

Paying for Treatment Organizer

Compare estimates, keep insurance answers organized, and turn unknown costs into specific questions.

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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

Question	Program A	Program B
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]

Compare Two Treatment Estimates

Use the same period and list the same services for both options. Ask for a written estimate. Complete only the rows that apply; put “unconfirmed” in any unanswered box. Use the Additional Treatment–Cost Notes sheet for longer answers.

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.

Program name and contact

Program A

Record the answer and who confirmed it. Leave missing answers unconfirmed.

Program B

Record the answer and who confirmed it. Leave missing answers unconfirmed.

Quote date and period covered

Program A

Record the answer and who confirmed it. Leave missing answers unconfirmed.

Program B

Record the answer and who confirmed it. Leave missing answers unconfirmed.

Services included in the quote

Program A

Record the answer and who confirmed it. Leave missing answers unconfirmed.

Program B

Record the answer and who confirmed it. Leave missing answers unconfirmed.

Services billed separately

Program A

Record the answer and who confirmed it. Leave missing answers unconfirmed.

Program B

Record the answer and who confirmed it. Leave missing answers unconfirmed.

Estimate before insurance

Program A

Record the answer and who confirmed it. Leave missing answers unconfirmed.

Program B

Record the answer and who confirmed it. Leave missing answers unconfirmed.

Your plan's answer / reference

Program A

Record the answer and who confirmed it. Leave missing answers unconfirmed.

Program B

Record the answer and who confirmed it. Leave missing answers unconfirmed.

Estimated personal cost and basis

Program A

Record the answer and who confirmed it. Leave missing answers unconfirmed.

Program B

Record the answer and who confirmed it. Leave missing answers unconfirmed.

Still unconfirmed / who will check

Program A

Record the answer and who confirmed it. Leave missing answers unconfirmed.

Program B

Record the answer and who confirmed it. Leave missing answers unconfirmed.

Compare the care as well as the price

A matching price does not mean matching services. Use the Finding Treatment Starter Pack to compare assessment, available care and practical fit. [1] [3]

Your Insurance Call Notes

Use the contact number on your insurance card or your plan's official website. Have the program and clinician details available. Keep answers about each provider separate.

Understand the answer before recording it [5] [6] [7]

- **Deductible:** what you pay for covered care before your plan begins paying for services subject to it. Some services are covered before you meet it. Ask how much remains and whether a separate deductible applies to this service.
- **Copayment, or copay:** a fixed amount for a covered service. It may differ for visits, medicines or other services. Ask whether you pay it before or after meeting your deductible.
- **Coinsurance:** your percentage of the covered service's allowed cost, usually after the deductible. The allowed cost is the amount the plan recognizes for that service, which may differ from the provider's quoted charge.
- **Fictional arithmetic example:** if the covered allowed cost is \$200, the deductible is already met and your coinsurance is 20%, that share is \$40. This is not a treatment quote or a prediction of your bill. Ask the plan which rules apply.
- **Original call opening:** "I am checking coverage for substance-use treatment with [program or clinician]. Can you help me understand the covered services, requirements and what I might owe?"

Call details

Date, representative, department and reference number.

Providers and services checked

Ask: Is this facility and each clinician in my network? Record each answer separately.

Coverage and requirements

What is covered? Are referrals or prior authorization required? Who handles the next step?

Your share of the cost

Ask how network status affects your costs, including deductibles, copayments or coinsurance. Record the plan's explanation.

Written confirmation and next action

Where can you read the benefits or decision? What will you ask the provider next?

Keep the answer in context

Record the plan and service the answer applies to. These notes organize the conversation; they do not guarantee coverage or a final price. Prior authorization is a plan approval required for some services. It does not guarantee that the plan will pay. Ask what services, dates and conditions the answer covers, and request written confirmation. [1] [8]

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] [9]

- 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?"

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]

Additional Treatment-Cost Notes

Keep longer answers here and label each with the program, question and date. If you need more room, print another copy of this sheet or keep a separate private note.

Longer answer or explanation

Program / question / date, followed by the details you need to keep.

Another answer or comparison

Label the provider and question so you can match this to your comparison sheet.

Still unconfirmed and next contact

What needs checking, who can answer and how you will follow up.

Save a copy before closing

Save your completed PDF on your own device, then reopen it to check that your notes are still there. Keep completed files private. For longer answers, use another copy of this sheet.

Plan Your Next Treatment-Cost Question

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

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/) (alcohol.treatment.niaaa.nih.gov)
- [2] [NIAAA: Questions for treatment programs](https://alcohol.treatment.niaaa.nih.gov/) (alcohol.treatment.niaaa.nih.gov)
- [3] [SAMHSA: Choosing quality treatment](https://www.samhsa.gov/) (samhsa.gov)
- [4] [CMS: What is a good faith estimate?](https://www.cms.gov/) (cms.gov)
- [5] [HealthCare.gov: Deductible](https://www.healthcare.gov/) (healthcare.gov)
- [6] [HealthCare.gov: Copayment](https://www.healthcare.gov/) (healthcare.gov)
- [7] [HealthCare.gov: Coinsurance](https://www.healthcare.gov/) (healthcare.gov)
- [8] [HealthCare.gov: Preauthorization](https://www.healthcare.gov/) (healthcare.gov)
- [9] [CFPB: Medical credit cards and payment plans](https://www.consumerfinance.gov/) (consumerfinance.gov)