

## Transcript: Pearl

**Rojas-5121924947820544-6090138552942592**

### Full Transcript

Good morning. Thank you for calling Benefits in a Card. My name is Pearl. Who the hell was I just speaking with? Uh, good morning. My name is Nina Argueroja. And how can I assist you? Um, I would like to receive a, like, letter confirmation that I don't have, uh, the insurance, uh, anymore. Okay, so you did have coverage previously but you want a, a letter stating that you no longer do? Uh, yes, because I'm not working, uh, with the program since January 14th and I thought- Okay, what's the name of the company you work for? I'm sorry? The name of the staff agency you work for? ATC Healthcare. And the last four digits of your social? Uh, 6573. Do you need me to confirm your address and date of birth? Uh, June 24, 1973. And your address? 9740 62nd Drive, Apartment 10F, as in Frank, Rego Park, New York and the ZIP code is 11374. Okay. May I have your phone number as 917-502-5431? Uh, yes, 917-502-5431. Yes. Okay. So I don't have anything that I can send you, um, confirming... 'Cause one, the coverage right now isn't canceled yet, um, and you're not able to cancel the h- the, all the coverage together because of the restrictions on Section 125. Um... W- what do you mean it's not canceled? When I called, the same week, it was in January, I spoke to your coworker and he said after, uh, three to four weeks, uh, after the date, uh, January 14, uh, it's going to be automatically canceled because I'm not working, there's no payment. Yeah, so it takes four weeks of not, of no deductions, and right now this is the fourth week and so it's not canceled yet. Next, um, but even when it does cancel, um... Give me, give... Um, so it hasn't canceled yet, so this is the fourth week of no deductions so essentially after this week it will have a cancellation date, um, when the last date of coverage was. We do have a letter stating that you don't have coverage now and had coverage previously, um, which could possibly work for you, um, but we don't have something that's... unless you cancel the coverage with us, there's nothing that confirms the cancellation, if that makes, if that makes sense. Okay, then I'm canceling now. Uh, is it okay? I, I don't know how it works. If I'm calling now, cancel. So you... Mm. So you can, you can cancel all your plans except for your medical plan because that has a IRS regulation on it, um, so essentially your coverage wouldn't be canceled altogether. You'd still be in that medical plan. Um, give me one moment, I'll place you- How- Go ahead. How I'm, how I'm going to be in the medical plan if already three, this is the fourth week there is no payment and you're telling me that I'm going to be still in this medical plan? So you'll still be enrolled but the coverage isn't active. This is the fourth week of no- Well, can I give you a letter that, uh, I'm not working from this and this day, this date, so, uh, there is no payment deposited for the medical or any other insurance. And, uh, yeah, and after this week I don't know what kind of forms you have but, uh, it's obvious and I'm calling today that I'm canceling. I, I don't know what's the, uh, the procedure but, uh, yeah, I'm not working, I'm not making the payments and I don't have medical or any other plan. Okay. So what it is, is that you're still enrolled but because the no deduct- no deductions are being made, your coverage

isn't active. In order to receive what you're requesting, a confirmation of cancellation, you would have to cancel all the coverage together which you can't do either because the medical plan is under a restriction that doesn't allow you to cancel unless it's open enrollment or you have a qualified life event occur, um, so we can't send you a letter of confirmation because we can't cancel that medical plan right now. After four weeks, this is the fourth week of no deductions, so after this week the coverage essentially cancels out itself, um, so next week you'll give us a cancellation date. But let me see if the confirmation of cancellation would be able to be sent then, because usually you would have to cancel and there'd be a cancellation note to receive that form, but you're not canceling. It's being canceled because of no deductions. So let me place you on a brief hold and see if that letter's able to be sent out next week when it does cancel, um, or what we can send.... because unless you cancel and we, we note into your account that you called and canceled, we don't have a reference number to put on your, your, your notice. So, I'm canceling today. I was canceling in January. Th- you have my verbal cancellation of this policy or, uh, like medical and dental and, um, what was the third one? Um, the vision coverage. So, you have my verbal cancellation and you're telling me that there, there are only two options. One is, uh, if there is, the, the specific time periods when we can make the changes. Um, so I couldn't follow this, uh, period, because they informed me four days before my last day for... that they cannot pay anymore for the position. So, I was not informed for this, uh, um, changes. Like, I was informed four days before my last day. So, after that, I call the, the insurance. I, I call you and, um, they told me that, uh, after four weeks everything's gonna be automatically canceled. So today's the... uh, this week is the fourth week and, uh, there has to be some note or letter that I'm not covered. It doesn't matter what is the New York State policy that we have to have medical insurance. How I'm supposed to have if, if it's, uh, it's not active? This coverage is not active, so actually I don't have medical insurance. On paper I'm enrolled and whatever is the next step, I don't know. But please ask and... I need this, uh, document because I cannot make another coverage. Okay. So, so like I said, you're not able to co- cancel all your coverage together because there is a restriction on the medical plan. Even though you're giving me your verbal authorization, you wanting it, you called back in January and requested the same thing, you were advised of the same thing. You can cancel all the plans except for that medical plan because of the restriction. I do understand that you're not working with the company anymore, so there's no deductions coming out. But even though y- you are still enrolled, the coverage is just not active. I can see if there's something we can send you next week when it is canceled out, um, automatically, but you would... um, but I, I can't guarantee that. Okay. Ple- Are you... Thank you. Are you eligible for coverage elsewhere? I- do you... did you get accepted with coverage elsewhere? Is that why you're needing this letter? Um, no. I, I was not accepted because first I have to prove that I don't have other medical insurance, and I don't have. But how long I have to wait and stay without any coverage? Because there's policy from one side, policy from the other side. Okay, bear with me one moment. I'm going to place you at a brief hold. Thank you. Thank you so much for holding. So, what I can do is I'm going to reach out to my main office and request them try to provide you with a statement of coverage, um, because you're saying that you're no longer with the staffing agency. Yes. This process takes about 24 to 48 hours, um, eh, but, I can't guarantee that they'll be able to provide one. We're going to try the- this process, um, but that's all I can really do is, is try and request that form. If they- Uh- ... when they let me know whether the form can be sent or not, I'll give you a call

back, um, and let you know. But I can definitely request them, uh, looking through it and see if they can send you a statement of coverage. A statement of coverage and it, uh... Can you send on my email? Can I receive via email? Or... Yes, you'll receive it via email. So just how- If, if they're able to- Or... ... send it, you'll receive it via email. Yeah, because, uh, um, eh, it's really strange because currently, I don't have medical coverage. The policy, New York State policy, um, I cannot be without medical coverage, but my previous one is already canceled or officially has to be canceled in some different way. I don't know how it has to be canceled. Okay, after the four weeks, uh, still it's not sure if they can provide this document and now I cannot apply because if I apply, they need me to prove that I don't have other m- medical coverage. So, I don't have, uh... According to New York State, uh, I cannot stay without medical coverage but I am currently without medical coverage because the suicide policy. And, uh, I hope they gonna fix this one because it's unbelievable. If already three, four weeks you didn't receive payment, that mean that I'm not covered? But on documents, I am enrolled and I have to be there or I don't know. But thank you so much, Pearl, for your assistance and I'm going to wait for a phone call or, um, any other notification what's going on with, with my- Yes, yes. ... uh, statement of coverage. And just to confirm, your email address is your last name 73@gmail.com? That's correct, yes. All right. I'll be in touch as soon as I hear a box in the main office, okay? Thank you so much. Have a nice day. Okay, have a good day. Bye.

## Conversation Format

Speaker speaker\_0: Good morning. Thank you for calling Benefits in a Card. My name is Pearl. Who the hell was I just speaking with?

Speaker speaker\_1: Uh, good morning. My name is Nina Argueroja.

Speaker speaker\_0: And how can I assist you?

Speaker speaker\_1: Um, I would like to receive a, like, letter confirmation that I don't have, uh, the insurance, uh, anymore.

Speaker speaker\_0: Okay, so you did have coverage previously but you want a, a letter stating that you no longer do?

Speaker speaker\_1: Uh, yes, because I'm not working, uh, with the program since January 14th and I thought-

Speaker speaker\_0: Okay, what's the name of the company you work for?

Speaker speaker\_1: I'm sorry?

Speaker speaker\_0: The name of the staff agency you work for?

Speaker speaker\_1: ATC Healthcare.

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

Speaker speaker\_1: Uh, 6573.

Speaker speaker\_0: Do you need me to confirm your address and date of birth?

Speaker speaker\_1: Uh, June 24, 1973.

Speaker speaker\_0: And your address?

Speaker speaker\_1: 9740 62nd Drive, Apartment 10F, as in Frank, Rego Park, New York and the ZIP code is 11374.

Speaker speaker\_0: Okay. May I have your phone number as 917-502-5431?

Speaker speaker\_1: Uh, yes, 917-502-5431. Yes.

Speaker speaker\_0: Okay. So I don't have anything that I can send you, um, confirming... 'Cause one, the coverage right now isn't canceled yet, um, and you're not able to cancel the h- the, all the coverage together because of the restrictions on Section 125. Um...

Speaker speaker\_1: W- what do you mean it's not canceled? When I called, the same week, it was in January, I spoke to your coworker and he said after, uh, three to four weeks, uh, after the date, uh, January 14, uh, it's going to be automatically canceled because I'm not working, there's no payment.

Speaker speaker\_0: Yeah, so it takes four weeks of not, of no deductions, and right now this is the fourth week and so it's not canceled yet. Next, um, but even when it does cancel, um... Give me, give... Um, so it hasn't canceled yet, so this is the fourth week of no deductions so essentially after this week it will have a cancellation date, um, when the last date of coverage was. We do have a letter stating that you don't have coverage now and had coverage previously, um, which could possibly work for you, um, but we don't have something that's... unless you cancel the coverage with us, there's nothing that confirms the cancellation, if that makes, if that makes sense.

Speaker speaker\_1: Okay, then I'm canceling now. Uh, is it okay? I, I don't know how it works. If I'm calling now, cancel.

Speaker speaker\_0: So you... Mm. So you can, you can cancel all your plans except for your medical plan because that has a IRS regulation on it, um, so essentially your coverage wouldn't be canceled altogether. You'd still be in that medical plan. Um, give me one moment, I'll place you-

Speaker speaker\_1: How-

Speaker speaker\_0: Go ahead.

Speaker speaker\_1: How I'm, how I'm going to be in the medical plan if already three, this is the fourth week there is no payment and you're telling me that I'm going to be still in this medical plan?

Speaker speaker\_0: So you'll still be enrolled but the coverage isn't active. This is the fourth week of no-

Speaker speaker\_1: Well, can I give you a letter that, uh, I'm not working from this and this day, this date, so, uh, there is no payment deposited for the medical or any other insurance. And, uh, yeah, and after this week I don't know what kind of forms you have but, uh, it's obvious and I'm calling today that I'm canceling. I, I don't know what's the, uh, the procedure but, uh, yeah, I'm not working, I'm not making the payments and I don't have medical or any other plan.

Speaker speaker\_0: Okay. So what it is, is that you're still enrolled but because the no deduct-no deductions are being made, your coverage isn't active. In order to receive what you're requesting, a confirmation of cancellation, you would have to cancel all the coverage together which you can't do either because the medical plan is under a restriction that doesn't allow you to cancel unless it's open enrollment or you have a qualified life event occur, um, so we can't send you a letter of confirmation because we can't cancel that medical plan right now. After four weeks, this is the fourth week of no deductions, so after this week the coverage essentially cancels out itself, um, so next week you'll give us a cancellation date. But let me see if the confirmation of cancellation would be able to be sent then, because usually you would have to cancel and there'd be a cancellation note to receive that form, but you're not canceling. It's being canceled because of no deductions. So let me place you on a brief hold and see if that letter's able to be sent out next week when it does cancel, um, or what we can send.... because unless you cancel and we, we note into your account that you called and canceled, we don't have a reference number to put on your, your, your notice.

Speaker speaker\_1: So, I'm canceling today. I was canceling in January. Th- you have my verbal cancellation of this policy or, uh, like medical and dental and, um, what was the third one? Um, the vision coverage. So, you have my verbal cancellation and you're telling me that there, there are only two options. One is, uh, if there is, the, the specific time periods when we can make the changes. Um, so I couldn't follow this, uh, period, because they informed me four days before my last day for... that they cannot pay anymore for the position. So, I was not informed for this, uh, um, changes. Like, I was informed four days before my last day. So, after that, I call the, the insurance. I, I call you and, um, they told me that, uh, after four weeks everything's gonna be automatically canceled. So today's the... uh, this week is the fourth week and, uh, there has to be some note or letter that I'm not covered. It doesn't matter what is the New York State policy that we have to have medical insurance. How I'm supposed to have if, if it's, uh, it's not active? This coverage is not active, so actually I don't have medical insurance. On paper I'm enrolled and whatever is the next step, I don't know. But please ask and... I need this, uh, document because I cannot make another coverage.

Speaker speaker\_0: Okay. So, so like I said, you're not able to co- cancel all your coverage together because there is a restriction on the medical plan. Even though you're giving me your verbal authorization, you wanting it, you called back in January and requested the same thing, you were advised of the same thing. You can cancel all the plans except for that medical plan because of the restriction. I do understand that you're not working with the company anymore, so there's no deductions coming out. But even though y- you are still enrolled, the coverage is just not active. I can see if there's something we can send you next week when it is canceled out, um, automatically, but you would... um, but I, I can't guarantee that.

Speaker speaker\_1: Okay. Ple-

Speaker speaker\_0: Are you...

Speaker speaker\_1: Thank you.

Speaker speaker\_0: Are you eligible for coverage elsewhere? I- do you... did you get accepted with coverage elsewhere? Is that why you're needing this letter?

Speaker speaker\_1: Um, no. I, I was not accepted because first I have to prove that I don't have other medical insurance, and I don't have. But how long I have to wait and stay without any coverage? Because there's policy from one side, policy from the other side.

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

Speaker speaker\_1: Thank you.

Speaker speaker\_0: Thank you so much for holding. So, what I can do is I'm going to reach out to my main office and request them try to provide you with a statement of coverage, um, because you're saying that you're no longer with the staffing agency.

Speaker speaker\_1: Yes.

Speaker speaker\_0: This process takes about 24 to 48 hours, um, eh, but, I can't guarantee that they'll be able to provide one. We're going to try the- this process, um, but that's all I can really do is, is try and request that form. If they-

Speaker speaker\_1: Uh-

Speaker speaker\_0: ... when they let me know whether the form can be sent or not, I'll give you a call back, um, and let you know. But I can definitely request them, uh, looking through it and see if they can send you a statement of coverage.

Speaker speaker\_1: A statement of coverage and it, uh... Can you send on my email? Can I receive via email? Or...

Speaker speaker\_0: Yes, you'll receive it via email.

Speaker speaker\_1: So just how-

Speaker speaker\_0: If, if they're able to-

Speaker speaker\_1: Or...

Speaker speaker\_0: ... send it, you'll receive it via email.

Speaker speaker\_1: Yeah, because, uh, um, eh, it's really strange because currently, I don't have medical coverage. The policy, New York State policy, um, I cannot be without medical coverage, but my previous one is already canceled or officially has to be canceled in some different way. I don't know how it has to be canceled. Okay, after the four weeks, uh, still it's not sure if they can provide this document and now I cannot apply because if I apply, they need me to prove that I don't have other m- medical coverage. So, I don't have, uh...

According to New York State, uh, I cannot stay without medical coverage but I am currently without medical coverage because the suicide policy. And, uh, I hope they gonna fix this one

because it's unbelievable. If already three, four weeks you didn't receive payment, that mean that I'm not covered? But on documents, I am enrolled and I have to be there or I don't know. But thank you so much, Pearl, for your assistance and I'm going to wait for a phone call or, um, any other notification what's going on with, with my-

Speaker speaker\_0: Yes, yes.

Speaker speaker\_1: ... uh, statement of coverage.

Speaker speaker\_0: And just to confirm, your email address is your last name 73@gmail.com?

Speaker speaker\_1: That's correct, yes.

Speaker speaker\_0: All right. I'll be in touch as soon as I hear a box in the main office, okay?

Speaker speaker\_1: Thank you so much. Have a nice day.

Speaker speaker\_0: Okay, have a good day.

Speaker speaker\_1: Bye.