

## Transcript: Malcolm

Nash-6510180265934848-6071548073787392

### Full Transcript

... in the car. This is Malcolm. How can I help you? Hi. I was trying to get my, um, benefit number or my insurance number on a card. What does that come that you work for? Oh, I work for HCC. What's the last four of your social? 4097. First name? Tamia Bell Gibson. For security purposes, can you verify your address and date of birth for me? 13332 South Michigan Avenue, Chicago, Illinois 60827. And your date of birth? Aug 9th, 98. Uh, we got same birthday. Oh, we do? Do you got a good phone number? We sure do. Yes, ma'am. 7098- See if we got a good phone number. 7098. Yep, 470145? Yep. Let me get your email. Is this tamiaaris@gmail.com? Yep. And there's another one, tamadavis9898@gmail.com? Yes. Yep. And so which one is your... which one would you like me to send your ID card to? Uh, Tamia Harris. So I do see this... Were you looking for your medical card or you're trying to get your free Rx card? I'm sorry. Which card you say it? You trying to get your medical card or your free Rx card? Uh, both of them 'cause they need both. All right. So with your free Rx card, you have to go to freerxwebsite to get it. I wouldn't be able to send that to you. You have to just log into your account and then it will show up for you. With your medical card- I have a question. Go ahead. Um, with free Rx is that, um- That's the prescription. Is that for... Oh, for prescriptions. Okay. Mm-hmm. 'Cause my medical don't cover prescriptions or something? No, it does. It's just you have both. So I was wondering which card were you... if you, if you already had received your medical card and you needed... if you're asking for the free Rx one or not. Okay. And both are still active, correct? So it looks like... Let me see. So it looks like as of this week you don't have active coverage. There's only like a deduction that's taken last week to pay for this week's coverage. Oh, wow. Oh, it ain't covering... It's not covering anything? Say that again? So it's not covering anything 'cause I gotta go pick up some medicine right now, but it's not covering nothing? No, ma'am. It doesn't show that you have active coverage for this week. Oh, wow. So... Okay. So how do I, how do I have active coverage? So you had active coverage last week. It looks like no deduction was taken out to pay for this week's coverage. Hmm. So what would I, what do I- So did you miss a week's worth? Yeah, I did. So what do I have to do? So you can make a direct payment for this week until you go back to work. You can make up to four weeks of direct payments. Yeah, I can make one. Okay. All right. So if you made a direct payment today, the total would be \$49.40 that you would have to pay today. That's, that's- Okay. ... student was typically out of your paycheck. \$49, so basically \$50. Okay. All right. And then that's towards only next week? So that makes your coverage active for the week. If you're still working, if you're going to go back to work next week, then you should continue normal. But if you're still going to be out for a while, like I said, you can make up to four weeks of direct payments. But after four weeks, it'll roll over to COBRA. O- so what? COBRA. COBRA, what is that? So I wouldn't... I wouldn't be able to give you any information on that because that's handled by a different, uh, carrier.

We're not a carrier. We're just a plan administrator. All we do is get you guys enrolled or unenrolled from the coverage. Okay. All right, and then if I pay the \$50 now, uh, that'll last me to how many day- weeks? So it'll just be from... It'll cover from, um, March 3rd until March 9th. And then if you want to... like I was saying, if you're not working and you need to just, you just want to keep your coverage going for at least four weeks, you can do that. But after those four weeks, it'll roll over to COBRA. So you would have to call again next week to make your coverage act- to make another payment to make your coverage active again. Okay. And how... When... As soon... O- okay. Okay. So once I get it active, 'cause I'm gonna pay the money, uh, how soon can I go pick up my prescription and use my, uh, benefit numbers or whatever, insurance number? It'll be active immediately. I- I'm sorry? I said it'd be active immediately. Immediately? Okay. Do I just go on the app and pay or what do I do? How do I pay? You can do it over the phone. Only over the phone? Yes, ma'am. Okay. Okay, thank you. Just give me about an hour. I'll, I'll call back in an hour 'cause I got some money on my card. Okay. All right. Thank you so much for helping me. No problem, Miss Gibson. If there's nothing else, thanks for calling Benefits in the Car. I hope you have a great rest of the day. All right. Bye. Bye.

## Conversation Format

Speaker speaker\_0: ... in the car. This is Malcolm. How can I help you?

Speaker speaker\_1: Hi. I was trying to get my, um, benefit number or my insurance number on a card.

Speaker speaker\_0: What does that come that you work for?

Speaker speaker\_1: Oh, I work for HCC.

Speaker speaker\_0: What's the last four of your social?

Speaker speaker\_1: 4097.

Speaker speaker\_0: First name?

Speaker speaker\_1: Tamia Bell Gibson.

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

Speaker speaker\_1: 13332 South Michigan Avenue, Chicago, Illinois 60827.

Speaker speaker\_0: And your date of birth?

Speaker speaker\_1: Aug 9th, 98.

Speaker speaker\_0: Uh, we got same birthday.

Speaker speaker\_1: Oh, we do?

Speaker speaker\_0: Do you got a good phone number?

Speaker speaker\_1: We sure do.

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: 7098-

Speaker speaker\_0: See if we got a good phone number.

Speaker speaker\_1: 7098.

Speaker speaker\_0: Yep, 470145?

Speaker speaker\_1: Yep.

Speaker speaker\_0: Let me get your email. Is this tamiaaris@gmail.com?

Speaker speaker\_1: Yep.

Speaker speaker\_0: And there's another one, tamadavis9898@gmail.com?

Speaker speaker\_1: Yes. Yep.

Speaker speaker\_0: And so which one is your... which one would you like me to send your ID card to?

Speaker speaker\_1: Uh, Tamia Harris.

Speaker speaker\_0: So I do see this... Were you looking for your medical card or you're trying to get your free Rx card?

Speaker speaker\_1: I'm sorry. Which card you say it?

Speaker speaker\_0: You trying to get your medical card or your free Rx card?

Speaker speaker\_1: Uh, both of them 'cause they need both.

Speaker speaker\_0: All right. So with your free Rx card, you have to go to freerxwebsite to get it. I wouldn't be able to send that to you. You have to just log into your account and then it will show up for you. With your medical card-

Speaker speaker\_1: I have a question.

Speaker speaker\_0: Go ahead.

Speaker speaker\_1: Um, with free Rx is that, um-

Speaker speaker\_0: That's the prescription.

Speaker speaker\_1: Is that for... Oh, for prescriptions. Okay.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: 'Cause my medical don't cover prescriptions or something?

Speaker speaker\_0: No, it does. It's just you have both. So I was wondering which card were you... if you, if you already had received your medical card and you needed... if you're asking

for the free Rx one or not.

Speaker speaker\_1: Okay. And both are still active, correct?

Speaker speaker\_0: So it looks like... Let me see. So it looks like as of this week you don't have active coverage. There's only like a deduction that's taken last week to pay for this week's coverage.

Speaker speaker\_1: Oh, wow. Oh, it ain't covering... It's not covering anything?

Speaker speaker\_0: Say that again?

Speaker speaker\_1: So it's not covering anything 'cause I gotta go pick up some medicine right now, but it's not covering nothing?

Speaker speaker\_0: No, ma'am. It doesn't show that you have active coverage for this week.

Speaker speaker\_1: Oh, wow. So... Okay. So how do I, how do I have active coverage?

Speaker speaker\_0: So you had active coverage last week. It looks like no deduction was taken out to pay for this week's coverage.

Speaker speaker\_1: Hmm. So what would I, what do I-

Speaker speaker\_0: So did you miss a week's worth?

Speaker speaker\_1: Yeah, I did. So what do I have to do?

Speaker speaker\_0: So you can make a direct payment for this week until you go back to work. You can make up to four weeks of direct payments.

Speaker speaker\_1: Yeah, I can make one.

Speaker speaker\_0: Okay. All right. So if you made a direct payment today, the total would be \$49.40 that you would have to pay today. That's, that's-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... student was typically out of your paycheck.

Speaker speaker\_1: \$49, so basically \$50. Okay. All right. And then that's towards only next week?

Speaker speaker\_0: So that makes your coverage active for the week. If you're still working, if you're going to go back to work next week, then you should continue normal. But if you're still going to be out for a while, like I said, you can make up to four weeks of direct payments. But after four weeks, it'll roll over to COBRA.

Speaker speaker\_1: O- so what?

Speaker speaker\_0: COBRA.

Speaker speaker\_1: COBRA, what is that?

Speaker speaker\_0: So I wouldn't... I wouldn't be able to give you any information on that because that's handled by a different, uh, carrier. We're not a carrier. We're just a plan administrator. All we do is get you guys enrolled or unenrolled from the coverage.

Speaker speaker\_1: Okay. All right, and then if I pay the \$50 now, uh, that'll last me to how many day- weeks?

Speaker speaker\_0: So it'll just be from... It'll cover from, um, March 3rd until March 9th. And then if you want to... like I was saying, if you're not working and you need to just, you just want to keep your coverage going for at least four weeks, you can do that. But after those four weeks, it'll roll over to COBRA. So you would have to call again next week to make your coverage act- to make another payment to make your coverage active again.

Speaker speaker\_1: Okay. And how... When... As soon... O- okay. Okay. So once I get it active, 'cause I'm gonna pay the money, uh, how soon can I go pick up my prescription and use my, uh, benefit numbers or whatever, insurance number?

Speaker speaker\_0: It'll be active immediately.

Speaker speaker\_1: I- I'm sorry?

Speaker speaker\_0: I said it'd be active immediately.

Speaker speaker\_1: Immediately? Okay. Do I just go on the app and pay or what do I do? How do I pay?

Speaker speaker\_0: You can do it over the phone.

Speaker speaker\_1: Only over the phone?

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: Okay. Okay, thank you. Just give me about an hour. I'll, I'll call back in an hour 'cause I got some money on my card.

Speaker speaker\_0: Okay.

Speaker speaker\_1: All right. Thank you so much for helping me.

Speaker speaker\_0: No problem, Miss Gibson. If there's nothing else, thanks for calling Benefits in the Car. I hope you have a great rest of the day.

Speaker speaker\_1: All right.

Speaker speaker\_0: Bye.

Speaker speaker\_1: Bye.