

Start With the Same Cost Question

You do not need every answer before making the first call. Start by finding out what the quote covers, what period it covers, and what still needs to be confirmed.

- Ask the program for an itemized estimate. Find out what is included, what is separate, and how long the estimate covers. Ask who bills for medicines, medical visits, laboratory work and any other services you expect to use.
- Check your plan separately, if you have one. Ask about the specific facility, clinician and services. Record the answer and its reference number. A provider accepting your insurance is not, by itself, a complete answer about what you will owe.
- Leave unknowns visible. Write “unconfirmed” when the answer is missing. Keep an estimate separate from a plan explanation or a final bill. Ask what could change the amount.
- If you are not using insurance, ask about a written good faith estimate. CMS says providers usually must give one if you request it or schedule care at least three business days ahead. It may cover only that provider or facility, so ask about separate services too. A general quote or this worksheet does not replace that estimate. Check the CMS source for timing and exceptions. [1] [2] [4]

Fictional planning example. These numbers are invented to show the comparison method; they are not typical prices, provider quotes or insurance estimates.

Worked Example: Why Two Quotes Are Not Yet Comparable

Question	Program A	Program B
Quoted period	One week	One week
Program estimate	\$600	\$500
Medical visit	Included in quote	Separate; price unconfirmed
Medicine and laboratory costs	Unconfirmed	Unconfirmed
Insurance / personal cost	Not yet checked	Not yet checked

The \$500 quote does not yet establish the lower total cost. Next question for Program B: “What will the separate visit cost?” Ask both programs about the remaining unknowns before comparing totals.

If the quoted price is out of reach

You can say: “I need help with substance use and cannot afford this estimate. Who can discuss payment assistance, a sliding fee or another provider?” The answer may help you identify another option. [1]

Plan Your Next Treatment-Cost Question

Use this page after your calls. Start with the unanswered question that most affects your next decision.

Keep notes private. Write or type short notes. Use another copy if you need more room. Save and reopen the PDF to check your answers.

The answer you need next

For example: Does the quoted amount include the medical visit?

Who will help confirm it

Name or role, contact details and any reference number.

Your next action

What you will do; any deadline the provider or plan gave you.

Documents to keep together

Estimates, benefits information, application steps or written responses.

Information and Support

[Find treatment help](https://www.addictionhelp.com/find-treatment-help/)

<https://www.addictionhelp.com/find-treatment-help/>

[Compare treatment programs](https://www.addictionhelp.com/treatment-centers/)

<https://www.addictionhelp.com/treatment-centers/>

Sources

[1] [NIAAA: Costs and insurance](https://alcohol.treatment.niaaa.nih.gov/costs-and-insurance) (alcohol.treatment.niaaa.nih.gov)

[2] [NIAAA: Questions for treatment programs](https://alcohol.treatment.niaaa.nih.gov/questions-for-treatment-programs) (alcohol.treatment.niaaa.nih.gov)

[3] [SAMHSA: Choosing quality treatment](https://samhsa.gov/choosing-quality-treatment) (samhsa.gov)

[4] [CMS: What is a good faith estimate?](https://cms.gov/what-is-a-good-faith-estimate) (cms.gov)