

Paying for Treatment Organizer

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

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.

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. [1] [2]

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]

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.

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.

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]

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.

Words You Can Use

"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/>

Compare treatment programs

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

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>