

## Transcript: Malcolm

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### Full Transcript

Hello? Thanks for calling Benefits in the Card. This is Malcolm. How can I help you? Uh, my husband has, um, a card through Surge. Mm-hmm. And we found it the other day but now we've misplaced it again. So we would like to know if you could send him another card. 'Cause we don't know how to use his insurance. I'm sorry, are you on his insurance? No, I am not. I am just legally married to him. And all I need is- Okay. ... him, to send it to him. You should have his address. Is he available right now? I... No, he's on a job. So- But, um- ... I wouldn't be able to, I wouldn't be able to do anything unless he calls in directly. I think that- Unless, or he has given you permission to speak on his behalf. ... we should- I have permission because I'm married to him. So ma'am- Sure did. ... we have to have... So these cal- these phone calls are recorded. We have to have a verbal... Him, maybe you call him on freeway, like, "Hey, I give my wife permission to speak on my behalf." We have to have that in order for you to do anything for this account without you being on his account. Okay. Let me see if I can figure out how to do that. You can get him to call us and he could, he can just say that and then you can give us a call back. He's on a job, phone. Okay. Uh, um... Are you there, ma'am? Are you there, ma'am? I hear you. Yeah, I don't know how to do the freeway thing unless you can call him. I wouldn't be able to call him from my end. Um, so would you... Could you just get him to give us a call and then we can get him on the phone stating that he gives you permission? Maybe we can do that tomorrow. But not today, not while he's gone at work. So we're open until 8:00 PM Eastern Time. Oh, tonight? Yes, ma'am. Okay. We're open until 8:00 PM Eastern Time. Okay. That'd be 7:00 my time, because I'm in Central. Well, I guess we'll just try that. But that's really sad. Once he puts me on that account to be able to speak, 'cause we're not paying for my insurance or anything, uh, we just need insurance for him. Because I have Medicare and Medicaid. Yes, ma'am. So you're saying you already called before. Have you already called before and spoke on his behalf? And you're saying there's a note already on the file stating that you can speak for him? Um, um, no, that's not what I'm saying. He's never done that yet, not with you guys. But I do- Yes, ma'am, but if you just get him to do that once, if you just get him to do that once and we have it on file, then maybe you'll be able to speak for him. But since we don't have any documentation or any kind of recording to say anything, that you can speak on his behalf, for security purposes, unfortunately I'm unable to speak with you about any of his coverage. If you are on his coverage- My medical merit makes it to the point where I can even sign his name. So I don't understand why y'all have a problem with that. Especially, if I can verify his date of birth, his address, his social security number, all that, then, you know, there should be some kind of way to get around that. Especially, being all I'm asking you to do is send him a card to him. Not- I understand. ... nothing about me. I understand that, ma'am, but before I- You just need another card. ... even, before I'm even able- So- ... to do any of that, I have to access his

account. And since you're not on his account, and we don't have any proof of you saying, of him saying that you can speak on his behalf, I'm unable to do that. Yeah, that doesn't make any sense because I'm legally married to him. I could even sign his name, start credit, any of that. But you guys, just to send him a card, want to give me problems. Which I guess I don't get to choose the insurance company. But if I could, there wouldn't be one that handles business like that. So anyway, thank you. I'll, I'll have him call. Bye. You have a great day, ma'am.

## Conversation Format

Speaker speaker\_0: Hello?

Speaker speaker\_1: Thanks for calling Benefits in the Card. This is Malcolm. How can I help you?

Speaker speaker\_0: Uh, my husband has, um, a card through Surge.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: And we found it the other day but now we've misplaced it again. So we would like to know if you could send him another card. 'Cause we don't know how to use his insurance.

Speaker speaker\_1: I'm sorry, are you on his insurance?

Speaker speaker\_0: No, I am not. I am just legally married to him. And all I need is-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... him, to send it to him. You should have his address.

Speaker speaker\_1: Is he available right now?

Speaker speaker\_0: I... No, he's on a job.

Speaker speaker\_1: So-

Speaker speaker\_0: But, um-

Speaker speaker\_1: ... I wouldn't be able to, I wouldn't be able to do anything unless he calls in directly.

Speaker speaker\_0: I think that-

Speaker speaker\_1: Unless, or he has given you permission to speak on his behalf.

Speaker speaker\_0: ... we should- I have permission because I'm married to him.

Speaker speaker\_1: So ma'am-

Speaker speaker\_0: Sure did.

Speaker speaker\_1: ... we have to have... So these cal- these phone calls are recorded. We have to have a verbal... Him, maybe you call him on freeway, like, "Hey, I give my wife permission to speak on my behalf." We have to have that in order for you to do anything for this account without you being on his account.

Speaker speaker\_0: Okay. Let me see if I can figure out how to do that.

Speaker speaker\_1: You can get him to call us and he could, he can just say that and then you can give us a call back.

Speaker speaker\_0: He's on a job, phone.

Speaker speaker\_1: Okay. Uh, um... Are you there, ma'am? Are you there, ma'am?

Speaker speaker\_0: I hear you. Yeah, I don't know how to do the freeway thing unless you can call him.

Speaker speaker\_1: I wouldn't be able to call him from my end. Um, so would you... Could you just get him to give us a call and then we can get him on the phone stating that he gives you permission?

Speaker speaker\_0: Maybe we can do that tomorrow. But not today, not while he's gone at work.

Speaker speaker\_1: So we're open until 8:00 PM Eastern Time.

Speaker speaker\_0: Oh, tonight?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Okay.

Speaker speaker\_1: We're open until 8:00 PM Eastern Time.

Speaker speaker\_0: Okay. That'd be 7:00 my time, because I'm in Central. Well, I guess we'll just try that. But that's really sad. Once he puts me on that account to be able to speak, 'cause we're not paying for my insurance or anything, uh, we just need insurance for him. Because I have Medicare and Medicaid.

Speaker speaker\_1: Yes, ma'am. So you're saying you already called before. Have you already called before and spoke on his behalf? And you're saying there's a note already on the file stating that you can speak for him?

Speaker speaker\_0: Um, um, no, that's not what I'm saying. He's never done that yet, not with you guys. But I do-

Speaker speaker\_1: Yes, ma'am, but if you just get him to do that once, if you just get him to do that once and we have it on file, then maybe you'll be able to speak for him. But since we don't have any documentation or any kind of recording to say anything, that you can speak on his behalf, for security purposes, unfortunately I'm unable to speak with you about any of his coverage. If you are on his coverage-

Speaker speaker\_0: My medical merit makes it to the point where I can even sign his name. So I don't understand why y'all have a problem with that. Especially, if I can verify his date of birth, his address, his social security number, all that, then, you know, there should be some kind of way to get around that. Especially, being all I'm asking you to do is send him a card to him. Not-

Speaker speaker\_1: I understand.

Speaker speaker\_0: ... nothing about me.

Speaker speaker\_1: I understand that, ma'am, but before I-

Speaker speaker\_0: You just need another card.

Speaker speaker\_1: ... even, before I'm even able-

Speaker speaker\_0: So-

Speaker speaker\_1: ... to do any of that, I have to access his account. And since you're not on his account, and we don't have any proof of you saying, of him saying that you can speak on his behalf, I'm unable to do that.

Speaker speaker\_0: Yeah, that doesn't make any sense because I'm legally married to him. I could even sign his name, start credit, any of that. But you guys, just to send him a card, want to give me problems. Which I guess I don't get to choose the insurance company. But if I could, there wouldn't be one that handles business like that. So anyway, thank you. I'll, I'll have him call. Bye.

Speaker speaker\_1: You have a great day, ma'am.