

Your next 90 days

Start with one expense, one question, and one achievable action.

The cost or issue I most want to understand

My first useful question

Who I will contact and by when

How I will confirm the result

Use this workbook with official source information and the organization responsible for the service or benefit. It does not determine eligibility, bills, coverage, or medical suitability.

1. Needs and priorities

Identify what matters before comparing programs or prices.

Care, services, or recurring expenses I need to plan for

What is time-sensitive? Confirm safe timing with a qualified clinician.

Practical needs: location, accessibility, language, transport, appointments

Three questions for my provider, plan, or program

For a possible medical emergency, seek emergency help promptly. Do not delay necessary care to complete this workbook.

2. Current spending audit

Use receipts where possible. Label estimates clearly.

Recurring monthly costs: premiums, visits, prescriptions, therapy, supplies

Occasional or annual costs not already included above

Monthly care total + annual extras divided by 12

Separate monthly savings reserve (not care spending)

Total monthly allocation and what I need to verify

Example: \$300 premiums + \$50 visits + \$80 prescriptions + \$600 annual extras / 12 = \$480 monthly care spending. A \$50 reserve produces a \$530 monthly allocation.

3. Compare a care estimate

Use the same service, location, and coverage assumptions.

Exact service and date; provider and facility

Quote A: total, included billing parties, excluded charges, source/date

Quote B: same details for a fair comparison

Coverage, network, authorization, and follow-up questions

Chosen next step and unresolved questions

A quote may exclude facility, professional, laboratory, imaging, or interpretation charges. Ask for the full expected scope and review applicable official estimate information.

4. Prescription comparison

Match prescribed name, strength, formulation, quantity, and refill period.

Exact comparison details (keep completed information private)

Option A: medicine price + shipping + allocated fees = total

Option B: the same quantity and all costs

Pharmacy verification and prescription-process questions

Care-team discussion or assistance application needed

Do not change dose, formulation, or treatment to fit a quoted price. Ask a qualified pharmacist or prescriber about any proposed substitution.

5. Assistance applications

Follow current official program instructions.

Program, official source, and published eligibility to confirm

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Documents requested and secure submission channel

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Date submitted and confirmation/reference number

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Missing information, next step, and follow-up date

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Decision, renewal date, or appeal/correction process

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A public directory does not reserve funding or establish eligibility. Do not send medical records or insurance identifiers through a general website contact form.

6. Medical bill review

Match the itemized bill, explanation of benefits, and prior payments.

Service date, billing organization, and amount in question

Unfamiliar or possibly duplicate charges to ask about

Payments, adjustments, and assistance credits to reconcile

Response, correction requested, and updated balance

Deadlines and written confirmation of any account hold

An explanation of benefits is not itself a bill. A question or application does not automatically pause payment deadlines or collection activity.

7. Prepare your conversation

Make a clear request and ask for the next step in writing.

My request: itemized bill, explanation, assistance, or payment terms

My opening sentence

Questions about costs, exclusions, deadlines, and documentation

If needed, the monthly payment I can sustainably discuss

Written confirmation I will request

Try: Please explain the current balance and any assistance options. If a balance remains, what written payment terms are available, including interest, fees, and missed-payment conditions?

8. Private call log

Record enough detail to follow up without repeating the whole conversation.

Call 1: date, organization, contact/reference, question and response

Call 1: next action and deadline

Call 2: date, organization, contact/reference, question and response

Call 2: next action and deadline

Keep sensitive account information in your own secure records. Confirm the organization through official channels before sharing documents.

9. Your 90-day action plan

Choose a manageable action for each period.

Days 1-30: audit, one comparison, one unresolved question

Days 31-60: application follow-up, bill review, or care conversation

Days 61-90: verify final costs and establish a repeatable routine

What could get in the way, and my practical backup step

Adapt the plan to medical needs and application deadlines. A safe care timeline and responsible professional guidance take priority over a financial target.

10. Verify savings

Compare equivalent care and subtract any new fees.

Starting cost and the exact service or refill period

Final confirmed cost and evidence (bill, receipt, or written quote)

New fees, travel, subscriptions, or other tradeoffs

Net verified difference; do not count an unapproved discount

What to keep, change, or recheck next month

Possible savings become verified only when the comparable final cost is confirmed. Do not treat a pending application or introductory advertisement as a guaranteed result.

11. Keep the system working

Review recurring expenses and follow-up dates regularly.

My three most useful lessons

Renewals, refill timing, follow-up dates, and benefit changes

My next monthly review date and first action

Official starting points

Health centers: <https://findahealthcenter.hrsa.gov/>

Coverage: <https://www.healthcare.gov/>

Medical billing rights: <https://www.cms.gov/medical-bill-rights>

Online pharmacy safety: <https://www.fda.gov/BeSafeRx>

Tax-favored account rules: <https://www.irs.gov/publications/p969>

Use the web budget tool or spreadsheet for arithmetic. This workbook is a planning record and does not automatically calculate totals.