

## **Transcript: Malcolm**

**Nash-6555090740232192-5199426214346752**

### **Full Transcript**

Thanks for calling Benefits in the Card. This is Malcolm, how can I help you? Excuse me. Okay, hold on a minute. Okay. Hey, uh, hey how you doing sir? Uh, I called, uh, last week pertaining to the insurance that- that's being taken out of my check. What staffing company do you work for? Uh, BGS. Okay. Last four of your social? 4910. First name? Gregory. Last name? Middleton. Okay. For security purposes, can you verify your address and date of birth for me? Uh, 704 Britt Ridge Place, Antioch, Tennessee 37013. Date of birth, 8/16/1977. Okay. Let's see, we got your phone number, 404-538-8743. ... eight seven oh three. 8743. And the email is gregory.middleton31@yahoo.com? Correct. How can I help you sir? Okay. Um, just of last week or last, uh, you all started taking, uh, uh, you all started deducting insur- uh, insurance out of my check and I didn't, uh, I didn't sign up for the insurance. So I called last week and I spoke with one of your, uh, coworkers and she told me it was, uh, court, uh, uh, what's... how do you... what's the word she used? She said, uh- Court order insurance. Court order insurance. Okay. Now I called, I called Fulton County and they told me that it is not up to you all to sign me up for, uh, for insurance pertaining to my child support order. They said that's- that's- that's only up to me 'cause I can go outside of you all and get insurance, which I already have on my son. And I tried to explain that to her, and she was trying to tell me, "Oh, no. You gotta show a cancellation paper." They said that is not true, because I- you all are not liable for that part of the court order. That's- that's- that's- that's only- only up to me. You see what I'm saying? So somebody got their wires crossed. Yes, sir. So... Pertaining to the court order, yes. I'm gonna go ahead and reiterate what, uh... I'm gonna go ahead and re- reiterate what she said the last time. We won't be able to cancel your court order until we get the documents from the court. No, it's not canceling the court order, sir. That's not an issue. No, sir. It's not canceling the court order. The court order, and I- I just wanna let you know this before I go any further. I've been on this child support situation for over 15 years and any employer I was with didn't take that be- take the insurance part beyond my liability. That's on me, that is not on the employer. And it's like, okay, the wires are being crossed because you all are telling me you can't show me the court order. And then when I call Fulton County, they say, "Oh, no. That's not solely on the, uh, on the employer to sign you up for insurance." Because first of all, sir, this is... and I'm not trying to be rude. But first of all, you all don't even have my child's name. You all don't even have, um, you- you all- you all haven't even asked me any questions pertaining to, "Okay, am I gonna be insured too? Is this child gonna be insured?" So it's kinda confusing. You see what I'm saying? But at the end of the day, they told me that you all are not liable to do that. That is on my behalf to make sure I get that done for my court appoint- my- my court situation. You see what I'm saying? So they was telling me that they- they can't show no cancellation 'cause it can't be canceled because it's court ordered but it's not for you all to take it upon you all to say, "Hey, on this part..." Okay, you all

are taking... Uh, okay, BGS is taking out the, uh, the child support and I'm gonna try to explain like the- like the, uh, guy explained to me. They say BGS is taking out the child support, right? Out of the check. It is not BGS' job to also a- adhere the insurance part. That is on my behalf because I can go outside of you all, I can go outside as well and get him insured. So if I say, "Hey, look. That insurance you all have is not working for me, so I have some insurance on this side." So my court order has been fulfilled. Have you seen what I'm saying? Sir, I- I understand what you're saying sir, but we don't do any... We, on our end, we can't... I don't have anything but the court orders for him. I can provide you with the information to the issuing agency. Okay. It's a VA medical support notice processing center. But I'm not allowed to provide you with the information that's on it. Well, you have to validate it from... You have to reach out to them and they- they have to be the ones- Okay. ... to give us the information to cancel the coverage. Okay, what is... And I understand everything you're saying. What- what is... What, what is their number? Because this- this is just like... it's- it's really aggravating, bro, and I'm sorry man. There's no disrespect to you, but... I understand. And my whole 15 years I've been a- I've been employed with other employers, man, they never took it upon outside of their realm of just the child support and say, "Hey, we're gonna go ahead and we get him this insurance because it's court ordered." That's not... that's not lawful, because by the court order it is on my... it's- it is up to me, not the employer. Because... Okay, I ain't gotta keep on bugging, but, uh, what- what's the number so I can call you? So it's 866- Ho- ho- ho- hold on there. Now, now, if you're giving me the number back to Fulton County, that's not what I need. What, what is this number you're giving me? This is for GA Medical Support Notice and Processing Center. Okay. Now, I, I just want to know, okay, DGS, do they, do, do they hire you all or are you part of DGS? So we, we're Benefits in a Card, we're a plan administrator for health insurance for staffing companies. All we do is get you guys- Okay. ... enrolled or unenrolled from the coverage. Okay. So I'm trying to understand who put, who put this order in that direction? DGS? It says VA Medical Support and Notice Processing Center is the issuing agency. That's crazy, man. I ain't never... I've been doing this for too long, man. I know for a fact that that's, that's not how it works. It's not... That's, it's my court order, not y'all court order to do that. So that's, that's, that's kind of unlawful because it's like y'all making... It's like they're making me pay for some insurance that I don't want. And then I'm not even being told, okay, am I insured? Like, come on. Like that's, that's weird, man. So you are... You and your... So you are insured, too. You and your, and your child, if it's- Okay. So, okay, so who... I'm trying to understand who's the child y'all got on there? Who's the child? That's the information we are not allowed to give. Are you serious? But I'm paying... But I'm paying for something and you can't give me... Okay, so what if I got to, uh... See, this, this is, this makes it even weirder. You gotta understand, man. It's kind of funny because you can't give me the information of the child that y'all have insured, but y'all gonna make me pay for it? It says the... I'm looking at the form from National... It says National Medical Support Notice and it says, "The information on the custodial parent and child contained on this page is confidential. It should not be shared or disclosed with the employee." This is coming from GA Medical Support- But dude, that's, that's my child. Would you... That's crazy. Okay, what's this number? All I'm able to, all I'm able to, I can give you the, I can give you the case identifier and phone number. No. Let... Yeah, let me get that number. Case... I know the case number is, uh, 460020116. So the phone number is 86... Yeah, could you say that one more time? 460020116. Yes, sir. All right. What's the number? So it's 866-304-8199. 8199. Yes, sir. Okay,

now. I'm finna explain something to you, sir. I already talked to them. They, they sent me right back to you all. That's how I got the number and the case number. So I'm, I'm kinda, I'm kinda... I'm really aggravated now. Yeah, this crazy. Yeah, this crazy, man. Yeah. I feel like I'm being, uh, I'm being robbed right now, uh, because this, this is crazy. I already, I already called them, man. They, they, they sent me right back to you all. I'm not sure why they would send you back 'cause they're the issuing... They're the one that issued the court order. Mm-hmm. Wow. This is crazy. So I got the, I got the- All right. Hello? Yes, sir. Yeah, this, this is crazy. All right, let me, let me, let me call them back, man. They don't mean to miss your standard phone. Thank you, sir. No problem, Mr. Middleton. I hope you have a great rest of your week, man.

## Conversation Format

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

Speaker speaker\_1: Excuse me. Okay, hold on a minute. Okay. Hey, uh, hey how you doing sir? Uh, I called, uh, last week pertaining to the insurance that- that's being taken out of my check.

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

Speaker speaker\_1: Uh, BGS.

Speaker speaker\_0: Okay. Last four of your social?

Speaker speaker\_1: 4910.

Speaker speaker\_0: First name?

Speaker speaker\_1: Gregory.

Speaker speaker\_0: Last name?

Speaker speaker\_1: Middleton.

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

Speaker speaker\_1: Uh, 704 Britt Ridge Place, Antioch, Tennessee 37013. Date of birth, 8/16/1977.

Speaker speaker\_0: Okay. Let's see, we got your phone number, 404-538-8743.

Speaker speaker\_1: ... eight seven oh three. 8743.

Speaker speaker\_0: And the email is gregory.middleton31@yahoo.com?

Speaker speaker\_1: Correct.

Speaker speaker\_0: How can I help you sir?

Speaker speaker\_1: Okay. Um, just of last week or last, uh, you all started taking, uh, uh, you all started deducting insur- uh, insurance out of my check and I didn't, uh, I didn't sign up for the insurance. So I called last week and I spoke with one of your, uh, coworkers and she told me it was, uh, court, uh, uh, what's... how do you... what's the word she used? She said, uh-

Speaker speaker\_0: Court order insurance.

Speaker speaker\_1: Court order insurance. Okay. Now I called, I called Fulton County and they told me that it is not up to you all to sign me up for, uh, for insurance pertaining to my child support order. They said that's- that's- that's only up to me 'cause I can go outside of you all and get insurance, which I already have on my son. And I tried to explain that to her, and she was trying to tell me, "Oh, no. You gotta show a cancellation paper." They said that is not true, because I- you all are not liable for that part of the court order. That's- that's- that's- that's only- only up to me. You see what I'm saying? So somebody got their wires crossed.

Speaker speaker\_0: Yes, sir. So...

Speaker speaker\_1: Pertaining to the court order, yes.

Speaker speaker\_0: I'm gonna go ahead and reiterate what, uh... I'm gonna go ahead and reiterate what she said the last time. We won't be able to cancel your court order until we get the documents from the court.

Speaker speaker\_1: No, it's not canceling the court order, sir.

Speaker speaker\_0: That's not an issue.

Speaker speaker\_1: No, sir. It's not canceling the court order. The court order, and I- I just wanna let you know this before I go any further. I've been on this child support situation for over 15 years and any employer I was with didn't take that be- take the insurance part beyond my liability. That's on me, that is not on the employer. And it's like, okay, the wires are being crossed because you all are telling me you can't show me the court order. And then when I call Fulton County, they say, "Oh, no. That's not solely on the, uh, on the employer to sign you up for insurance." Because first of all, sir, this is... and I'm not trying to be rude. But first of all, you all don't even have my child's name. You all don't even have, um, you- you all- you all haven't even asked me any questions pertaining to, "Okay, am I gonna be insured too? Is this child gonna be insured?" So it's kinda confusing. You see what I'm saying? But at the end of the day, they told me that you all are not liable to do that. That is on my behalf to make sure I get that done for my court appoint- my- my court situation. You see what I'm saying? So they was telling me that they- they can't show no cancellation 'cause it can't be canceled because it's court ordered but it's not for you all to take it upon you all to say, "Hey, on this part..." Okay, you all are taking... Uh, okay, BGS is taking out the, uh, the child support and I'm gonna try to explain like the- like the, uh, guy explained to me. They say BGS is taking out the child support, right? Out of the check. It is not BGS' job to also a- adhere the insurance part. That is on my behalf because I can go outside of you all, I can go outside as well and get him insured. So if I say, "Hey, look. That insurance you all have is not working for me, so I have some insurance on this side." So my court order has been fulfilled. Have you seen what I'm saying?

Speaker speaker\_0: Sir, I- I understand what you're saying sir, but we don't do any... We, on our end, we can't... I don't have anything but the court orders for him. I can provide you with the information to the issuing agency.

Speaker speaker\_1: Okay.

Speaker speaker\_0: It's a VA medical support notice processing center. But I'm not allowed to provide you with the information that's on it.

Speaker speaker\_1: Well, you have to validate it from...

Speaker speaker\_0: You have to reach out to them and they- they have to be the ones-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... to give us the information to cancel the coverage.

Speaker speaker\_1: Okay, what is...

Speaker speaker\_0: And I understand everything you're saying.

Speaker speaker\_1: What- what is... What, what is their number? Because this- this is just like... it's- it's really aggravating, bro, and I'm sorry man. There's no disrespect to you, but...

Speaker speaker\_0: I understand.

Speaker speaker\_1: And my whole 15 years I've been a- I've been employed with other employers, man, they never took it upon outside of their realm of just the child support and say, "Hey, we're gonna go ahead and we get him this insurance because it's court ordered." That's not... that's not lawful, because by the court order it is on my... it's- it is up to me, not the employer. Because... Okay, I ain't gotta keep on bugging, but, uh, what- what's the number so I can call you?

Speaker speaker\_0: So it's 866-

Speaker speaker\_1: Ho- ho- ho- hold on there. Now, now, if you're giving me the number back to Fulton County, that's not what I need. What, what is this number you're giving me?

Speaker speaker\_0: This is for GA Medical Support Notice and Processing Center.

Speaker speaker\_1: Okay. Now, I, I just want to know, okay, DGS, do they, do, do they hire you all or are you part of DGS?

Speaker speaker\_0: So we, we're Benefits in a Card, we're a plan administrator for health insurance for staffing companies. All we do is get you guys-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... enrolled or unenrolled from the coverage.

Speaker speaker\_1: Okay. So I'm trying to understand who put, who put this order in that direction? DGS?

Speaker speaker\_0: It says VA Medical Support and Notice Processing Center is the issuing agency.

Speaker speaker\_1: That's crazy, man. I ain't never... I've been doing this for too long, man. I know for a fact that that's, that's not how it works. It's not... That's, it's my court order, not y'all court order to do that. So that's, that's, that's kind of unlawful because it's like y'all making... It's like they're making me pay for some insurance that I don't want. And then I'm not even being told, okay, am I insured? Like, come on. Like that's, that's weird, man.

Speaker speaker\_0: So you are... You and your... So you are insured, too. You and your, and your child, if it's-

Speaker speaker\_1: Okay. So, okay, so who... I'm trying to understand who's the child y'all got on there? Who's the child?

Speaker speaker\_0: That's the information we are not allowed to give.

Speaker speaker\_1: Are you serious? But I'm paying... But I'm paying for something and you can't give me... Okay, so what if I got to, uh... See, this, this is, this makes it even weirder. You gotta understand, man. It's kind of funny because you can't give me the information of the child that y'all have insured, but y'all gonna make me pay for it?

Speaker speaker\_0: It says the... I'm looking at the form from National... It says National Medical Support Notice and it says, "The information on the custodial parent and child contained on this page is confidential. It should not be shared or disclosed with the employee." This is coming from GA Medical Support-

Speaker speaker\_1: But dude, that's, that's my child. Would you... That's crazy. Okay, what's this number?

Speaker speaker\_0: All I'm able to, all I'm able to, I can give you the, I can give you the case identifier and phone number.

Speaker speaker\_1: No. Let... Yeah, let me get that number. Case... I know the case number is, uh, 460020116.

Speaker speaker\_0: So the phone number is 86... Yeah, could you say that one more time?

Speaker speaker\_1: 460020116.

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: All right. What's the number?

Speaker speaker\_0: So it's 866-304-8199.

Speaker speaker\_1: 8199.

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: Okay, now. I'm finna explain something to you, sir. I already talked to them. They, they sent me right back to you all. That's how I got the number and the case

number. So I'm, I'm kinda, I'm kinda... I'm really aggravated now. Yeah, this crazy. Yeah, this crazy, man. Yeah. I feel like I'm being, uh, I'm being robbed right now, uh, because this, this is crazy. I already, I already called them, man. They, they, they sent me right back to you all.

Speaker speaker\_0: I'm not sure why they would send you back 'cause they're the issuing... They're the one that issued the court order.

Speaker speaker\_1: Mm-hmm. Wow. This is crazy.

Speaker speaker\_0: So I got the, I got the-

Speaker speaker\_1: All right.

Speaker speaker\_0: Hello? Yes, sir.

Speaker speaker\_1: Yeah, this, this is crazy. All right, let me, let me, let me call them back, man. They don't mean to miss your standard phone. Thank you, sir.

Speaker speaker\_0: No problem, Mr. Middleton. I hope you have a great rest of your week, man.