

## Transcript: Pearl

**Rojas-4578673107845120-6069857835728896**

### Full Transcript

Hi, good afternoon. Hello. It's the Office of Benefits and Benefits in a Card, and my name is Parol Hidalgo. This is what you're speaking with. Uh, Rodolfo Garcia. And how can I assist you, Mr. Garcia? Okay, so, um, I just lost my Medi-Cal, um, like, on the 28th of February, and I had Covered California but haven't activated it. I only did my vision for my work, like, for my job. I did my vision only not knowing that if I activated it, I would lose my Medi-Cal, so I never activated my Covered Cal, but I have it. And I was hoping to add, um, health and dental, but the thing is, um, what I need to... Well, they told me that I need to be in the, uh, the, uh, what is it called? The loss of benefits order. Like, I need to be in the span of 30 days, correct? And I'm just barely catching it, so- Okay. ... I was hoping that you could- And, and- ... give us some advice. ... I am so lost here. So you- I'm sorry. ... have benefits with your staffing agency? Um, I do, but I also had benefits with, like, the city or the California, like, Benefits Cal, Medi-Cal. Mm-hmm. I had Medi-Cal, correct? And my Medi-Cal just got discontinued last month on the 28th, and I was told that I can change my Covered Cal, um, plan where I can add my benefits to it, I guess, like other benefits. I'm so sorry. I'm, like, super exhausted. Um, sorry, let me, let me, let me make it easier. Okay, so I just lost my Medi-Cal, um, on the 28th of February of this year, and I applied for Covered Cal at my job, and they, um, they... I got approved and everything, I- I got my Covered Cal, but I only ended up doing vision, and I never applied for any of the, like, the health ones or the dental. And I was hoping I could change that, and I am in the, a period of, like, where it's, um, uh, what is it called? The, um... I guess if something happens to you, and- Yeah, a Qualified Life Event, right? Yeah, there you go. Qualified change. And I am qualified because I just lost my Medi-Cal less than 30 days ago, like, barely reaching it. So I was hoping I could change that with you guys and then get it activated. Okay, so basically what you're saying is that you had coverage elsewhere. Yeah. The coverage you had elsewhere for, for a reason- I, I was making too much. ... was... Okay, was canceled, and you want to file a Qualified Life Event so that you can enroll in coverage through your employer, correct? Yes. I'm technically already in, uh, in the coverage. I just wanna make changes to it. Okay, got you. Let's see here. What is the name of the staffing agency you're working with? Um, so the staffing agency I work with is Partners Pers- Personell. And the last four digits of your social? Um, 5174. And if you can verify your address and date of birth for me. 22876 Adrian Avenue, and my date of birth is 08-15-2005. And what's the city and state there? Uh, Moreno Valley, um, and then California. Okay, and I have your phone number as 421-6528. Correct. And I have your email address as rodolfo.garcia2023@gmail.com? Correct. Okay, so it looks like they just sent you that email today for the Qualified Life Event. Yeah, I was just talking, I was just talking to her, yes. To, uh- Yes, so you just respond to that email with the, the, the, something from your insurance carrier showing that you lost coverage involuntarily and what coverage you had, um, and then why this is the last time. So I know that

this is the last time? Yes, just reply to that email. You'll put the information that it asks for. I believe it asks for your staffing agency, the last four of your social, and your last name. And then, um, you would attach the p- the paper, the documentation showing that your coverage was lost involuntarily, what plans you had, and when is your last date of coverage, um, and then once we receive it, it takes about 24 to 40 hours to process. And once it is processed, um, either... Well, most likely it will be the, the other agent that helped you, um, but if not her, me, one of us, one of us two exactly would give you a call back and let you know if you're approved or not. So, 301. So, I'm sorry. My brain's working very slow today. I was just off... I, I just got out of the hospital. I apologize. Um, so I need to get the paper that they sent out to me, correct? Yes, that says why you lost coverage. Or can I screenshot? Oh, okay. So I need a- Oh, I'm, I'm sorry. A screenshot of what? Do you have something on your phone that shows why you lost coverage and the plans you had? It says renewal due date for that. Um, let me see. Let me see if I can find anything real quick. I'm trying to see if I can find, um, where it might say. Um... I might just have to get the mail piece only because it says renewal due date was 2/28/25, but I called just now, and they told me, yes, it was that day that it got discontinued, and they just told me on the phone that it was because of income, that I was making more than the minimum. Yep, so if you just, could you just call them and request something showing why your coverage got stopped, what plans you had, and when is the last date of coverage, um, and then just reply to the email with that. Uh, we'll be able to process it and, uh, let you know whether you're approved or denied. Okay. All right. Oh, okay, it does... Let me see. Oh, sorry. All this is so confusing. I apologize. Um... Discontinued here. Can I just have, like, one of the workers from the Medi-Cal that I was with, can I just have them send me, like, a written document on why or, like, whatever it is that they can send me on the reason why and that it shows that I was discontinued? Um, I don't believe it can be written. It has to be, like, an actual official letter. An actual official letter, letter? Okay. Okay, so I'll try to get that. And then you said the letter and then my income I show you guys? No, we don't need your income. Okay. We just need that letter saying why you lost coverage, when, and what plans you had. When I lost cover, when, and what plans I had. Okay. Mm-hmm. All right. All right, perfect. Thank you so much. No problem. Thank you so much for calling. You have a great day. Have a good day. Thank you.

## Conversation Format

Speaker speaker\_0: Hi, good afternoon.

Speaker speaker\_1: Hello.

Speaker speaker\_0: It's the Office of Benefits and Benefits in a Card, and my name is Parol Hidalgo. This is what you're speaking with.

Speaker speaker\_1: Uh, Rodolfo Garcia.

Speaker speaker\_0: And how can I assist you, Mr. Garcia?

Speaker speaker\_1: Okay, so, um, I just lost my Medi-Cal, um, like, on the 28th of February, and I had Covered California but haven't activated it. I only did my vision for my work, like, for

my job. I did my vision only not knowing that if I activated it, I would lose my Medi-Cal, so I never activated my Covered Cal, but I have it. And I was hoping to add, um, health and dental, but the thing is, um, what I need to... Well, they told me that I need to be in the, uh, the, uh, what is it called? The loss of benefits order. Like, I need to be in the span of 30 days, correct? And I'm just barely catching it, so-

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... I was hoping that you could-

Speaker speaker\_0: And, and-

Speaker speaker\_1: ... give us some advice.

Speaker speaker\_0: ... I am so lost here. So you-

Speaker speaker\_1: I'm sorry.

Speaker speaker\_0: ... have benefits with your staffing agency?

Speaker speaker\_1: Um, I do, but I also had benefits with, like, the city or the California, like, Benefits Cal, Medi-Cal.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: I had Medi-Cal, correct? And my Medi-Cal just got discontinued last month on the 28th, and I was told that I can change my Covered Cal, um, plan where I can add my benefits to it, I guess, like other benefits. I'm so sorry. I'm, like, super exhausted. Um, sorry, let me, let me, let me make it easier. Okay, so I just lost my Medi-Cal, um, on the 28th of February of this year, and I applied for Covered Cal at my job, and they, um, they... I got approved and everything, I- I got my Covered Cal, but I only ended up doing vision, and I never applied for any of the, like, the health ones or the dental. And I was hoping I could change that, and I am in the, a period of, like, where it's, um, uh, what is it called? The, um... I guess if something happens to you, and-

Speaker speaker\_0: Yeah, a Qualified Life Event, right?

Speaker speaker\_1: Yeah, there you go. Qualified change. And I am qualified because I just lost my Medi-Cal less than 30 days ago, like, barely reaching it. So I was hoping I could change that with you guys and then get it activated.

Speaker speaker\_0: Okay, so basically what you're saying is that you had coverage elsewhere.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: The coverage you had elsewhere for, for a reason-

Speaker speaker\_1: I, I was making too much.

Speaker speaker\_0: ... was... Okay, was canceled, and you want to file a Qualified Life Event so that you can enroll in coverage through your employer, correct?

Speaker speaker\_1: Yes. I'm technically already in, uh, in the coverage. I just wanna make changes to it.

Speaker speaker\_0: Okay, got you. Let's see here. What is the name of the staffing agency you're working with?

Speaker speaker\_1: Um, so the staffing agency I work with is Partners Pers- Personell.

Speaker speaker\_0: And the last four digits of your social?

Speaker speaker\_1: Um, 5174.

Speaker speaker\_0: And if you can verify your address and date of birth for me.

Speaker speaker\_1: 22876 Adrian Avenue, and my date of birth is 08-15-2005.

Speaker speaker\_0: And what's the city and state there?

Speaker speaker\_1: Uh, Moreno Valley, um, and then California.

Speaker speaker\_0: Okay, and I have your phone number as 421-6528.

Speaker speaker\_1: Correct.

Speaker speaker\_0: And I have your email address as rodolfo.garcia2023@gmail.com?

Speaker speaker\_1: Correct.

Speaker speaker\_0: Okay, so it looks like they just sent you that email today for the Qualified Life Event.

Speaker speaker\_1: Yeah, I was just talking, I was just talking to her, yes. To, uh-

Speaker speaker\_0: Yes, so you just respond to that email with the, the, the, something from your insurance carrier showing that you lost coverage involuntarily and what coverage you had, um, and then why this is the last time.

Speaker speaker\_1: So I know that this is the last time?

Speaker speaker\_0: Yes, just reply to that email. You'll put the information that it asks for. I believe it asks for your staffing agency, the last four of your social, and your last name. And then, um, you would attach the p- the paper, the documentation showing that your coverage was lost involuntarily, what plans you had, and when is your last date of coverage, um, and then once we receive it, it takes about 24 to 40 hours to process. And once it is processed, um, either... Well, most likely it will be the, the other agent that helped you, um, but if not her, me, one of us, one of us two exactly would give you a call back and let you know if you're approved or not.

Speaker speaker\_1: So, 301. So, I'm sorry. My brain's working very slow today. I was just off... I, I just got out of the hospital. I apologize. Um, so I need to get the paper that they sent out to me, correct?

Speaker speaker\_0: Yes, that says why you lost coverage.

Speaker speaker\_1: Or can I screenshot? Oh, okay. So I need a-

Speaker speaker\_0: Oh, I'm, I'm sorry. A screenshot of what? Do you have something on your phone that shows why you lost coverage and the plans you had?

Speaker speaker\_1: It says renewal due date for that. Um, let me see. Let me see if I can find anything real quick. I'm trying to see if I can find, um, where it might say. Um... I might just have to get the mail piece only because it says renewal due date was 2/28/25, but I called just now, and they told me, yes, it was that day that it got discontinued, and they just told me on the phone that it was because of income, that I was making more than the minimum.

Speaker speaker\_0: Yep, so if you just, could you just call them and request something showing why your coverage got stopped, what plans you had, and when is the last date of coverage, um, and then just reply to the email with that. Uh, we'll be able to process it and, uh, let you know whether you're approved or denied.

Speaker speaker\_1: Okay. All right. Oh, okay, it does... Let me see. Oh, sorry. All this is so confusing. I apologize. Um... Discontinued here. Can I just have, like, one of the workers from the Medi-Cal that I was with, can I just have them send me, like, a written document on why or, like, whatever it is that they can send me on the reason why and that it shows that I was discontinued?

Speaker speaker\_0: Um, I don't believe it can be written. It has to be, like, an actual official letter.

Speaker speaker\_1: An actual official letter, letter? Okay. Okay, so I'll try to get that. And then you said the letter and then my income I show you guys?

Speaker speaker\_0: No, we don't need your income.

Speaker speaker\_1: Okay.

Speaker speaker\_0: We just need that letter saying why you lost coverage, when, and what plans you had.

Speaker speaker\_1: When I lost cover, when, and what plans I had. Okay.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: All right. All right, perfect. Thank you so much.

Speaker speaker\_0: No problem. Thank you so much for calling. You have a great day.

Speaker speaker\_1: Have a good day. Thank you.