

MESH Network Lab Broker

Contact Us, Payment Options, Tech Help

\$\$\$ Remember, **MESH wants to save you money** - so always check with your insurance company first (if you have one) to see what might be covered by insurance - document who provided the information, the date of the communication, the time of day for the communication, and the specifics of the coverage promised (how much of your labs will be paid [if any], including whether it only counts toward deductible or will actually be paid by insurance, etc), and how much of your out-of-pocket and deductible expenses you have met, just in case you need this information later to debate what action(s) the insurance company actually took regarding your lab services expenses \$\$\$ - If you HAVE MET your deductible, you don't need MESH (this time) because insurance will pay most or all of your claim. Savings are typically \$250-\$400 depending on what labs have been ordered / requested.

[Recommend MESH to your friends when you are satisfied with our services](#)

Phone Numbers

Main MESH Number (859) 740 - 2051
Main MESH Fax (346) 205 - 0483

Calls / Texts available

Always text us to tell us you need us
It helps MESH add you to the next-in-line list

Emails

For submitting MESH Lab Orders

info@meshnetworklabs.com (and text us)

For any general questions other than submitting orders

meshnetworklabs@gmail.com

HDHP (High Deductible Health Plans)

Preventive lab tests: HDHPs are required by law to cover some preventive services, including some screening lab tests, at no cost to you. Do not use MESH for these services. You don't pay a deductible or copay for these tests. Your policy plan informs you what is or is not included for preventive services.

Diagnostic Lab Tests: If you need lab work for diagnostic purposes (trying to figure out what's wrong) these labs are subject to your deductible (not paid for). Once you have paid the amount required by your plan to meet your deductible, your insurance will then start covering some percentage of the expense.

High Deductible, High Cost: Because HDHPs have a higher deductible than traditional plans, you will have to pay for more of your healthcare before your insurance starts covering some portion of the expense.

Cost-sharing: Even after you meet your deductible, you will often still be responsible for some percentage of the cost. You will continue to pay coinsurance until you reach your out-of-pocket maximum for that year.

Paying MESH is so affordable and easy with LOTS of options!

We process all payments through secure channels for safety, just like all of our communications.

We will always accept major credit / debit cards for full payments.

Full payments through Venmo or PayPal, and HSA and FSA cards are always welcomed.

We have multiple BNPL options (Buy Now Pay Later) to break the expense into manageable payments.

We list 3 options for personal loan companies (soft credit pulls for apply/approval process) - there are MANY

Buy Now Pay Later Options (BNPL)

Affirm offers a way to pay with their virtual card even if the merchant doesn't directly offer Affirm at checkout.

- **Request a Virtual Card:** Once you have established an Affirm account, within the Affirm app or website, you can request a one-time use virtual Visa card for a specific purchase amount.
- **Shop at any retailer that accepts Visa:** Most merchants who accept Visa cards will accept an Affirm Visa virtual card as a form of payment. MESH accepts Visa.
- **Use it like a regular credit card at checkout:** When making a purchase online, choose "credit card" as your payment method and enter the virtual card details (MESH sends invoices; you fill in the data from your card)
- **Choose your payment plan:** Affirm will offer you a payment plan for your purchase, which may include interest-free bi-weekly payments or monthly installments, depending on your eligibility. This means you do not have to come up with the full amount for your labs up front if you don't want to.

It's important to note the following:

- **One-time use:** Affirm virtual cards are typically designed for a single use. You need a different one each time for other purchases.
- **Expiration:** The virtual card expires within 24 hours of issuance.
- Terms are per Affirm, not MESH

PayPal

- simply pick the PayPal option from MESH Invoicing
- if you already have a PayPal account (recommended) just use it now
- if you choose PayPal for checkout and don't have an existing account, they process new accounts
- immediately and the credit check is a 'soft pull' only, which does not affect your credit
- With PayPal you can pay in full, 'Pay-In-4' (pay every 2 weeks x 4 payments, interest free), or arrange
- monthly payment schedules that have reasonable percentage rates
- Terms are per PayPal, not MESH

Klarna offers a virtual card, called the Klarna Card, which can be used for online purchases where Visa is accepted. Once approved, [the virtual card is available in the Klarna app](#) and can be added to digital wallets

- **Apply and get approved:** You can apply for the Klarna Card through the Klarna app or website.
- **Activate the virtual card:** Once approved, the virtual card is immediately available in the Klarna app.
- **Add to digital wallet:** You can add the virtual card to your Apple Pay or Google Pay wallet.
- **Use anywhere Visa is accepted:** The virtual card can be used anywhere Visa is accepted for online purchases. MESH accepts VISA.
- **Manage payments:** You can manage your purchases and payment plans within the Klarna app.

Klarna offers both virtual and physical cards, with the [virtual card available immediately after approval](#).

Klarna app: All card management, including viewing purchases and payment plans, is done through the Klarna app.

Klarna payment options:

You can choose from various payment options, including "Pay in 4" or other installment plans.

Terms are per Klarna, not MESH

Afterpay offers a virtual card for online and invoice purchases. It's [called the Afterpay Card and is accessible through the Afterpay app](#). You can add it to your digital wallet (like Apple Pay, Google Pay, or Samsung Pay) and use it for contactless payments online or with our invoicing process.

Here's how it works:

- Download or update the Afterpay app. Apply for approval (soft pull only)
- **Online and Invoicing:**
- Use the virtual Afterpay card from the app.
- The app will generate a card number to use at checkout.
- Terms are per Afterpay, not MESH

[Venmo](#) = @MESHNetwork
[HSA & FSA cards](#) = always welcome at MESH for any services we provide

Personal loans: = [get money deposited to your personal accounts, then pay MESH's fee]

1. [Quick2Lend.com](#) = \$250 - \$3,000 (soft credit pull to apply)
2. [Upstart.com](#) = \$1,000 + (soft credit pull to apply)
3. [RocketLoans.com](#) = \$2,000 + (soft credit pull to apply) - a RocketMoney company

If you need some technology for scanning / faxing to complete the information transactions with MESH, here are some easy options

Scanning Apps (We have been unable to find any scanning apps that are actually free)

TurboScan **\$5.99** one time fee for life, ridiculously good for scanning, sending documents
Turbo Scan Pro **\$9.99** one time fee for life, ridiculously good for scanning, sending documents

[*MESH does not have any financial relationship with other apps*]

Fax Apps

FaxZero.com	FaxBurner (iPhone)	CoCo Fax
Actually free! (not a "free trial" trick)	Actually free (limited quite a bit)	\$4.99/month
No credit card required for free faxing	Limited to receiving 25 pages / month	60 pages / month
FaxZero branding on the cover page	Limited to sending 5 pages per month	Fax to Email
Maximum 3 pages + cover	Perfect for simple, rare MESH needs	Email to Fax
Max 5 free faxes per day	iOS only	Android / iOS apps

When MESH sends your lab results: Save lab results to files on computer, phone, picture, scan to pdf, etc - then you can share with anyone (we provide results to your provider's office for you as an integral part of our service to you if you have requested that we share them)

Contact us if you are having any troubles with the process at all - we WILL help!!

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