

Al-Najjar Attachment K

In the Matter of:

Simple Health Plans, Inc.

December 18, 2017
Telephone Conversation with Brian

Condensed Transcript with Word Index



For The Record, Inc.
(301) 870-8025 - www.ftrinc.net - (800) 921-5555

1

1 OFFICIAL TRANSCRIPT PROCEEDING

2

3 FEDERAL TRADE COMMISSION

4

5

6 MATTER NO. 1723148

7

8 TITLE SIMPLE HEALTH PLANS, INC.

9

10 DATE RECORDED: DECEMBER 18, 2017

11 TRANSCRIBED: DECEMBER 27, 2017

12 PAGES 1 THROUGH 11

13

14 TELEPHONE CONVERSATION WITH BRIAN

15 Cancellation Call 12.18

16

17

18

19

20

21

22

23

24 For The Record, Inc.

25 (301) 870-8025 - www.ftrinc.net - (800) 921-5555

2

1 FEDERAL TRADE COMMISSION

2 I N D E X

3

4 RECORDING: PAGE:

5 Conversation with Brian 4

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

3

1 FEDERAL TRADE COMMISSION

2

3 In the Matter of:)

4 Simple Health Plans, Inc.) Matter No. [REDACTED]

5)

6 -----)

7 December 18, 2017

8

9

10

11 The following transcript was produced from a

12 digital file provided to For The Record, Inc. on

13 December 19, 2017.

14

15

16

17

18

19

20

21

22

23

24

25

4

1 P R O C E E D I N G S

2 - - - - -

3 MR. AL-NAJJAR: My name is Nathaniel and I'm

4 a paralegal with the Federal Trade Commission.

5 Today's date is December 18th. It's approximately

6 3:15 p.m. And I'm going to be calling Simple Health

7 at 1-954-606-97 -- 9070.

8

9 TELEPHONE CONVERSATION WITH BRIAN

10 RECORDING: Thank you for calling customer

11 service. Please listen to the following options so

12 that we can best assist you. For assistance with

13 benefits, press one.

14 For assistance with prescriptions, press

15 two.

16 For assistance with finding a provider,

17 press three.

18 For assistance with ID cards or a membership

19 packet, press four.

20 And, lastly, for assistance with cancelling

21 your policy, press five.

22 (Pause.)

23 RECORDING: If you enrolled in your plan

24 within the past 30 days, press one.

25 If you enrolled in your plan more than 30

5

1 days ago, press two.
 2 (Pause.)
 3 RECORDING: Thank you for calling the
 4 customer service department. We look forward to
 5 assisting you. Please hold for the next available
 6 representative.
 7 (On hold. Music playing.)
 8 BRIAN: Thank you for calling Simple Health.
 9 My name is Brian. Who do I have the pleasure of
 10 speaking with today?
 11 MR. AL-NAJJAR: Hi, my name is [REDACTED]
 12 [REDACTED] and I was calling to cancel my -- my policy
 13 here.
 14 BRIAN: All right, Mr. [REDACTED]. Before we go
 15 ahead and get started to do, sir, just allow me one
 16 brief moment.
 17 MR. AL-NAJJAR: Okay.
 18 BRIAN: And would you be kind enough to
 19 provide me with your full -- your -- your phone
 20 number, your mailing address and your email address
 21 for security purposes?
 22 MR. AL-NAJJAR: Sure. Phone number, [REDACTED] -
 23 [REDACTED]. Email address is [REDACTED].
 24 And mailing address is [REDACTED],
 25 [REDACTED], Chicago, Illinois [REDACTED].

6

1 BRIAN: All right, perfect. Now, as I am --
 2 allow me one brief moment before anything. What's the
 3 main reason why you want to go ahead and cancel today?
 4 MR. AL-NAJJAR: Yeah, this isn't health
 5 insurance. This is -- was misrepresented to me when I
 6 was buying it. It's like a bunch of like discounts.
 7 And, you know, when I was on the call with -- I think
 8 her name was Nancy -- about three weeks ago to try to
 9 find health insurance, you know, she kept explaining
 10 to me that this was just straight-up health insurance
 11 and at a good deal. So I took it.
 12 But, you know, like I -- then all the
 13 paperwork that I get later is just, you know,
 14 constantly page after page, this is not major medical
 15 coverage. You're still going to get taxed under the,
 16 you know, Affordable Care Act. It's just, you know,
 17 this is a supplement and not --
 18 BRIAN: Yeah, but at the end of the day, you
 19 know, you don't have any copays or any deductibles.
 20 MR. AL-NAJJAR: Yes, but it's --
 21 BRIAN: So when you have major medical, you
 22 have a copay, you have a deductible, and your
 23 deductible can be anywhere from \$3,000 to \$20,000.
 24 MR. AL-NAJJAR: I understand that this is --
 25 BRIAN: (Inaudible).

7

1 MR. AL-NAJJAR: -- less expensive, but it's
 2 not what I was looking for.
 3 BRIAN: All right, I understand that
 4 entirely. Now, just allow me one moment to go ahead
 5 and get started on your cancellation, okay?
 6 MR. AL-NAJJAR: Okay. But, actually,
 7 like --
 8 BRIAN: Perfect.
 9 MR. AL-NAJJAR: -- I mean -- I mean, I don't
 10 know.
 11 BRIAN: I'm sorry?
 12 MR. AL-NAJJAR: I'm just confused -- I'm
 13 just confused how this got like explained to me as
 14 health insurance, frankly.
 15 BRIAN: Well, it is health insurance in the
 16 case, you know, you go to (inaudible) to the doctor,
 17 whatever the case may be, and you're going to get the
 18 coverage or the benefits, should I say.
 19 MR. AL-NAJJAR: So I was looking -- but I
 20 was looking --
 21 BRIAN: (Inaudible).
 22 MR. AL-NAJJAR: -- I'm looking through the
 23 policy and it says --
 24 BRIAN: Go ahead.
 25 MR. AL-NAJJAR: -- I could only go -- I

8

1 could only take my daughter, who has diabetes, I could
 2 only take her to the doctor -- to the doctor three
 3 times in a year. She has a chronic illness. I can't,
 4 you know --
 5 BRIAN: Of course, of course, I understand.
 6 MR. AL-NAJJAR: This was all explained to me
 7 during the call that this was regular medical coverage
 8 and that she would be -- you know, her preexisting
 9 condition would be taken care of. Here it says it
 10 can't cover preexisting conditions.
 11 BRIAN: All right, I understand that
 12 entirely. And just allow me one brief moment so I can
 13 go ahead and get started on your cancellation. I'm
 14 going to place you on a brief hold, okay?
 15 MR. AL-NAJJAR: Okay.
 16 (Several minutes on hold. Music playing.)
 17 BRIAN: Thank you very much for holding,
 18 sir. I do apologize for the long wait. So I went
 19 ahead and I processed your cancellation for you.
 20 MR. AL-NAJJAR: Okay.
 21 BRIAN: I went ahead and made sure that
 22 everything was correct in the system. You should be
 23 receiving your cancellation confirmation email within
 24 the next 15 minutes to an hour.
 25 MR. AL-NAJJAR: Okay. Well, is there going

9

1 to be --
 2 BRIAN: (Inaudible) -- go ahead.
 3 MR. AL-NAJJAR: Sorry, you talk.
 4 BRIAN: Go ahead, go ahead.
 5 MR. AL-NAJJAR: Is there going to be any
 6 kind of like refund or something?
 7 BRIAN: Yes, I went ahead and I submitted
 8 the refund request for you as well, so you should have
 9 that back into your account within the next seven to
 10 ten days.
 11 MR. AL-NAJJAR: Great, thank you. Now, I
 12 mean, thank you for doing that so quickly. I didn't
 13 realize that you were already going ahead and doing
 14 that. I mean, you said that -- you said that you
 15 understand when I said that this wasn't health
 16 insurance. Like do other people complain about that?
 17 Like this -- I don't know, this kind of just really
 18 kind of surprised me.
 19 BRIAN: Honestly, honestly, you're the first
 20 person I have that's called me back, you know,
 21 concerned about it in that case, you know?
 22 MR. AL-NAJJAR: Yeah. But -- so you
 23 understand, but you've never heard about -- anything
 24 about this before?
 25 BRIAN: Exactly.

10

1 MR. AL-NAJJAR: All right. Well, frankly,
 2 that's really surprising to me because all of the
 3 paperwork that I received indicates that these are
 4 just discounts.
 5 He hung up on me.
 6 (The call was concluded.)
 7 MR. AL-NAJJAR: I just want to confirm that
 8 I was hung up on. Bye.
 9 (The recording was concluded.)
 10
 11
 12
 13
 14
 15
 16
 17
 18
 19
 20
 21
 22
 23
 24
 25

11

1 CERTIFICATE OF TRANSCRIPTIONIST
 2
 3
 4 I, Elizabeth M. Farrell, do hereby certify
 5 that the foregoing proceedings and/or conversations
 6 were transcribed by me via CD, videotape, audiotape or
 7 digital recording, and reduced to typewriting under my
 8 supervision; that I had no role in the recording of
 9 this material; and that it has been transcribed to the
 10 best of my ability given the quality and clarity of
 11 the recording media.
 12 I further certify that I am neither counsel
 13 for, related to, nor employed by any of the parties to
 14 the action in which these proceedings were
 15 transcribed; and further, that I am not a relative or
 16 employee of any attorney or counsel employed by the
 17 parties hereto, nor financially or otherwise
 18 interested in the outcome of the action.
 19
 20
 21 DATE: 12/27/2017
 22 ELIZABETH M. FARRELL, CERT
 23
 24
 25

11