

Transcript: Pamela

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card, this is Pamela speaking, how may I help you? Hi, good afternoon. Um, I'm, uh, enrolled in the program, I believe, and I'm looking to get my card number or how I get the card, or any or all of the above, please. Who do you work for, ma'am? Um, ATC. Your first and last... uh, um, I'm sorry, the last four digits of the Social? 1468. 1468? That's correct. Your first and last name? Mary Ayonara. Miss Ayonara, for security reasons and just to make sure we are in the correct file, we need to verify your date of birth and address, please. It's 2/18/71, and my address is 2356 Eastern Avenue, Delmar, New York, 11710. Okay. We have a telephone number on file, 631-786-8273. And- That's correct. ... your email is your last name L-P-N @gmail.com? That's correct. Okay. Okay, so I see here that you submitted your enrollment form, but at the time you were not eligible to enroll- Oh. ... in our benefits. Um, let me see when ATC is gonna be on open enrollment, um, gonna be it. Huh. It's already been... they already did the open enrollment. Well, I, I didn't... no, I wasn't enrolled. Like, I, I didn't know that when I applied it didn't enroll me as, as a... so how about, so what's the next step? How do I get enrolled? Well, open enrollment for ATC was back in December from the 9th to the 24th. So now you have to have a qualified live event, um, in order to be able to enroll, or after, um- So, wait, wait, so when I submitted it in August, I, I wasn't enrolled then. They didn't, I wasn't... uh, what, what made, what made them, what makes me eligible for enrollment besides open enrollment? Um, you have 30 days from when you first get the job- Okay. ... to enroll after your first paycheck. After that, you have to wait for open enrollment. And if you- If I, right, okay. ... if you, if- So I, I, so I, so I did that within a month of... I did that in... well, I, I think I did that in, I was gonna say- No, wait, wait a minute. Okay, let me explain. So when, when we received the, the form... give me one second. It was back in August 29th, 2024. Okay. So we did a eligibility review and you were out of your, um, open enrollment period, has already expired from that time. Now, if you leave the job and you come back as a rehire, you get another 30 day enroll. Well- Um, and then you have the qualified live event or company open enrollment. So when I submitted it, I, I was permanently, um, hired, officially hired in August. I submitted it, by the end of August I saw it, and that was too late to get in? Is that what you're telling me, that the, the 30 days have just passed? Of full-time? Okay. So- I'm just trying to think, because I, because a... according to, uh, the gentleman I work with at HEC, he told me, he said I was overweight. So I guess- No. ... we were both wrong. So your hire day was on the 15th. Of what month? Uh-huh. Of Sept... of August, I mean, I'm sorry, of July then. Oh, see- You have another- Oh. Yes. So I... that's with your employer. Now their hire date with us is on the 26th of July. So you, when we receive it and you ha... and you sign, it was already over the 30 day. So is it under an annual? So what is the next, how can I, I can get insurance? 'Cause right now I have none then, I didn't know I had to get that. I, I said they already have

open enrollment in De... in December. From the 9th- 70 days though. ... to the 24th. Yes, I understand. I, and I just want- So now you have to wait for new open enrollment, a qualified live event if you lost benefits in the last 30 days with another carrier. So sorry, can you, you show is this? I have no insurance right now. I have no insurance, period. Uh, no. Because I thought that I had this. So my next question is th- since I am now seven days, you're telling me I am now six days past my opportunity to get in. Okay, because you joined January 6th. So December ended two days ago. So I missed the opportunity. Okay. When is the next... Your qualified live event- Then what do I do next? ... or next open enrollment- What does it mean? ... in December. Uh, qualified live event- Mm-hmm. ... emi- is if you, um, lost coverage with another company for a newborn baby, ev- um, those are qualified live event that ha- that ha- happened, and it has to be... You have to report it within the 30 days. So I had to really wait. So either next year- Yes, ma'am. December of next... Or this year, after the whole year? Yes. I have insurance because I missed the first time? One whole year, I have to wait to get insurance from HCC because I missed by six days December of last year or- Well, if- Th- that's a year away. A whole year away. December. Or if you leave your job and come back, um, as a rehire, um, and I believe you have to be out of work for 90 days, I think it is. Let me double-check on that. So I have zero chance through retirement because I, I didn't know, I wasn't en- I wa- I wasn't en- I wasn't enrolled the first time. Didn't know I didn't, didn't know I had it, didn't have it in December. So for next year, either quit the job and get rehired or have no insurance for a year. Is that what you're telling me? As far as Medicare supplement card? Okay. So in- Is that right? ... in December, yes, in December, they, they didn't let you know there was open enrollment? No, I ha- I, I didn't know I didn't have it. My understanding was that I submitted it already and I had it. When I asked Alex at HCC, I said, "What's going on?" Because he said, "Yes, you're enrolled. Call them for your details." That was this morning. I didn't... I did not know I didn't have it already, because I submitted it in August. I didn't know I didn't have it. Does that make sense? No one told me I didn't have it. Yes, ma'am. I didn't know I didn't have it. So now you're telling me that I'm working full time, I submitted in August, I missed the first date and now, because I didn't know I had n- I didn't have it, I now missed the open enrollment by six days and now I have no insurance for the next year. That's what happened. Is that correct? Yes, ma'am. Okay. That's not helpful. I don't... So..... I mean, I, I completely understand, um- My, my options are to quit- ... what I... ... and be hired or just leave without insurance- Okay. ... for a year because I didn't know I missed it. I want to make sure I heard it right. Okay. Ma'am, ma'am? So I can call Alex and say to him, "What now?" Because I have nothing now. Ma'am? I have no insurance. Ma'am? Ma'am? Yes, I'm here. Hello? Okay. So let me... Just go ahead and... I, um, let me see. Yeah. Oh, okay. So yes. Rehire, it has to be 90 days. As a final figure out if there's any other options what that... That will be it. So rehire means I have to quit or be fired to be rehired and then wait three more months? Golly. That's right. Okay. All right. I, I, I wish I had a, I wish I had a clue I wasn't part of it already because now I, I have, I have zero health coverage. Nothing for the next year you're telling me. For a, a year now, because we're in month one. Open enrollment again is once a year, you're saying to me. And I missed it- Year. ... so I have nothing for a year. I'm going to have to find out what to do next because that doesn't... I, I, I get the rules are the rules, but, but if I, if I have no coverage m- uh, previous coverage that doesn't qualify me for coverage now? Because I missed... Like, the coverage that I had before, now is ended because I thought I had coverage with HCC, which I don't. So that just disqualifies me from

anything for 12 whole months? That's a lot of months. Uh, uh, okay. I, I, I'll call my... I'll call home and ask them what to do next. Okay. All right. No problem. I'm sorry for the inconvenience. Thank you. Thank you. You're welcome. Bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling Benefits in a Card, this is Pamela speaking, how may I help you?

Speaker speaker_2: Hi, good afternoon. Um, I'm, uh, enrolled in the program, I believe, and I'm looking to get my card number or how I get the card, or any or all of the above, please.

Speaker speaker_1: Who do you work for, ma'am?

Speaker speaker_2: Um, ATC.

Speaker speaker_1: Your first and last... uh, um, I'm sorry, the last four digits of the Social?

Speaker speaker_2: 1468.

Speaker speaker_1: 1468?

Speaker speaker_2: That's correct.

Speaker speaker_1: Your first and last name?

Speaker speaker_2: Mary Ayonara.

Speaker speaker_1: Miss Ayonara, for security reasons and just to make sure we are in the correct file, we need to verify your date of birth and address, please.

Speaker speaker_2: It's 2/18/'71, and my address is 2356 Eastern Avenue, Delmar, New York, 11710.

Speaker speaker_1: Okay. We have a telephone number on file, 631-786-8273. And-

Speaker speaker_2: That's correct.

Speaker speaker_1: ... your email is your last name L-P-N @gmail.com?

Speaker speaker_2: That's correct.

Speaker speaker_1: Okay. Okay, so I see here that you submitted your enrollment form, but at the time you were not eligible to enroll-

Speaker speaker_2: Oh.

Speaker speaker_1: ... in our benefits. Um, let me see when ATC is gonna be on open enrollment, um, gonna be it.

Speaker speaker_2: Huh.

Speaker speaker_1: It's already been... they already did the open enrollment.

Speaker speaker_2: Well, I, I didn't... no, I wasn't enrolled. Like, I, I didn't know that when I applied it didn't enroll me as, as a... so how about, so what's the next step? How do I get enrolled?

Speaker speaker_1: Well, open enrollment for ATC was back in December from the 9th to the 24th. So now you have to have a qualified live event, um, in order to be able to enroll, or after, um-

Speaker speaker_2: So, wait, wait, so when I submitted it in August, I, I wasn't enrolled then. They didn't, I wasn't... uh, what, what made, what made them, what makes me eligible for enrollment besides open enrollment?

Speaker speaker_1: Um, you have 30 days from when you first get the job-

Speaker speaker_2: Okay.

Speaker speaker_1: ... to enroll after your first paycheck. After that, you have to wait for open enrollment. And if you-

Speaker speaker_2: If I, right, okay.

Speaker speaker_1: ... if you, if-

Speaker speaker_2: So I, I, so I, so I did that within a month of... I did that in... well, I, I think I did that in, I was gonna say-

Speaker speaker_1: No, wait, wait a minute. Okay, let me explain. So when, when we received the, the form... give me one second. It was back in August 29th, 2024.

Speaker speaker_2: Okay.

Speaker speaker_1: So we did a eligibility review and you were out of your, um, open enrollment period, has already expired from that time. Now, if you leave the job and you come back as a rehire, you get another 30 day enroll.

Speaker speaker_2: Well-

Speaker speaker_1: Um, and then you have the qualified live event or company open enrollment.

Speaker speaker_2: So when I submitted it, I, I was permanently, um, hired, officially hired in August. I submitted it, by the end of August I saw it, and that was too late to get in? Is that what you're telling me, that the, the 30 days have just passed? Of full-time?

Speaker speaker_1: Okay. So-

Speaker speaker_2: I'm just trying to think, because I, because a... according to, uh, the gentleman I work with at HEC, he told me, he said I was overweight. So I guess-

Speaker speaker_1: No.

Speaker speaker_2: ... we were both wrong.

Speaker speaker_1: So your hire date was on the 15th.

Speaker speaker_2: Of what month?

Speaker speaker_1: Uh-huh. Of Sept... of August, I mean, I'm sorry, of July then.

Speaker speaker_2: Oh, see-

Speaker speaker_1: You have another-

Speaker speaker_2: Oh.

Speaker speaker_1: Yes. So I... that's with your employer. Now their hire date with us is on the 26th of July. So you, when we receive it and you ha... and you sign, it was already over the 30 day.

Speaker speaker_2: So is it under an annual? So what is the next, how can I, I can get insurance? 'Cause right now I have none then, I didn't know I had to get that.

Speaker speaker_1: I, I said they already have open enrollment in De... in December. From the 9th-

Speaker speaker_2: 70 days though.

Speaker speaker_1: ... to the 24th.

Speaker speaker_2: Yes, I understand. I, and I just want-

Speaker speaker_1: So now you have to wait for new open enrollment, a qualified live event if you lost benefits in the last 30 days with another carrier. So sorry, can you, you show is this?

Speaker speaker_2: I have no insurance right now. I have no insurance, period.

Speaker speaker_1: Uh, no.

Speaker speaker_2: Because I thought that I had this. So my next question is th- since I am now seven days, you're telling me I am now six days past my opportunity to get in. Okay, because you joined January 6th. So December ended two days ago. So I missed the opportunity. Okay. When is the next...

Speaker speaker_1: Your qualified live event-

Speaker speaker_2: Then what do I do next?

Speaker speaker_1: ... or next open enrollment-

Speaker speaker_2: What does it mean?

Speaker speaker_1: ... in December. Uh, qualified live event-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... emi- is if you, um, lost coverage with another company for a newborn baby, ev- um, those are qualified live event that ha- that ha- happened, and it has to be... You have to report it within the 30 days.

Speaker speaker_2: So I had to really wait. So either next year-

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: December of next... Or this year, after the whole year?

Speaker speaker_1: Yes.

Speaker speaker_2: I have insurance because I missed the first time? One whole year, I have to wait to get insurance from HCC because I missed by six days December of last year or-

Speaker speaker_1: Well, if-

Speaker speaker_2: Th- that's a year away. A whole year away. December.

Speaker speaker_1: Or if you leave your job and come back, um, as a rehire, um, and I believe you have to be out of work for 90 days, I think it is. Let me double-check on that.

Speaker speaker_2: So I have zero chance through retirement because I, I didn't know, I wasn't en- I wa- I wasn't en- I wasn't enrolled the first time. Didn't know I didn't, didn't know I had it, didn't have it in December. So for next year, either quit the job and get rehired or have no insurance for a year. Is that what you're telling me? As far as Medicare supplement card?

Speaker speaker_1: Okay. So in-

Speaker speaker_2: Is that right?

Speaker speaker_1: ... in December, yes, in December, they, they didn't let you know there was open enrollment?

Speaker speaker_2: No, I ha- I, I didn't know I didn't have it. My understanding was that I submitted it already and I had it. When I asked Alex at HCC, I said, "What's going on?" Because he said, "Yes, you're enrolled. Call them for your details." That was this morning. I didn't... I did not know I didn't have it already, because I submitted it in August. I didn't know I didn't have it. Does that make sense? No one told me I didn't have it.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: I didn't know I didn't have it. So now you're telling me that I'm working full time, I submitted in August, I missed the first date and now, because I didn't know I had n- I didn't have it, I now missed the open enrollment by six days and now I have no insurance for the next year. That's what happened. Is that correct?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay. That's not helpful. I don't... So.....

Speaker speaker_1: I mean, I, I completely understand, um-

Speaker speaker_2: My, my options are to quit-

Speaker speaker_1: ... what I...

Speaker speaker_2: ... and be hired or just leave without insurance-

Speaker speaker_1: Okay.

Speaker speaker_2: ... for a year because I didn't know I missed it. I want to make sure I heard it right.

Speaker speaker_1: Okay. Ma'am, ma'am?

Speaker speaker_2: So I can call Alex and say to him, "What now?" Because I have nothing now.

Speaker speaker_1: Ma'am?

Speaker speaker_2: I have no insurance.

Speaker speaker_1: Ma'am? Ma'am?

Speaker speaker_2: Yes, I'm here.

Speaker speaker_1: Hello? Okay. So let me... Just go ahead and... I, um, let me see. Yeah. Oh, okay. So yes. Rehire, it has to be 90 days. As a final figure out if there's any other options what that... That will be it.

Speaker speaker_2: So rehire means I have to quit or be fired to be rehired and then wait three more months? Golly.

Speaker speaker_1: That's right.

Speaker speaker_2: Okay. All right. I, I, I wish I had a, I wish I had a clue I wasn't part of it already because now I, I have, I have zero health coverage. Nothing for the next year you're telling me. For a, a year now, because we're in month one. Open enrollment again is once a year, you're saying to me. And I missed it-

Speaker speaker_1: Year.

Speaker speaker_2: ... so I have nothing for a year. I'm going to have to find out what to do next because that doesn't... I, I, I get the rules are the rules, but, but if I, if I have no coverage m- uh, previous coverage that doesn't qualify me for coverage now? Because I missed... Like, the coverage that I had before, now is ended because I thought I had coverage with HCC, which I don't. So that just disqualifies me from anything for 12 whole months? That's a lot of months. Uh, uh, okay. I, I, I'll call my... I'll call home and ask them what to do next. Okay.

Speaker speaker_1: All right. No problem. I'm sorry for the inconvenience.

Speaker speaker_2: Thank you. Thank you.

Speaker speaker_1: You're welcome. Bye.