



# How to Call Insurance & Verify Coverage



1. Call the "Member Number" on the back of the insurance card
2. Let them know that you're wanting to understand how your insurance will bill you for copays.
3. Provide the Customer Service Representative with your Member ID, Group number, DOB, phone number, Subscriber name, and potentially the subscriber DOB.
4. Provide the Customer Service Representative with the provider's first and last name that you may see:

Dr. Chet Tharpe  
1053541581  
Curex NPI: 1255092540

Your insurance company may also ask for the provider's EIN. You can find this information below:  
CA patients - 86-3267046      NJ patients - 86-1602274      All other states - 86-2568333

5. Let the representative know that you are being seen by Curex.
6. Tell them why you are being seen (i.e allergies, asthma, eczema etc.)
  - CPT codes that may be needed include 99202-99215 series
  - 99202, 99203, 99204, 99205, 99212, 99213, 99214, 99215
7. Specify that this will be done via Telehealth - make sure they tell you this is telehealth approved
8. Specify the state that you will be located in for the visit

No matter your copay, Curex will work with you to cap your copay at \$400 a year.



- Is my insurance active or inactive?
  - If inactive, we cannot bill your insurance
  - Is it Telehealth Covered?
  - If Telehealth not covered, we cannot bill your insurance
  - Ask for your Copay amount.
  - Curex will cap Copay amounts at \$400 annually no matter what.
  - What is my Co insurance?
  - What is my Deductible?
  - What is my OOP Max?
10. Ask if you have any prior-authorizations or referrals required
  11. Ask what you have met towards your deductible and if this service applies towards your deductible
  12. Verify what your estimated payment responsibility is for the service like copay or coinsurance.



# Get tested through our partnered labs: Quest Diagnostics or LabCorp!



We will set you up with testing if you still need an allergy test! When calling your insurance, ask if they are in network with Quest Diagnostics or LabCorp. You can also use these codes for more accurate information: 82785 or 86003. NOTE: Testing is done through our partnered labs. Billing for allergy testing will be done through them as well. If your bill is more than what you were expecting, then as long as you go to Quest Diagnostics or LabCorp, we can switch you over to our \$199 self pay option even after testing! If neither labs are in network, we can also create a lab order for you to take to a lab that is in-network with your insurance.

Just know that any billing done with a lab of your choosing will be between you, your insurance, and that lab.  
CUREX DOES NOT PROVIDE ALLERGY TESTING BUT WE CAN HELP SET YOU UP FOR ALLERGY TESTING.

