

11/17/2022

Carrie Walters

15951 CR 511a

Dexter, MO 63841

573-820-2294

Complaint File 407262

Dear Jodi Lehman

In regard to the complaint made by MS Carol King. I never stated myself as Sherri, I first encountered MS King on 8/29/2022 on a lead for final expense that she had filled out and mailed in. At this time, I introduced myself as Carrie Walters a broker for The Assurance Group and gave her my business card which states as such. I sat down with her and asked what her needs were for final expense in which she stated she had none because she was donating her body to science which left me a little confused as to why she filled out the lead which she confirmed that she indeed did when given her a copy of it. I then proceeded to ask her questions about her health care coverage, and it was at that time she stated she had Medicaid and Medicare along with a UHC plan the dual complete ppo. I then told her she was in the correct plan and explained in detail how Medicaid and Medicare work along with the detail of coverages of each and that by having the PPO plan how it replaces original Medicare. I stated to her that I was also contracted with UHC and would notify her of any new plans that came out during annual enrollment that she qualified for that gave her more benefits than the current plan she was in and had her sign a scope of appointment.

On 10/25/2022 I stopped at MS King's house and spoke with her about the dual complete hmo and how it was a lot like the current plan she was in but had increases in benefits such as groceries, vision and also could aid her in paying for utility bills such as electric. Along with those differences this was an hmo plan and she was currently in a ppo which hmo's only pay in network and ppo's pay in or out of network. I then told her I typically never put customers in a hmo plan unless they have Medicaid or VA because these people have a secondary payor, so whatever the plan does not pay for the secondary will pick up if that entity accepts Medicaid or VA. So with that being said I told her if the facility is out of network to make sure that they do accept Medicaid. I then went over the rest of the coverages in the plan and where in the book she could find her coverage of benefits along with where the drug formulary was located and important phone numbers to call. She was beyond ecstatic and started saying how she had prayed for something like this to help her financially with her electric bill this winter because she had just installed kerosene tanks all over her house for heat. She then proceeded to tell me that she was picking up homeless male hitchhikers and bringing them home and feeding them, letting them take a shower in her home and spending the night. I was very alarmed about this behavior and stressed to her that it was a nice gesture but also very dangerous not knowing these people and what they might be capable of, and she might just want to get them something to eat and avoid the part of bringing them into her home alone since she is a single lady. She stated she knew and had been told the same thing by other people and just laughed it off, which I found very odd behavior to something this dangerous.

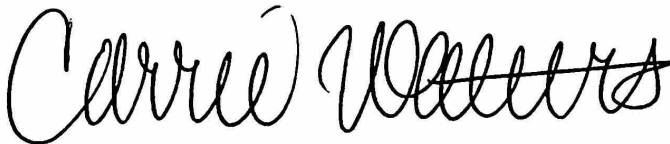
The next day when I went to submit Ms. Kings' application, I noticed that I forgot to write down her Medicare number. That is when I then called her and stated my name as Carrie Walters from The Assurance Group and that I saw her the day before about her Medicare plan and there was some hesitation in her reply, so I said, you remember me right? She then stated yes, I do, and I don't appreciate you tricking me, shocked in this statement I said, what???. She then proceeded to say that she had another agent come out that morning about Medicare and had told her the plan I had put her in was an HMO and that I never told her that. I then stated oh yes, ma'am I most certainly did in detail and that I had also left her the enrollment book which stated as such and she hung up on me.

I never at anytime asked her in the conversation what she had against an HMO, nor did she ever say what she has stated that she said in our phone conversation about the details of the coverages of an HMO vs a PPO plan. So, in turn I never submitted the application due to it was incomplete missing her Medicare number and was never enrolled in the HMO plan and application was shredded. This I kind of find ironic since she really had no knowledge of any of her coverages prior to our first visit which is why I went into detail on the initial visit of each plan (Medicare, Medicaid and Part C) and their coverages and how they work together and separately.

I will say that after she hung up on me it really bothered me as to what she said. I would never deceive a customer to a plan because I focus on taking care of my customers and getting them the best plan that they can get, also retaining that business and relationship of trust and professionalism.

Please let me know if there is anything further you might need from me in this matter.

Thank you,

A handwritten signature in black ink that reads "Carrie Walters". The signature is written in a cursive, flowing style with a large initial 'C' and 'W'.

Carrie Walters