... You'll actually have to have the documentation of y'all actually being divorced. Okay. Well, I need to get this, this sorted out. I, I know you're just doing your, your end there, but, uh, it looks like I need to go into my, my place of employment and, and find out what went wrong here and why I wasn't notified in October of open enrollment. Okay. I understand, Mr. Travis. Was there anything else I can help you with today? No. Did you say that you're going to reach out to HSS? No. We don't speak with the staffing companies directly. Okay. I was saying you should, I was saying you should, if you wanted... Because you were saying they gave you the wrong information, I would reach out to them and see what happened in that scenario. That's what I was recommending. But we wouldn't be able to just- So... Um, so when I go into, to my place of employment today, what can they do? You said that there was two things that they could do. No, I was saying... I don't know what they can do for you. I was saying on our end, only thing that I can recommend is wa- waiting till a company open enrollment period or you have to have a qualifying life event. Those are the only two things that will, from our end, that will get you enrolled into coverage. Now- Okay. ... they, they should contact... You would want to reach to them, you would want to speak with them about any other options that they may have for you. I don't know, because we can't speak for them. Okay. And when did you say their open enrollment was? October what? It was from October 21st until November 27th. Okay. All right. All right, thank you. No problem, Mr. Travis. Thanks for calling Benefits in the Card. Hope you have a great rest of your day. Okay. 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 a Card. This is Malcolm. How can I help you?

Speaker speaker_2: Yeah, Malcolm, um, I'm a... I... guess you could say a new client. Um, and I was referred to you by my employer. Uh, she gave me the phone number and she told me to call you guys to find out, uh, when my insurance goes active, and when I'm going to get my card and make sure everything's, uh, current or, or correct in regards to my address and contact information.

Speaker speaker_1: All right. What staff and company do you work for?

Speaker speaker_2: I work for, uh, HSS Hospitality Service.

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

Speaker speaker_2: Three-three-six-five.

Speaker speaker_1: First name?

Speaker speaker_2: Travis.

Speaker speaker_1: Last name?

Speaker speaker_2: Benton.

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

Speaker speaker_2: Yeah. It's, uh, 19219 North 78th Avenue, Glendale, Arizona, 85308. And my birthdate is May 21st, 1974.

Speaker speaker_1: Thank you. There's no phone number on file. Would you like to add a phone number?

Speaker speaker_2: I'm sorry?

Speaker speaker_1: There's no phone number on file. Would you like to add a phone number?

Speaker speaker_2: Oh, yes, yes, please. Uh, yes, 480-204-4782.

Speaker speaker_1: Did you say 480-204-4782?

Speaker speaker_2: Yes.

Speaker speaker_1: And the email is bentontravis@gmail.com?

Speaker speaker_2: Correct.

Speaker speaker_1: Thank you. So you said you were got enrolled in coverage?

Speaker speaker_2: Yeah. I, I filled out the, um, the form, what was it? Last Saturday on-online.

Speaker speaker_1: Let's see. Yeah. So I do see it. Yep.

Speaker speaker_2: Okay.

Speaker speaker_1: That's where you put all your information and everything looks correct to me.

Speaker speaker_2: Okay. So are you guys going to be mailing me a card or anything like that? Because, like, my boss was like, "Well, we're not really affiliated. We don't know that answer. So here, give them a call."

Speaker speaker_1: So it doesn't look like you got enrolled in any coverage. It looks like you're just editing your information.

Speaker speaker_2: Oh. Well, I need to get enrolled in coverage.

Speaker speaker_1: Right. So at this point, you wouldn't be eligible to get enrolled in coverage because you're outside of your personal open enrollment window, which is 30 days from the date you receive your first paycheck. At this point, if you want to get enrolled into coverage,

you have to wait until a company open enrollment period where 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.

Speaker speaker_2: So I've, I've been, I've been with my employer for a couple of years.

Speaker speaker_1: Okay.

Speaker speaker_2: And they told me that open enrollment started, like, week or two ago, and that's why she sent me the, uh, the email link to get enrolled.

Speaker speaker_1: Let's see. When does HSS start? Give me one moment as I open enrollment.

Speaker speaker_2: Okay.

Speaker speaker_1: Do you mind if I put you on a brief hold?

Speaker speaker_2: Yes, that's fine.

Speaker speaker_1: Thank you. Are you there, Mr. Travis?

Speaker speaker_2: Yes, I'm here.

Speaker speaker_1: Yeah. So, it looks like, um, HSS opened enrollment was back in October. It was October 21st until November 27th.

Speaker speaker_2: Oh. I don't know why my boss told me that it, it was like last week, or two weeks ago is when it started. So, how do we, how do we rectify this? Because I'd like really need insurance.

Speaker speaker_1: I... On, on our end, we... Again, the only thing that we can recommend is waiting till a company open enrollment period or having a QLE. I would reach out to Hospitality Staffing Solutions to see if they could do something for you, but on our end, we wouldn't be able to do anything.

Speaker speaker_2: So, from what you're telling me is I'd have to wait for their open enrollment, which I guess from what you've told me, won't be until October again.

Speaker speaker_1: Or you have to have a qualifying life event.

Speaker speaker_2: Well, I do have a qualifying life event. I'm going through a divorce that hasn't been completely 100% processed. Um, I mean, that's a life event. Um-

Speaker speaker_1: So, we'll have to actually... You'll actually have to have the documentation of y'all actually being divorced.

Speaker speaker_2: Okay. Well, I need to get this, this sorted out. I, I know you're just doing your, your end there, but, uh, it looks like I need to go into my, my place of employment and, and find out what went wrong here and why I wasn't notified in October of open enrollment. Okay.

Speaker speaker_1: I understand, Mr. Travis. Was there anything else I can help you with today?

Speaker speaker_2: No. Did you say that you're going to reach out to HSS?

Speaker speaker_1: No. We don't speak with the staffing companies directly.

Speaker speaker_2: Okay.

Speaker speaker_1: I was saying you should, I was saying you should, if you wanted... Because you were saying they gave you the wrong information, I would reach out to them and see what happened in that scenario. That's what I was recommending. But we wouldn't be able to just-

Speaker speaker_2: So... Um, so when I go into, to my place of employment today, what can they do? You said that there was two things that they could do.

Speaker speaker_1: No, I was saying... I don't know what they can do for you. I was saying on our end, only thing that I can recommend is wa- waiting till a company open enrollment period or you have to have a qualifying life event. Those are the only two things that will, from our end, that will get you enrolled into coverage. Now-

Speaker speaker_2: Okay.

Speaker speaker_1: ... they, they should contact... You would want to reach to them, you would want to speak with them about any other options that they may have for you. I don't know, because we can't speak for them.

Speaker speaker_2: Okay. And when did you say their open enrollment was? October what?

Speaker speaker_1: It was from October 21st until November 27th.

Speaker speaker_2: Okay. All right. All right, thank you.

Speaker speaker_1: No problem, Mr. Travis. Thanks for calling Benefits in the Card. Hope you have a great rest of your day.

Speaker speaker_2: Okay. Bye.

Speaker speaker_1: Bye.