

## Transcript: Pearl

**Rojas-4761354343071744-4578815582191616**

### Full Transcript

Good morning to y- you for calling Benefits in a Card. My name is Pearl. Who can I address speaking with? Hello, my name is Ina Dolan Taylor Kimbriay. Um, I need to actually speak with a supervisor. I would assume that I need some issues handled over a case on my insurance claims. Okay. And, and, what is the name of the staffing agency you work for? Uh, MAU, in Augusta, Georgia, through Kimberly Clark. Okay. Give me one moment. My supervisor's on her line, since mine's just doing a trial and they don't need her. And what are the last four digits of your social? 9772. Okay. Give me one moment while I pull up your account just so she has, so that she has something to look at. Mm-hmm. Is that AMAUJail? Um... Can you confirm your address and date of birth? 2448 Jennifer Drive, in Augusta, Georgia 30906. And my date of birth is 10-12-64. All righty. And I have your phone number as 706-829-1717? Yes, ma'am. And I have your email address as hazelnut1818@gmail.com? Are you medifying me? Exactly. Hallelujah. Okay. Well- And, um, and what's going on today? Um, just so I can give you a little heads-up. Okay. Here... Now here's the situation. I had, um, I been, I've had this insurance for right at six years, and it's been deducted from my paycheck every week. Okay, so and the one and only time I've ever had the, that I had, um, a real bad infection in my ankle then it went to my elbow. I was in the hospital, said I was gonna, I could have gone into toxic shock syndrome, blah, blah, blah. And so, uh, I was in there eight days. Mm-hmm. It was open enrollment period and I had requested to switch from the life insurance I had previously had back to what I had had, because, uh, when I went up a tier it didn't even cover a doctor's appointment, which is basically all I ever needed because all I needed was high blood pressure medicine. Okay well, so, at the new coverage I went back to went into effect December 13th. So regardless of what coverage I had, I had coverage up until the 13th, and then it switched to a different coverage from the 13th on. Well, I got some information in the mail that I had, that my claims had been denied. They wouldn't pay for my prescriptions. They wouldn't pay for my mobility equipment. And they probably, you know, so nothing has been paid for. So, here is this situation. Um, I had texted HR on the 29th. Open enrollment lasted until the 31st. Mm-hmm. So what I need you to do for me, and this is where I thought I might need your supervisor, I need to cancel this insurance. I do not want you to take even one more dime from me. Nothing. Because you won't pay for anything I need. And I have been, you know, scamming me out of my money for a long time. And I no longer want this insurance. And I'm not gonna wait till the next enrollment period, because I had texted HR but see it was... I was in the hospital and did not know that I had to contact y'all to cancel the insurance. I do not want it. I want it canceled. Thank you very much. All right. So taking a look here. Yes, I did see where you gave us a call about the denial letter. And it said denial on it, or did it say that it was an explanation of benefits waiting for more information? It said denied. It said denied. Okay. Mm-hmm. Um- And then I guess when I called they re-reviewed it and I

said, "Well, look, I had coverage up in the list." I had, you know, this coverage and then switched to that coverage. And I still did not, didn't pay for my prescriptions, didn't pay for the mobility equipment I needed. So I had to crawl on my hands and knees when I got home from the hospital, 'cause I didn't have any way to get around. Oh, I'm so sorry about that. Mm-hmm. That must have been very difficult. Um. Yes. So, looking at your account, I can cancel your term life, but I can't cancel that medical. Open enrollment ended on the 31st. No. No. Uh-uh. Let me speak to somebody else. Um... This cannot be canceled. You're not having any more of my money. None. So the on- so the only way that you'd be able to cancel is if you were eligible for coverage elsewhere. If you were, if you have coverage elsewhere, um- I got, I, don't you worry about that. I'll get my own. You're not going to have any more of my money. No. No, I definitely understand that. That's, that's something that you're going to do on your own. But that re- that plan has a regulation from the IRS, and it's not a- able to be canceled unless you have a qualified life event occur. Something like- That's okay. I'll deal with the IRS. I want it canceled, but you're not going to have any more of my money. I can't cancel it. It, the system won't process a cancellation because of that re- Well, get with somebody who will. Well, the restrictions in the system, that's something that we can't go around. You had until the 31st to th- to cancel. I asked on the 29th for it to be canceled. On the 29th of December? And it didn't get done. And when d- where did you do that? Did you call in? Did you do it with your staffing agency? 'Cause the last record we have is of you speaking with us on the 29th about the claim that was denied. Um- Right. And that's when I asked them to cancel it, because I had been denied. So I asked for it to be canceled. Dude, um, bear with me one more- And I guess I should close to review it and not cancel it. Well, I don't have the, that you requested it to be canceled. I have that you were inquiring about it, um, and then we opened an investigation about why it was denied, and, uh, and all that. That's why- No, I specifically asked for it to be canceled because I had been denied. And I mean, prior to that, you wouldn't even cover a doctor's appointment. So, I mean, it's just y'all keeping everybody's money and getting the interest and having a big day and all the other people in your company getting benefits and layoffs, but you ain't paying nobody's claims. So I don't wanna pay this insurance any longer. Okay, bear with me one moment. I'm gonna place you on a brief hold. All right. Thank you.

## Conversation Format

Speaker speaker\_0: Good morning to y- you for calling Benefits in a Card. My name is Pearl. Who can I address speaking with?

Speaker speaker\_1: Hello, my name is Ina Dolan Taylor Kimbriay. Um, I need to actually speak with a supervisor. I would assume that I need some issues handled over a case on my insurance claims.

Speaker speaker\_0: Okay. And, and, what is the name of the staffing agency you work for?

Speaker speaker\_1: Uh, MAU, in Augusta, Georgia, through Kimberly Clark.

Speaker speaker\_0: Okay. Give me one moment.

Speaker speaker\_1: My supervisor's on her line, since mine's just doing a trial and they don't need her.

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

Speaker speaker\_1: 9772.

Speaker speaker\_0: Okay. Give me one moment while I pull up your account just so she has, so that she has something to look at.

Speaker speaker\_1: Mm-hmm. Is that AMAUJail? Um...

Speaker speaker\_0: Can you confirm your address and date of birth?

Speaker speaker\_1: 2448 Jennifer Drive, in Augusta, Georgia 30906. And my date of birth is 10-12-64.

Speaker speaker\_0: All righty. And I have your phone number as 706-829-1717?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: And I have your email address as hazelnut1818@gmail.com?

Speaker speaker\_1: Are you medifying me? Exactly. Hallelujah. Okay. Well-

Speaker speaker\_0: And, um, and what's going on today? Um, just so I can give you a little heads-up.

Speaker speaker\_1: Okay. Here... Now here's the situation. I had, um, I been, I've had this insurance for right at six years, and it's been deducted from my paycheck every week. Okay, so and the one and only time I've ever had the, that I had, um, a real bad infection in my ankle then it went to my elbow. I was in the hospital, said I was gonna, I could have gone into toxic shock syndrome, blah, blah, blah. And so, uh, I was in there eight days.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: It was open enrollment period and I had requested to switch from the life insurance I had previously had back to what I had had, because, uh, when I went up a tier it didn't even cover a doctor's appointment, which is basically all I ever needed because all I needed was high blood pressure medicine. Okay well, so, at the new coverage I went back to went into effect December 13th. So regardless of what coverage I had, I had coverage up until the 13th, and then it switched to a different coverage from the 13th on. Well, I got some information in the mail that I had, that my claims had been denied. They wouldn't pay for my prescriptions. They wouldn't pay for my mobility equipment. And they probably, you know, so nothing has been paid for. So, here is this situation. Um, I had texted HR on the 29th. Open enrollment lasted until the 31st.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: So what I need you to do for me, and this is where I thought I might need your supervisor, I need to cancel this insurance. I do not want you to take even one more dime from me. Nothing. Because you won't pay for anything I need. And I have been, you

know, scamming me out of my money for a long time. And I no longer want this insurance. And I'm not gonna wait till the next enrollment period, because I had texted HR but see it was... I was in the hospital and did not know that I had to contact y'all to cancel the insurance. I do not want it. I want it canceled. Thank you very much.

Speaker speaker\_0: All right. So taking a look here. Yes, I did see where you gave us a call about the denial letter. And it said denial on it, or did it say that it was an explanation of benefits waiting for more information?

Speaker speaker\_1: It said denied.

Speaker speaker\_0: It said denied. Okay.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Um-

Speaker speaker\_1: And then I guess when I called they re-reviewed it and I said, "Well, look, I had coverage up in the list." I had, you know, this coverage and then switched to that coverage. And I still did not, didn't pay for my prescriptions, didn't pay for the mobility equipment I needed. So I had to crawl on my hands and knees when I got home from the hospital, 'cause I didn't have any way to get around.

Speaker speaker\_0: Oh, I'm so sorry about that.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: That must have been very difficult. Um.

Speaker speaker\_1: Yes.

Speaker speaker\_0: So, looking at your account, I can cancel your term life, but I can't cancel that medical. Open enrollment ended on the 31st.

Speaker speaker\_1: No. No. Uh-uh. Let me speak to somebody else.

Speaker speaker\_0: Um...

Speaker speaker\_1: This cannot be canceled. You're not having any more of my money. None.

Speaker speaker\_0: So the on- so the only way that you'd be able to cancel is if you were eligible for coverage elsewhere. If you were, if you have coverage elsewhere, um-

Speaker speaker\_1: I got, I, don't you worry about that. I'll get my own. You're not going to have any more of my money. No.

Speaker speaker\_0: No, I definitely understand that. That's, that's something that you're going to do on your own. But that re- that plan has a regulation from the IRS, and it's not a- able to be canceled unless you have a qualified life event occur. Something like-

Speaker speaker\_1: That's okay. I'll deal with the IRS. I want it canceled, but you're not going to have any more of my money.

Speaker speaker\_0: I can't cancel it. It, the system won't process a cancellation because of that re-

Speaker speaker\_1: Well, get with somebody who will.

Speaker speaker\_0: Well, the restrictions in the system, that's something that we can't go around. You had until the 31st to th- to cancel.

Speaker speaker\_1: I asked on the 29th for it to be canceled.

Speaker speaker\_0: On the 29th of December?

Speaker speaker\_1: And it didn't get done.

Speaker speaker\_0: And when d- where did you do that? Did you call in? Did you do it with your staffing agency? 'Cause the last record we have is of you speaking with us on the 29th about the claim that was denied. Um-

Speaker speaker\_1: Right. And that's when I asked them to cancel it, because I had been denied. So I asked for it to be canceled.

Speaker speaker\_0: Dude, um, bear with me one more-

Speaker speaker\_1: And I guess I should close to review it and not cancel it.

Speaker speaker\_0: Well, I don't have the, that you requested it to be canceled. I have that you were inquiring about it, um, and then we opened an investigation about why it was denied, and, uh, and all that. That's why-

Speaker speaker\_1: No, I specifically asked for it to be canceled because I had been denied. And I mean, prior to that, you wouldn't even cover a doctor's appointment. So, I mean, it's just y'all keeping everybody's money and getting the interest and having a big day and all the other people in your company getting benefits and layoffs, but you ain't paying nobody's claims. So I don't wanna pay this insurance any longer.

Speaker speaker\_0: Okay, bear with me one moment. I'm gonna place you on a brief hold.

Speaker speaker\_1: All right. Thank you.