

Ask About Payment Options

If you do not have insurance, or the expected cost is more than you can manage, ask the program about financial assistance and other places to seek help.

Know which kind of help is offered [1] [4]

- Financial assistance or a sliding fee may reduce the amount you owe if you qualify. Ask about available assistance and what insurance covers before agreeing to financing. Do not assume an application is an approval.
- A payment plan spreads payments over time. It does not by itself reduce the balance, and some plans add interest or fees. Ask for the total repayment amount, payment dates, interest and fees in writing.
- Ask who you would owe: the provider or a separate lender. Before accepting a promotional offer, ask what happens if the balance is not fully paid by the end of the offer.
- Original call opening: "I am looking for treatment and cannot afford the quoted amount. Do you offer payment assistance, a sliding fee or payment plans? If not, who could help me find another option?"

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.

Who you spoke with

Program, date, contact name and how to reach them again.

Options they described

Assistance, payment schedule or referrals. Write down terms rather than assuming the offer applies.

What is needed to apply

Documents, application steps and any deadlines they give you.

What remains to be confirmed

Eligibility, amount, separate charges or a decision date.

Your next contact

Person or organization; what you will ask and when you plan to contact them.

One more place to ask

Local or state health departments may be able to point you toward treatment resources. NIAAA also describes options to ask about when paying for alcohol treatment. [1]

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://www.samhsa.gov/choosing-quality-treatment) (samhsa.gov)
- [4] [CFPB: Medical credit cards and payment plans](https://www.consumerfinance.gov/medical-credit-cards-and-payment-plans) (consumerfinance.gov)