Curative Cash Card FAQs

What is the Curative Cash Card?

The Curative Cash Card helps you get $0 care at providers who take cash payment instead of billing insurance.*Use it only at locations marked "Cash Card" or "Cash Card only" in the Curative Provider Search. Everywhere else in the Curative network, use your Curative Member ID Card. Either way, you pay nothing. Curative covers the cost directly.

Why is it called the Cash Card?

We changed the name from “Zero Card” to “Cash Card” to make it clearer and easier to use. It reflects how the card works—covering the cash-pay price at certain providers, so you don’t have to.

Does anything change with the new name?

All current benefits stay the same, with expanded access to hospital systems and less hassle with no prior authorization required for most services. If you currently have a “Curative Zero Card” no need to replace.

Do I still need prior authorizations when using Curative Cash Card?

Sometimes. Many eligible services at Cash Card hospital locations don’t require prior authorization, but some still do. All Cash Card payments are reviewed for coverage and plan rules. For planned surgeries or procedures, call Curative Member Services as soon as possible before scheduling care to confirm coverage and any prior authorization requirements.

What kinds of care can I use the Curative Cash Card for?

You can use the Curative Cash Card for:

- Primary care and office visits
- Urgent care
- Behavioral health
- Many inpatient and outpatient hospital services

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Can I now use Curative Cash Card at hospitals?

At some hospitals, yes. Curative has Cash Card arrangements with certain hospital systems for eligible inpatient and outpatient services.Check that specific location in the Curative Provider Search for the "Cash Card" label before you go. If it isn't labeled, bring your Curative Member ID Card.

When should I use my Curative Cash Card?

- Use your Curative Cash Card when the location is marked "Cash Card" or "Cash Card only" in the Curative Provider Search. That's the whole rule.
- If your provider is listed as in-network, use your Curative Member ID Card instead.

Can I use Curative Cash Card for prescriptions or labs?

No. The Curative Cash Card **can't be used for prescriptions or labs.** Your Curative Member ID Card is still needed for those.

Why is the Curative Cash Card needed at some hospitals that previously took the Curative Member ID Card?

These hospitals aren't part of Curative's traditional in-network contracts right now. Curative pays them the cash price instead, so you still get $0 care there.* You'll see them marked "Cash Card" in the Curative Provider Search. When payment is requested, simply present your Cash Card and let them know you'll pay the cash price.

Can I suggest a provider to be added to the Curative Cash Card approved list?

Yes! If you have a provider who doesn't currently accept the Curative Cash Card, you can nominate them. Note: plan exclusions apply.

I have a Curative Zero Card. Do I need to get a new Curative Cash Card now that the name has changed?

No. Your existing card still works exactly the same.

Why am I still seeing "Zero Card" in some materials?

We're updating our systems and documents. You may still see "Zero Card" during this transition, but it refers to the same program and benefits.

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