

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.

Keep completed notes private. Use short notes in each box; continue on another copy or separate paper when needed. Save the completed PDF on your device and reopen it to check your notes before closing.

Words You Can Use

"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. [1]

Sources

[1] NIAAA: Costs and insurance

<https://alcoholtreatment.niaaa.nih.gov/what-to-know/costs-and-insurance>

[2] NIAAA: Questions for treatment programs

<https://alcoholtreatment.niaaa.nih.gov/how-to-find-alcohol-treatment/10-questions-for-alcohol-treatment-programs>

[3] SAMHSA: Choosing quality treatment

<https://www.samhsa.gov/find-support/learn-about-treatment/finding-quality-treatment>