

## Transcript: Malcolm

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### Full Transcript

Thanks for calling Benefits in the Card. This is Malcolm, how can I help you? Hi, Malcolm. Um, I believe I'm a card holder. I was until recently. I went to see my doctor and they said I was no longer on their insurance, that I was moved to Medicaid. But I'm still have access to my account. Could you please help me ensure that I'm still enrolled? I, I'm on site right now, and it looks like I am until the 9th. So I'm a little confused. What is the company do you work for? Uh, Create A Circle. I'll ask for your Social. 2112. First name? Chelsea. Last name? Simmons. All right. For security purposes can you verify your address and date of birth for me? Yes. It's 69 South Oxford Street, Brooklyn, New York, and birthday is May 25th, 1992. Thank you. So we got your phone number, 917-446-5462. Yes. And the email is chelsea.simmons@gmail.com? Yeah. Thank you. All right. So you just want to know if your coverage is still active? Uh, yeah. I want to know why my doctor saw that I was no longer with her, and to ensure that my coverage is active moving forward. Yeah. Your coverage is, it's still showing that your coverage is active. Okay. And it's active until the 9th? Or is it active afterwards, 'cause I'm seeing the 9th cutoff date on my end? Hmm. I'm not seeing a end of coverage... Oh, I see. Yeah. The end of coverage date, and it looks like you have a pending enrollment. Did you make a change to your coverage? I think I tried to re-enroll because I thought I wasn't enrolled already, just 'cause my doctor said I was no longer with her, even though nothing changed on her end, she said something changed on my end. Okay. Um, I'm not sure what to do in this scenario. So it looks like you, there's, it's already been sent in to be processed. Are you wanting to end your coverage? 'Cause I don't think you- No, no, no. I don't want to end my coverage at all. I just, I don't, I, I didn't know what to do since it sounded like it had already ended, so I tried to re-enroll. Um, I didn't m- mean to make any changes. It just, I, something happened where my doctor said I was no longer enrolled, so then I thought I should enroll. Okay. So what I'm going to do, I'm going to cancel that pending enrollment. Okay. And that'll... I, I, I'll still have coverage, it's not going to end all my coverage? See, that's the thing, I'm not sure what ha- Hmm. I'm going to have to email the back office and see. 'Cause it doesn't, you shouldn't... Did you add anything or change anything? No, no, no. I just tried... I don't think so. I think I just tried to re-enroll on exactly what I had. Um, it, 'cause it sounded like my coverage had ended and I didn't re-enroll in the open period time. So it doesn't, it doesn't... It, it just rolls over if we..... Okay. Yeah. That's exactly what I thought, but then my, the doctor's office made me all confused 'cause they said it wasn't active anymore. So I don't know what happened there. Yeah. So now that you did that, I think we're gonna have to, y- I'm probably not sure what's going to happen. 'Cause you re-re-enrolling, that kind of messed up the, the flow of things. Let's see. You mind if I put you in a brief hold? Yeah, of course. Thank you. Thank you. Hey. Are you there, Ms. Simmons? Hi. All right. So at the, currently, there wouldn't be anything I have to do. I just emailed the

back office to get an investigation going and see what the next step would look like in this scenario. 'Cause I canceled the enrollment that you did, and now it looks like it says your coverage is going to end on the 16th. They're gonna, we're gonna figure out what happened and where the mis- mishap happened in this whole scenario. It does take 24 to 48 hours for a review, but once we figure out what the issue is, I'll give you a call back and let you know. Okay. Um, and then so this doesn't happen again, there, there's no action I need to take on my part, right? Are you saying my coverage ends on the 16th. Would it not just restart on the 17th? So, so, uh, that's the thing, is... uh, uh, I shouldn't say that because you shouldn't have... uh, you... the provider shouldn't have told you your coverage was ended at all because there's never been a lap-... the... like, your coverage never stopped. So that's- Right, right. ... the issue. The issue happened from you going online and restarting enrollment when you were already enrolled, so now it gives... it's given you, like, a new start date when you never technically stopped your coverage in the first place. So, nothing you have to do on your end. Right. Right. Mm-hmm. I would... I recommend not going back and trying to change anything at the moment because right now, the enrollment press, like your information is kind of, like, wonky because- Got it, got it. But- ... that's not what the enrollment you tried to do. Should everything go accordingly, I wouldn't have... I wouldn't have to do anything, is what I'm... like, I shouldn't do anything come the 16th, my coverage would just start the 17th if it all goes accordingly, is what I'm saying. Yeah. So your, your coverage shouldn't have stopped. Your coverage shouldn't have stopped any, any, any point anyways. Okay. So it wouldn't- So then... mm-hmm. But then when they go in and fix it, it shouldn't have a end date until you actually stop working with creative circles. So then why did it say it's gonna end on the 9th? Um, that's another reason why I'm not sure. I'm not... oh, it probably said that because you put that in request, because that request you put in online to change your coverage because the only- No. ... it's showing... it says your new coverage that I just canceled would have started on the 10th. Okay. It didn't say anything... I, I, I think I saw that before I changed anything, that my coverage was going to end on the 9th anyway, which is, I think, a year since I started working. So is there... um, is, is my coverage going to end on the 9th or the 16th anyway? Is there any way you could see that or is it just because I messed with it? Are you not lo-... are you no longer with the company? No, I believe I am. Um, I haven't heard anything otherwise, but now I'm nervous that maybe this is telling me something else. No, I wouldn't... I wouldn't... I'm not s-... I couldn't speak to why you saw three/nine in your account from when I would say it would end on that date. Because from my end, it looks like you still had active coverage and it was just going normally. Okay. Um, that's good to know. So, I'm sorry, are, are you... you're not able to see any reason as... of why, on my end, I saw the three/nine ending? No, ma'am. So even if I had pressed end coverage though, um, there's nothing... sorry, I'm just trying to wrap my head around this. Um, if I had pressed end coverage, it would have ended on the ninth? So, I'm not able to see what it looks like when you guys do it from your end, I'll have to see what's happening on my end. Um, so I couldn't tell you why it, it says your coverage was going to end on the ninth. Typically- Okay. Can you- ... it doesn't do that. It said... um, sorry. So I'm looking at it right now. Sorry to keep you on. It just... it says begin January 6th, 2025 and end March 9th, 2025. Yeah. And that's- Do you know why it would say that? I see that on my end too, and I see that based off the enrollment that you ma-... based off the changes that you made online. It ta-... it gave me the date of three/nine because it says your new coverage will start on three/ten. I don't know when you- Okay. Thanks. ... made... make those changes.

Mm-hmm. But that's all I'm able to see. I'm looking to see. Right. I'm just confused about the beginning then on one/six because there was nothing that I would have done for it to start on one/six. So it looks like on 2/24, you went online and it says you changed- Yeah. Yeah. ... the due date to three/nine. So that was, um, so I think that was, like, near when I saw the doctor, but that's what I'm saying of, like, when I... what... like, why... what... is January 6th marked off? Yeah. I'm... I wouldn't be able... so until we investigate what happened in this scenario, I've never had this happen before, so we're gonna have to... I'm gonna have to wait to see what the back office say about this before I would be able to answer any more questions, just simply because I don't want to give you the wrong information. But I do see- Okay. ... the coverage ended on... where it says the coverage should end on three/nine, but that didn't happen- Mm-hmm. ... until you did that enrollment. Okay. Yeah. If there's any way to make a note of just inquiring why it says begin end on January 6th through three/nine, because that was there before I made the enrollment and I think that's what tripped me up even further is the doctor saying that I was no longer enrolled and then seeing that it was going to end. Um, I'm just curious why that... it would be set up that way when there was no action that I needed to take. So my... it looks like it said it wa-... it was making a rollover on the ninth. Okay. It just says rollover. Yes. Um, but then- And then- Right. But if there's anything you could do to learn about what the January 6th was, um, 'cause that's also just confusing to me. Yes, ma'am. I will make sure to mention it this evening with- Okay. ... our sales rep. I, I appreciate it. No problem, Ms. Simmons. Was there anything else I can help you with today? No, no, no. You've been very helpful. Um, is this all going to be relayed over email? Um, what e-... what exactly are you referring to? The, um, letting me know that my coverage is- Oh, I will give you... I will give you- Okay. ... a call back. I will give you a call back. Okay. Okay, good to know. All right. Well, was there anything else I can help you with today, Ms. Chelsea? No, uh, and sorry, but you said you'll usually give us a call back in like 24 to 48 hours. So I was saying the investigation typically takes 24 to 48 hours. And whenever w- we do get it resolved, I will give you a call back and give you an update. Okay. Um, is there any way to do it over email just in case I can't pick up the phone? We w-... typically don't send out information in email. If you don't answer the phone, I would just leave a voicemail and then wait for your response. Okay. Okay. That sounds good. Thank you. No problem. Was there anything else I can help you with today, Ms. Simmons? No, no, no. That's, that's good. Thank you. No problem. Thanks for calling Benefits Mecardo. We hope you have a great rest of your week. You too. Bye-bye.

## Conversation Format

Speaker speaker\_0: Thanks for calling Benefits in the Card. This is Malcolm, how can I help you?

Speaker speaker\_1: Hi, Malcolm. Um, I believe I'm a card holder. I was until recently. I went to see my doctor and they said I was no longer on their insurance, that I was moved to Medicaid. But I'm still have access to my account. Could you please help me ensure that I'm still enrolled? I, I'm on site right now, and it looks like I am until the 9th. So I'm a little confused.

Speaker speaker\_0: What is the company do you work for?

Speaker speaker\_1: Uh, Create A Circle.

Speaker speaker\_0: I'll ask for your Social.

Speaker speaker\_1: 2112.

Speaker speaker\_0: First name?

Speaker speaker\_1: Chelsea.

Speaker speaker\_0: Last name?

Speaker speaker\_1: Simmons.

Speaker speaker\_0: All right. For security purposes can you verify your address and date of birth for me?

Speaker speaker\_1: Yes. It's 69 South Oxford Street, Brooklyn, New York, and birthday is May 25th, 1992.

Speaker speaker\_0: Thank you. So we got your phone number, 917-446-5462.

Speaker speaker\_1: Yes.

Speaker speaker\_0: And the email is chelsea.simmons@gmail.com?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Thank you. All right. So you just want to know if your coverage is still active?

Speaker speaker\_1: Uh, yeah. I want to know why my doctor saw that I was no longer with her, and to ensure that my coverage is active moving forward.

Speaker speaker\_0: Yeah. Your coverage is, it's still showing that your coverage is active.

Speaker speaker\_1: Okay. And it's active until the 9th? Or is it active afterwards, 'cause I'm seeing the 9th cutoff date on my end?

Speaker speaker\_0: Hmm. I'm not seeing a end of coverage... Oh, I see. Yeah. The end of coverage date, and it looks like you have a pending enrollment. Did you make a change to your coverage?

Speaker speaker\_1: I think I tried to re-enroll because I thought I wasn't enrolled already, just 'cause my doctor said I was no longer with her, even though nothing changed on her end, she said something changed on my end.

Speaker speaker\_0: Okay. Um, I'm not sure what to do in this scenario. So it looks like you, there's, it's already been sent in to be processed. Are you wanting to end your coverage? 'Cause I don't think you-

Speaker speaker\_1: No, no, no. I don't want to end my coverage at all. I just, I don't, I, I didn't know what to do since it sounded like it had already ended, so I tried to re-enroll. Um, I didn't m- mean to make any changes. It just, I, something happened where my doctor said I was no

longer enrolled, so then I thought I should enroll.

Speaker speaker\_0: Okay. So what I'm going to do, I'm going to cancel that pending enrollment.

Speaker speaker\_1: Okay. And that'll... I, I, I'll still have coverage, it's not going to end all my coverage?

Speaker speaker\_0: See, that's the thing, I'm not sure what ha- Hmm. I'm going to have to email the back office and see. 'Cause it doesn't, you shouldn't... Did you add anything or change anything?

Speaker speaker\_1: No, no, no. I just tried... I don't think so. I think I just tried to re-enroll on exactly what I had. Um, it, 'cause it sounded like my coverage had ended and I didn't re-enroll in the open period time.

Speaker speaker\_0: So it doesn't, it doesn't... It, it just rolls over if we..... Okay.

Speaker speaker\_1: Yeah. That's exactly what I thought, but then my, the doctor's office made me all confused 'cause they said it wasn't active anymore. So I don't know what happened there.

Speaker speaker\_0: Yeah. So now that you did that, I think we're gonna have to, y- I'm probably not sure what's going to happen. 'Cause you re-re-enrolling, that kind of messed up the, the flow of things. Let's see. You mind if I put you in a brief hold?

Speaker speaker\_1: Yeah, of course. Thank you.

Speaker speaker\_0: Thank you.

Speaker speaker\_1: Hey.

Speaker speaker\_0: Are you there, Ms. Simmons?

Speaker speaker\_1: Hi.

Speaker speaker\_0: All right. So at the, currently, there wouldn't be anything I have to do. I just emailed the back office to get an investigation going and see what the next step would look like in this scenario. 'Cause I canceled the enrollment that you did, and now it looks like it says your coverage is going to end on the 16th. They're gonna, we're gonna figure out what happened and where the mis- mishap happened in this whole scenario. It does take 24 to 48 hours for a review, but once we figure out what the issue is, I'll give you a call back and let you know.

Speaker speaker\_1: Okay. Um, and then so this doesn't happen again, there, there's no action I need to take on my part, right? Are you saying my coverage ends on the 16th. Would it not just restart on the 17th?

Speaker speaker\_0: So, so, uh, that's the thing, is... uh, uh, I shouldn't say that because you shouldn't have... uh, you... the provider shouldn't have told you your coverage was ended at all because there's never been a lap-... the... like, your coverage never stopped. So that's-

Speaker speaker\_1: Right, right.

Speaker speaker\_0: ... the issue. The issue happened from you going online and restarting enrollment when you were already enrolled, so now it gives... it's given you, like, a new start date when you never technically stopped your coverage in the first place. So, nothing you have to do on your end.

Speaker speaker\_1: Right. Right. Mm-hmm.

Speaker speaker\_0: I would... I recommend not going back and trying to change anything at the moment because right now, the enrollment press, like your information is kind of, like, wonky because-

Speaker speaker\_1: Got it, got it. But-

Speaker speaker\_0: ... that's not what the enrollment you tried to do.

Speaker speaker\_1: Should everything go accordingly, I wouldn't have... I wouldn't have to do anything, is what I'm... like, I shouldn't do anything come the 16th, my coverage would just start the 17th if it all goes accordingly, is what I'm saying.

Speaker speaker\_0: Yeah. So your, your coverage shouldn't have stopped. Your coverage shouldn't have stopped any, any, any point anyways.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So it wouldn't-

Speaker speaker\_1: So then... mm-hmm.

Speaker speaker\_0: But then when they go in and fix it, it shouldn't have a end date until you actually stop working with creative circles.

Speaker speaker\_1: So then why did it say it's gonna end on the 9th?

Speaker speaker\_0: Um, that's another reason why I'm not sure. I'm not... oh, it probably said that because you put that in request, because that request you put in online to change your coverage because the only-

Speaker speaker\_1: No.

Speaker speaker\_0: ... it's showing... it says your new coverage that I just canceled would have started on the 10th.

Speaker speaker\_1: Okay. It didn't say anything... I, I, I think I saw that before I changed anything, that my coverage was going to end on the 9th anyway, which is, I think, a year since I started working. So is there... um, is, is my coverage going to end on the 9th or the 16th anyway? Is there any way you could see that or is it just because I messed with it?

Speaker speaker\_0: Are you not lo-... are you no longer with the company?

Speaker speaker\_1: No, I believe I am. Um, I haven't heard anything otherwise, but now I'm nervous that maybe this is telling me something else.

Speaker speaker\_0: No, I wouldn't... I wouldn't... I'm not s-... I couldn't speak to why you saw three/nine in your account from when I would say it would end on that date. Because from my end, it looks like you still had active coverage and it was just going normally.

Speaker speaker\_1: Okay. Um, that's good to know. So, I'm sorry, are, are you... you're not able to see any reason as... of why, on my end, I saw the three/nine ending?

Speaker speaker\_0: No, ma'am.

Speaker speaker\_1: So even if I had pressed end coverage though, um, there's nothing... sorry, I'm just trying to wrap my head around this. Um, if I had pressed end coverage, it would have ended on the ninth?

Speaker speaker\_0: So, I'm not able to see what it looks like when you guys do it from your end, I'll have to see what's happening on my end. Um, so I couldn't tell you why it, it says your coverage was going to end on the ninth. Typically-

Speaker speaker\_1: Okay. Can you-

Speaker speaker\_0: ... it doesn't do that.

Speaker speaker\_1: It said... um, sorry. So I'm looking at it right now. Sorry to keep you on. It just... it says begin January 6th, 2025 and end March 9th, 2025.

Speaker speaker\_0: Yeah. And that's-

Speaker speaker\_1: Do you know why it would say that?

Speaker speaker\_0: I see that on my end too, and I see that based off the enrollment that you ma-... based off the changes that you made online. It ta-... it gave me the date of three/nine because it says your new coverage will start on three/ten. I don't know when you-

Speaker speaker\_1: Okay. Thanks.

Speaker speaker\_0: ... made... make those changes.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: But that's all I'm able to see. I'm looking to see.

Speaker speaker\_1: Right. I'm just confused about the beginning then on one/six because there was nothing that I would have done for it to start on one/six.

Speaker speaker\_0: So it looks like on 2/24, you went online and it says you changed-

Speaker speaker\_1: Yeah. Yeah.

Speaker speaker\_0: ... the due date to three/nine.

Speaker speaker\_1: So that was, um, so I think that was, like, near when I saw the doctor, but that's what I'm saying of, like, when I... what... like, why... what... is January 6th marked off?

Speaker speaker\_0: Yeah. I'm... I wouldn't be able... so until we investigate what happened in this scenario, I've never had this happen before, so we're gonna have to... I'm gonna have to

wait to see what the back office say about this before I would be able to answer any more questions, just simply because I don't want to give you the wrong information. But I do see-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... the coverage ended on... where it says the coverage should end on three/nine, but that didn't happen-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... until you did that enrollment.

Speaker speaker\_1: Okay. Yeah. If there's any way to make a note of just inquiring why it says begin end on January 6th through three/nine, because that was there before I made the enrollment and I think that's what tripped me up even further is the doctor saying that I was no longer enrolled and then seeing that it was going to end. Um, I'm just curious why that... it would be set up that way when there was no action that I needed to take.

Speaker speaker\_0: So my... it looks like it said it wa-... it was making a rollover on the ninth.

Speaker speaker\_1: Okay.

Speaker speaker\_0: It just says rollover. Yes.

Speaker speaker\_1: Um, but then-

Speaker speaker\_0: And then-

Speaker speaker\_1: Right. But if there's anything you could do to learn about what the January 6th was, um, 'cause that's also just confusing to me.

Speaker speaker\_0: Yes, ma'am. I will make sure to mention it this evening with-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... our sales rep.

Speaker speaker\_1: I, I appreciate it.

Speaker speaker\_0: No problem, Ms. Simmons. Was there anything else I can help you with today?

Speaker speaker\_1: No, no, no. You've been very helpful. Um, is this all going to be relayed over email?

Speaker speaker\_0: Um, what e-... what exactly are you referring to?

Speaker speaker\_1: The, um, letting me know that my coverage is-

Speaker speaker\_0: Oh, I will give you... I will give you-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... a call back. I will give you a call back.

Speaker speaker\_1: Okay. Okay, good to know.

Speaker speaker\_0: All right. Well, was there anything else I can help you with today, Ms. Chelsea?

Speaker speaker\_1: No, uh, and sorry, but you said you'll usually give us a call back in like 24 to 48 hours.

Speaker speaker\_0: So I was saying the investigation typically takes 24 to 48 hours. And whenever w- we do get it resolved, I will give you a call back and give you an update.

Speaker speaker\_1: Okay. Um, is there any way to do it over email just in case I can't pick up the phone?

Speaker speaker\_0: We w-... typically don't send out information in email. If you don't answer the phone, I would just leave a voicemail and then wait for your response.

Speaker speaker\_1: Okay. Okay. That sounds good. Thank you.

Speaker speaker\_0: No problem. Was there anything else I can help you with today, Ms. Simmons?

Speaker speaker\_1: No, no, no. That's, that's good. Thank you.

Speaker speaker\_0: No problem. Thanks for calling Benefits Mecardo. We hope you have a great rest of your week.

Speaker speaker\_1: You too. Bye-bye.