

## 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. Hello? Thanks for calling Benefits in the Car. Hello? This is Malcolm. How can I help you? Hi, this is Desiree. Thanks for calling Benefits in the Car. This is Malcolm. How can I help you? Hi, this is Desiree Hine. How can I help you, ma'am? Are you there? Okay. Yes. Um, I'm signed up for benefits but I'm not getting health insurance. It's not being taken out, um, so I'm wondering what's going on. What staffing company do you work for? CareBuilders At Home. What's the last four of your social? 6014. First name? Desiree. Last name? Hine, H-I-N-E. All right. For security purposes, can you verify your address and date of birth for me? 217 North Grant Street, Bay City, Michigan, 48708, um, 9/19/05. Thank you. So we got your phone number, 989-326-5844? Correct. And the email is desireelo- LuAnne. ... LuAnne.hine@gmail.com? Correct. All right. So looks like, it looks like your coverage became active on December 30th and looks like no deduction was taken to pay for this following week. Okay. So were you, did you miss a, a week of work? No, no, no. Did not miss a week of work. And she signed up for, like, we signed up for vision, hearing and health. Yeah, so I'm seeing... You got the group accident, the dental, life insurance, vision, behavior health and the preventative care. Does that mean, like, I... Does that mean I have, like, full insurance then? I can go to a doctor and all that? So the medical plan that you got enrolled into this preventive care plan, that's good for like wellness checks, physicals, vaccinations, cancer screenings, mammograms in women, any preventative care services. That doesn't include doctors. Oh. Yeah, I wanted the doctor's. I signed up for the doctor's one. I don't know what happened there. Uh, let's see. So yeah, with the... With the enrollment form, I see that you got... Yeah, you got this. You got the plan that you selected from your enrollment form. Well, they didn't give me the one for the doc... Or they didn't sign me up for the right one for the doctor then, because I signed up for that one. Is there any way to change that? 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. You have to wait until a company open enrollment period or you have to have a qualifying life event, such as marriage and divorce, having your doctor disbar or manage or loses coverage from another carrier in order to make any additions to your coverage. Even though it's not my error? Ma'am, based off the document that I've seen, you got the plan that you selected. I don't understand. How... So if someone else filled out a form... I don't understand. That don't make sense to me, because I filled out where it should take 40 some dollars for healthcare alone and it's not taking it out. You got the MEC. Oh, you got the MEC Enhanced. I see what you're saying now. Oh. Let's see, who got you enrolled? Ma'am, I'm gonna put you on a brief hold. Nope, that's okay. Thank you. How you doing, Ms. Hein? Good. All right. So I do see where there was a mistake made, and I just wanna apologize for the inconvenience. Looks like you were enrolled into the

wrong level of the MEC plan. Mm-hmm. But I did email the back office to get them, to get this rectified. Okay. Um, was there... And I do have it changed in the system, so- Okay. ... it would take... It'll take one to two weeks for those changes- Okay. ... to come in. Okay. But you... If everything goes well, we should be able to get that processed for you. Okay. Thank you- And I'll- ... so much. I really appreciate it. No problem, Ms. Hein. And once I get an update, I will give you a call back and let you know what's- Oh. ... going on with that process. Okay. Okay, sounds good. All right. Well, is there anything- Thank you. ... else I can help you with, save your time? No, sir. Thank you. No problem. Thanks for calling Benefits in the Cut. Hope you have a great weekend. Thank you, you too. Thank you.

## 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.

Speaker speaker\_2: Hello?

Speaker speaker\_1: Thanks for calling Benefits in the Car.

Speaker speaker\_2: Hello?

Speaker speaker\_1: This is Malcolm. How can I help you?

Speaker speaker\_2: Hi, this is Desiree.

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

Speaker speaker\_2: Hi, this is Desiree Hine.

Speaker speaker\_1: How can I help you, ma'am?

Speaker speaker\_2: Are you there? Okay. Yes. Um, I'm signed up for benefits but I'm not getting health insurance. It's not being taken out, um, so I'm wondering what's going on.

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

Speaker speaker\_2: CareBuilders At Home.

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

Speaker speaker\_2: 6014.

Speaker speaker\_1: First name?

Speaker speaker\_2: Desiree.

Speaker speaker\_1: Last name?

Speaker speaker\_2: Hine, H-I-N-E.

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

Speaker speaker\_2: 217 North Grant Street, Bay City, Michigan, 48708, um, 9/19/05.

Speaker speaker\_1: Thank you. So we got your phone number, 989-326-5844?

Speaker speaker\_2: Correct.

Speaker speaker\_1: And the email is desireelo-

Speaker speaker\_2: LuAnne.

Speaker speaker\_1: ... LuAnne.hine@gmail.com?

Speaker speaker\_2: Correct.

Speaker speaker\_1: All right. So looks like, it looks like your coverage became active on December 30th and looks like no deduction was taken to pay for this following week.

Speaker speaker\_2: Okay.

Speaker speaker\_1: So were you, did you miss a, a week of work?

Speaker speaker\_2: No, no, no. Did not miss a week of work. And she signed up for, like, we signed up for vision, hearing and health.

Speaker speaker\_1: Yeah, so I'm seeing... You got the group accident, the dental, life insurance, vision, behavior health and the preventative care.

Speaker speaker\_2: Does that mean, like, I... Does that mean I have, like, full insurance then? I can go to a doctor and all that?

Speaker speaker\_1: So the medical plan that you got enrolled into this preventive care plan, that's good for like wellness checks, physicals, vaccinations, cancer screenings, mammograms in women, any preventative care services. That doesn't include doctors.

Speaker speaker\_2: Oh. Yeah, I wanted the doctor's. I signed up for the doctor's one. I don't know what happened there.

Speaker speaker\_1: Uh, let's see. So yeah, with the... With the enrollment form, I see that you got... Yeah, you got this. You got the plan that you selected from your enrollment form.

Speaker speaker\_2: Well, they didn't give me the one for the doc... Or they didn't sign me up for the right one for the doctor then, because I signed up for that one. Is there any way to change that?

Speaker speaker\_1: 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. You have to wait until a company open enrollment period or you have to have a qualifying life event, such as marriage and divorce, having your doctor disbar or manage or loses coverage from another carrier in order to make any additions to your coverage.

Speaker speaker\_2: Even though it's not my error?

Speaker speaker\_1: Ma'am, based off the document that I've seen, you got the plan that you selected.

Speaker speaker\_2: I don't understand. How... So if someone else filled out a form... I don't understand. That don't make sense to me, because I filled out where it should take 40 some dollars for healthcare alone and it's not taking it out.

Speaker speaker\_1: You got the MEC. Oh, you got the MEC Enhanced. I see what you're saying now. Oh. Let's see, who got you enrolled? Ma'am, I'm gonna put you on a brief hold.

Speaker speaker\_2: Nope, that's okay.

Speaker speaker\_1: Thank you. How you doing, Ms. Hein?

Speaker speaker\_3: Good.

Speaker speaker\_1: All right. So I do see where there was a mistake made, and I just wanna apologize for the inconvenience. Looks like you were enrolled into the wrong level of the MEC plan.

Speaker speaker\_3: Mm-hmm.

Speaker speaker\_1: But I did email the back office to get them, to get this rectified.

Speaker speaker\_3: Okay.

Speaker speaker\_1: Um, was there... And I do have it changed in the system, so-

Speaker speaker\_3: Okay.

Speaker speaker\_1: ... it would take... It'll take one to two weeks for those changes-

Speaker speaker\_3: Okay.

Speaker speaker\_1: ... to come in.

Speaker speaker\_3: Okay.

Speaker speaker\_1: But you... If everything goes well, we should be able to get that processed for you.

Speaker speaker\_3: Okay. Thank you-

Speaker speaker\_1: And I'll-

Speaker speaker\_3: ... so much. I really appreciate it.

Speaker speaker\_1: No problem, Ms. Hein. And once I get an update, I will give you a call back and let you know what's-

Speaker speaker\_3: Oh.

Speaker speaker\_1: ... going on with that process.

Speaker speaker\_3: Okay. Okay, sounds good.

Speaker speaker\_1: All right. Well, is there anything-

Speaker speaker\_3: Thank you.

Speaker speaker\_1: ... else I can help you with, save your time?

Speaker speaker\_3: No, sir. Thank you.

Speaker speaker\_1: No problem. Thanks for calling Benefits in the Cut. Hope you have a great weekend.

Speaker speaker\_3: Thank you, you too.

Speaker speaker\_1: Thank you.