

Watch Out for Body Brokers

Finding treatment for a loved one can feel overwhelming. You may be under pressure to act quickly. Many people and groups offer help. Most want to help, but some may want to use your loved one's insurance to make money.

Be careful if someone, even a person you know, offers free travel, luxury housing, gifts, or money in exchange for insurance information. The person may be a body broker.

What Is a Body Broker?

A body broker is paid to send people to a treatment center. They may earn money or bonuses for each person they refer. Body brokers may call themselves "recovery experts", "treatment advisors", or "patient advocates". Some are part of the recovery community. This may make them seem trustworthy.

They may contact:

- Families searching for treatment
- People asking for help online
- People living on the street
- People who recently left treatment
- People they know through the recovery community treatment

Their goal may be to use your insurance, not to find the care that is best for you.

If an offer seems too good to be true, it probably is.

Is Your Loved One Traveling for Treatment?

Sometimes traveling for care may be necessary. Before your loved one leaves, ask:

- Why is travel needed?
- Who is paying for the trip?
- Where will my loved one live?
- Who will provide the treatment?
- What happens if treatment ends early?
- How will my loved one get home?
- Who will pay for the return trip?

Get clear answers in writing before your loved one travels.

Report Suspected Fraud

If a person or treatment center seems more interested in insurance benefits than your loved one's health, contact the insurance company or your state department of insurance.

Your loved one's recovery should come first—not their insurance benefits.



**Coalition Against
Insurance Fraud**

Coalition Against Insurance Fraud
1012 14th St., NW, Suite 610
Washington, D.C. 20005
insurancefraud.org
coalition@insurancefraud.org
©2026 Coalition Against Insurance Fraud.
All rights reserved.

Looking for Addiction Treatment for Someone You Love?

Watch Out for
Body Brokers



JAMES BROWN

CSI

COMMISSIONER OF SECURITIES & INSURANCE
OFFICE OF THE MONTANA STATE AUDITOR



406.444.2040



csi@mt.gov



csimt.gov

Know the Warning Signs

Be careful if someone:

- ❗ Contacts you when you did not ask for help
- ❗ Offers free flights or money for travel
- ❗ Promises luxury housing or a free place to stay
- ❗ Offers cash, gifts, food, or other rewards
- ❗ Quickly asks what insurance your loved one has
- ❗ Promises treatment with no costs
- ❗ Guarantees recovery or a "cure"
- ❗ Claims to have very high success rates
- ❗ Pressures you to make a quick choice
- ❗ Tries to keep you from seeking a second opinion
- ❗ Chooses a program without reviewing your loved one's health
- ❗ Gives treatment advice but cannot show a license
- ❗ Will not explain who is paying them

How to Find Safe, Trusted Care



Start with trusted sources

Ask a doctor, licensed healthcare provider, or trusted nonprofit for help. You can also call the number on your loved one's insurance card.



Be careful with ads and hotlines

Do not assume that a social media ad, website, or 1-800 number is safe. Ask who operates the service and whether anyone is paid for referrals.



Check the treatment center

Make sure the center is licensed. Ask whether it has received serious complaints or faced action from the state.



Read every form

Read all forms before your loved one signs them. Ask questions about anything you do not understand. Never sign a blank form or one that contains false information.



Ask why the program is right

A treatment center should review your loved one's health and needs before recommending care. Ask what services will be provided and why they are needed.

Be cautious if the center orders frequent tests or services but cannot clearly explain why they are needed.



Understand the costs

- What will insurance pay?
- What will your loved one or family have to pay?
- Are housing, food, and travel included?
- Is anyone being paid for the referral?

Get all promises about free care, housing, or travel in writing.



Stay involved

Know the name, address, and phone number of the treatment center. Ask how you can stay in contact with your loved one and take part in their care when appropriate.