

CareIG Specialty Pharmacy — Call Log / Transcript

CASE_ID : Vasquez_03151971
Date : 04/03/2026
Time : 11:22 AM
Duration : 00:09:17
Call Type : Outbound – Patient Financial Counseling
Staff : Priya Nair (Benefits Verification Specialist – INT-001)
Number Dialed : (305) 555-4892
Outcome : Reached – financial counseling complete

[11:22:08] – Call connected.

MARIA ELENA VASQUEZ:

"Hello?"

PRIYA NAIR (CareIG BVS):

"Hi, may I speak with Maria Elena Vasquez?"

MARIA ELENA VASQUEZ:

"Speaking."

PRIYA NAIR (CareIG BVS):

"Hi Ms. Vasquez, this is Priya Nair calling from CareIG Specialty Pharmacy. I'm on the benefits verification team. I actually have some good news for you – I've finished reviewing your Aetna benefits, and I'm calling to walk you through your estimated out-of-pocket costs, just like Teresa mentioned we would. Is now a good time?"

MARIA ELENA VASQUEZ:

"Oh yes, I've been waiting for this call actually. Please, go ahead."

PRIYA NAIR (CareIG BVS):

"Great. So I verified your benefits with Aetna yesterday, and your plan does cover home IVIG infusion therapy under your medical benefit. CareIG is in-network for your plan, which is good news. Now, I want to give you an estimate of what your cost per visit might look like, and I do want to emphasize this is an estimate – your insurance company determines the final amount once the actual claim goes through."

MARIA ELENA VASQUEZ:

"Of course, I understand."

PRIYA NAIR (CareIG BVS):

"So based on your current plan, your estimated out-of-pocket cost per infusion visit is approximately \$1,639. That figure factors in your remaining deductible for the year – you've met \$750 of your \$1,500 deductible, so there's \$750 still outstanding – plus your 20% coinsurance applied to the remaining visit charges after your deductible is satisfied."

MARIA ELENA VASQUEZ:

"Okay. That's – that's quite a bit. Can you break that down a little more for me?"

PRIYA NAIR (CareIG BVS):

"Absolutely. So the \$750 is your remaining deductible – that's the portion you'd pay in full first. After that's applied, your 20% coinsurance is calculated on the rest of the billed amount, which comes to about \$889. Added together, that brings the estimate to around \$1,639 for the first visit. Once your deductible is fully met, future visits would

only carry the 20% coinsurance, so they'd be lower."

MARIA ELENA VASQUEZ:

"I see. So the second visit would be cheaper?"

PRIYA NAIR (CareIG BVS):

"That's right – assuming your deductible is fully satisfied after the first visit, yes, subsequent visits would just be the coinsurance portion. Your out-of-pocket maximum is \$5,000 for the year, so once you've reached that, Aetna covers 100% of covered services for the rest of the plan year."

MARIA ELENA VASQUEZ:

"Okay. That helps. I'm not going to lie, \$1,639 is a lot for us right now, but I think we can manage it. My husband and I will figure it out."

PRIYA NAIR (CareIG BVS):

"I completely understand. I do want to let you know that if at any point the cost becomes a significant hardship, we do have a Patient Assistance Program that may be able to help. You can always reach out to us about that. But it sounds like you're okay to proceed for now?"

MARIA ELENA VASQUEZ:

"Yes, let's proceed. I want to get this treatment started – my doctor said the sooner the better."

PRIYA NAIR (CareIG BVS):

"Absolutely. The next step on our end is the insurance prior authorization process, and we'll keep you updated as that moves along. Do you have any other questions for me today?"

MARIA ELENA VASQUEZ:

"No, I think I'm good. Thank you for explaining everything so clearly, I really appreciate it."

PRIYA NAIR (CareIG BVS):

"Of course, Ms. Vasquez. We'll be in touch. Have a great day."

MARIA ELENA VASQUEZ:

"You too. Bye."

[11:31:25] – Call terminated.