

Transcript: VICTORIA

Taylor-5477573171658752-4866777282560000

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits ... this is Victoria. How can I help you? Yes, hi, Victoria. My name is Dr. Tanya Chavers. I'm calling on behalf of my son. He, um, he started with, uh, PRC back in November, and he didn't sign up for health benefits, and I'm just calling to find out if there could be an exception, uh, for him to sign up at this time, because he's in need of mental health services. Okay. Um... Is he outside of his personal open enrollment period? I believe so. I'm not sure. I just know he started with, um, PRC on November... on October 10th. Okay. 'Cause typically they give them 30 days from the date of their first check to get enrolled. Um, outside of that, the only other time to get enrolled is during the company's open enrollment period, which they're currently not in. They typically have that during September, October of every year. Right. Um, so the only way they would be able to get enrolled outside of their personal and company open enrollment period is if they've recently experienced a qualifying life event. It does have to be within 30 days of that event. Um, some of the events would be involuntary loss of benefits. Um... Give me a second, I'm pulling them up. Getting married, getting divorced, death, birth, adoption, being named as legal guardian, qualifying- So he'd... He doesn't meet any of those, so since he doesn't meet any of those, that means he would have to get it, like, from Georgia Access? I don't... I'm not familiar with what Georgia Access is. I only know about the- Okay. ... staffing agency. Okay. Okay, and so the next enrollment period would be next September? Yeah, more than likely it'll be around the same time next year, September, October. Okay. So I'll just make a note of that, and I'll just note when I call them that he's no longer eligible for enrollment in his employer's health plan. Okay. Now, if you want to have him call back, 'cause we would have to speak to him directly to pull up his file to see if he's still within his personal open enrollment period, you can definitely do that. Um... Okay. ... if he's still within that personal open enrollment period, we can get him enrolled, but other than that, he would have to wait for the next company open enrollment period. Okay. You know what it sounds like? It sounds like the open enrollment... Okay, so since he started in October, he was supposed to enroll by November, correct? So, it goes by the date of their first check. They have 30 days from the date of their first check to get enrolled. Okay, right, but the first check did come sometime in October, no matter what, it would have been by November. We're, we're at the end of December, so he doesn't meet that timeframe. Okay. I mean, it's hard for me to answer that without looking at his file and actually seeing the, the date of the first check. Um, like I said- Oh. ... they have 30 days from that. I, I was just saying, if you want to have him call us back, we can check and see if he's still eligible. If not, you guys would just have to wait for the next open enrollment period. Okay. He can't call because he gets out of work after your business hours. So, that's why I was calling on his behalf, but I am his power of attorney. Did you need that? No, I would need to speak to

him directly. Oh, okay. Um, so he can call you during... Okay, so he can call you f... during his lunch break or something like that, but I just know he started on October 10th and he did get paid, like, no, no later than two weeks later. So, technically he's, he's outside the enrollment period, 'cause the enrollment- Okay, that- ... period would have been in November, 'cause we're at the end of December now. Okay, that's fine. I understand what you're saying. Okay. Okay. Well, thank you so much, Victoria. I appreciate your help and I, I did put in, in there that the next enrollment period would be in September of 2025. Okay. Okay. Do you need help with anything else? Nope. That was it. I just had to get... try to get, um, health benefits for my son because he needs, um, mental health services, but thank you so much. Even if he was able to enroll, does the insurance cover mental health? Um, it really just depends on the plan. Um, I know some of our clients have, like, a behavioral health benefit, which is just like talk therapy and counseling online. Okay. Okay. Well, thank you so much and I hope you have a happy holiday. You too. Mm-hmm. Bye-bye. Bye-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 ... this is Victoria. How can I help you?

Speaker speaker_2: Yes, hi, Victoria. My name is Dr. Tanya Chavers. I'm calling on behalf of my son. He, um, he started with, uh, PRC back in November, and he didn't sign up for health benefits, and I'm just calling to find out if there could be an exception, uh, for him to sign up at this time, because he's in need of mental health services.

Speaker speaker_1: Okay. Um... Is he outside of his personal open enrollment period?

Speaker speaker_2: I believe so. I'm not sure. I just know he started with, um, PRC on November... on October 10th.

Speaker speaker_1: Okay. 'Cause typically they give them 30 days from the date of their first check to get enrolled. Um, outside of that, the only other time to get enrolled is during the company's open enrollment period, which they're currently not in. They typically have that during September, October of every year.

Speaker speaker_2: Right.

Speaker speaker_1: Um, so the only way they would be able to get enrolled outside of their personal and company open enrollment period is if they've recently experienced a qualifying life event. It does have to be within 30 days of that event. Um, some of the events would be involun- involuntary loss of benefits. Um... Give me a second, I'm pulling them up. Getting married, getting divorced, death, birth, adoption, being named as legal guardian, qualifying-

Speaker speaker_2: So he'd... He doesn't meet any of those, so since he doesn't meet any of those, that means he would have to get it, like, from Georgia Access?

Speaker speaker_1: I don't... I'm not familiar with what Georgia Access is. I only know about the-

Speaker speaker_2: Okay.

Speaker speaker_1: ... staffing agency.

Speaker speaker_2: Okay. Okay, and so the next enrollment period would be next September?

Speaker speaker_1: Yeah, more than likely it'll be around the same time next year, September, October.

Speaker speaker_2: Okay. So I'll just make a note of that, and I'll just note when I call them that he's no longer eligible for enrollment in his employer's health plan. Okay.

Speaker speaker_1: Now, if you want to have him call back, 'cause we would have to speak to him directly to pull up his file to see if he's still within his personal open enrollment period, you can definitely do that. Um...

Speaker speaker_2: Okay.

Speaker speaker_1: ... if he's still within that personal open enrollment period, we can get him enrolled, but other than that, he would have to wait for the next company open enrollment period.

Speaker speaker_2: Okay. You know what it sounds like? It sounds like the open enrollment... Okay, so since he started in October, he was supposed to enroll by November, correct?

Speaker speaker_1: So, it goes by the date of their first check. They have 30 days from the date of their first check to get enrolled.

Speaker speaker_2: Okay, right, but the first check did come sometime in October, no matter what, it would have been by November. We're, we're at the end of December, so he doesn't meet that timeframe.

Speaker speaker_1: Okay. I mean, it's hard for me to answer that without looking at his file and actually seeing the, the date of the first check. Um, like I said-

Speaker speaker_2: Oh.

Speaker speaker_1: ... they have 30 days from that. I, I was just saying, if you want to have him call us back, we can check and see if he's still eligible. If not, you guys would just have to wait for the next open enrollment period.

Speaker speaker_2: Okay. He can't call because he gets out of work after your business hours. So, that's why I was calling on his behalf, but I am his power of attorney. Did you need that?

Speaker speaker_1: No, I would need to speak to him directly.

Speaker speaker_2: Oh, okay. Um, so he can call you during... Okay, so he can call you f... during his lunch break or something like that, but I just know he started on October 10th and he did get paid, like, no, no later than two weeks later. So, technically he's, he's outside the enrollment period, 'cause the enrollment-

Speaker speaker_1: Okay, that-

Speaker speaker_2: ... period would have been in November, 'cause we're at the end of December now.

Speaker speaker_1: Okay, that's fine. I understand what you're saying.

Speaker speaker_2: Okay. Okay. Well, thank you so much, Victoria. I appreciate your help and I, I did put in, in there that the next enrollment period would be in September of 2025.

Speaker speaker_1: Okay.

Speaker speaker_2: Okay.

Speaker speaker_1: Do you need help with anything else?

Speaker speaker_2: Nope. That was it. I just had to get... try to get, um, health benefits for my son because he needs, um, mental health services, but thank you so much. Even if he was able to enroll, does the insurance cover mental health?

Speaker speaker_1: Um, it really just depends on the plan. Um, I know some of our clients have, like, a behavioral health benefit, which is just like talk therapy and counseling online.

Speaker speaker_2: Okay. Okay. Well, thank you so much and I hope you have a happy holiday.

Speaker speaker_1: You too.

Speaker speaker_2: Mm-hmm. Bye-bye.

Speaker speaker_1: Bye-bye.