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Reimbursement Assumption Map

A practical worksheet for scientific teams, startups, university spinouts, health technology companies, AI/technology ventures, and commercialization teams to identify, test, and refine assumptions about payment, coverage, purchasing behavior, economic value, and reimbursement risk.

How to use this map

Use this tool early, before making strong reimbursement or economic-value claims in a grant proposal, pitch deck, commercialization plan, pilot brief, or partner discussion. The goal is not to solve reimbursement immediately; it is to identify the assumptions that must be tested, the stakeholders who influence payment, and the evidence needed to support a credible path to adoption.

1. Product, Use Case, and Payment Context

Field	Response
Product, service, technology, intervention, or platform name	
Primary intended use / use case	
Target setting of use	☐ Hospital ☐ Clinic ☐ Lab ☐ Home ☐ Employer ☐ Payer ☐ Research institution ☐ Industrial / operational setting ☐ Other: _____
Primary user or beneficiary	
Primary buyer / budget holder	
Current stage	☐ Concept ☐ Prototype ☐ Validation ☐ Pilot planning ☐ Active pilot ☐ Early launch ☐ Scaling
Reimbursement or payment question to clarify	

2. Payment Pathway Assumption Summary

Select the most likely payment path or paths. Many early-stage products have more than one possible path; mark assumptions that require validation.

Potential Payment Path	Initial Assumption	Evidence Needed	Confidence
Direct customer purchase / subscription		Budget holder interviews; pricing feedback; procurement process notes	☐ High ☐ Med ☐ Low
Grant-funded adoption or implementation		Funding source fit; allowable costs; sustainability plan after grant	☐ High ☐ Med ☐ Low
Insurance reimbursement / covered benefit		Coverage policy review; code/pathway analysis; clinical/economic evidence	☐ High ☐ Med ☐ Low
Provider or health system operating budget		Department budget owner input; ROI or cost-offset logic	☐ High ☐ Med ☐ Low
Employer, institution, or enterprise budget		Buyer interviews; procurement criteria; implementation value case	☐ High ☐ Med ☐ Low
Partner/channel-funded model		Partner economics; margin expectations; distribution incentives	☐ High ☐ Med ☐ Low

3. Stakeholder and Decision-Maker Map

Stakeholder	Role in Payment / Adoption	Likely Concern	Evidence or Message Needed	Validation Status
End user / clinician / operator		Workflow burden, performance, reliability, training		☐ Not contacted ☐ Contacted ☐ Validated
Buyer / budget owner		Cost, budget timing, ROI, procurement friction		☐ Not contacted ☐ Contacted ☐ Validated
Payer / insurer / reimbursement advisor		Coverage criteria, medical necessity, code availability, evidence level		☐ Not contacted ☐ Contacted ☐ Validated
Administrator / executive sponsor		Strategic fit, risk, implementation burden, change management		☐ Not contacted ☐ Contacted ☐ Validated
Partner / distributor / channel		Margin, market demand, sales effort, support requirements		☐ Not contacted ☐ Contacted ☐ Validated
Patient / beneficiary / customer population		Access, affordability, trust, willingness to use		☐ Not contacted ☐ Contacted ☐ Validated

4. Reimbursement and Payment Assumption Inventory

List assumptions explicitly. Early assumptions are acceptable, but unsupported assumptions should be visible and tracked.

Assumption	Why It Matters	Current Basis	Risk if Wrong	Owner
Example: The customer has a budget category that can pay for this solution.	Determines whether sales can occur without new reimbursement.	Anecdotal feedback / preliminary interviews	☐ High ☐ Med ☐ Low	
Example: The solution can produce measurable cost savings or revenue protection.	Supports ROI, value analysis, and purchasing justification.		☐ High ☐ Med ☐ Low	
Example: Existing codes, contracts, or payment mechanisms may be usable.	Shapes reimbursement strategy and evidence requirements.		☐ High ☐ Med ☐ Low	
Example: Buyers will accept pilot evidence before broader purchase.	Defines evidence threshold for early adoption.		☐ High ☐ Med ☐ Low	
			☐ High ☐ Med ☐ Low	
			☐ High ☐ Med ☐ Low	

5. Economic Value Logic

Value Driver	Expected Impact	How It Could Be Measured	Evidence Available?	Notes
Cost reduction		Avoided labor, utilization, materials, adverse events, delays, rework, or waste	☐ Yes ☐ Partial ☐ No	
Revenue generation or protection		New reimbursable service, better throughput, reduced leakage, improved retention	☐ Yes ☐ Partial ☐ No	
Productivity / capacity gain		Time saved, cases handled, users served, faster cycle time, reduced backlog	☐ Yes ☐ Partial ☐ No	
Quality or outcome improvement		Accuracy, safety, adherence, satisfaction, performance, clinical/operational outcomes	☐ Yes ☐ Partial ☐ No	
Risk reduction		Compliance, security, failure avoidance, operational continuity, reduced uncertainty	☐ Yes ☐ Partial ☐ No	

6. Pricing and Budget Assumption Map

Pricing / Budget Question	Initial Answer	Validation Method	Validated?	Notes
Who controls the budget?		Buyer interviews; procurement research; partner feedback	☐ Yes ☐ Partial ☐ No	

Pricing / Budget Question	Initial Answer	Validation Method	Validated?	Notes
What budget category could pay for the solution?		Budget owner conversations; finance/procurement review	☐ Yes ☐ Partial ☐ No	
What pricing model is most plausible?	☐ Subscription ☐ Per use ☐ License ☐ Service fee ☐ Implementation fee ☐ Bundled ☐ Other	Customer pricing feedback; competitor review	☐ Yes ☐ Partial ☐ No	
What price range may be acceptable?		Willingness-to-pay interviews; ROI modeling; benchmark review	☐ Yes ☐ Partial ☐ No	
What approval threshold or procurement process applies?		Procurement stakeholder interviews; pilot partner feedback	☐ Yes ☐ Partial ☐ No	

7. Coverage, Coding, and Claims Snapshot

For medical, health, digital health, diagnostic, device, or care-delivery solutions, use this section to identify where expert review may be needed. For non-health technologies, adapt this section to contract terms, procurement rules, or enterprise purchasing requirements.

Topic	Working Assumption	Review Needed	Evidence / Source	Next Step
Coverage or benefit category		☐ Yes ☐ No ☐ Unsure		
Existing code, payment mechanism, contract type, or procurement route		☐ Yes ☐ No ☐ Unsure		
Medical necessity, operational necessity, or business necessity argument		☐ Yes ☐ No ☐ Unsure		
Claims that may require clinical, regulatory, legal, or payer review		☐ Yes ☐ No ☐ Unsure		
Evidence threshold for payment, purchase, or renewal		☐ Yes ☐ No ☐ Unsure		

8. Evidence Gaps for Reimbursement or Payment Confidence

Evidence Gap	Decision It Blocks	How to Fill the Gap	Priority	Target Date
Buyer willingness to pay is not yet validated.	Pricing, revenue model, investor/funder confidence	Interview budget holders; test pricing ranges; review alternatives	☐ High ☐ Med ☐ Low	
Economic value is plausible but not quantified.	ROI, procurement approval, partner adoption	Create simple value model; gather pilot metrics; estimate cost offsets	☐ High ☐ Med ☐ Low	
Coverage, coding, or payment mechanism is uncertain.	Reimbursement strategy, claims, launch plan	Consult reimbursement expert; review policies; identify comparable products	☐ High ☐ Med ☐ Low	
			☐ High ☐ Med ☐ Low	
			☐ High ☐ Med ☐ Low	

9. Validation Interview Plan

Interview Target	Questions to Ask	Number Needed	Owner	Status
Budget holder / buyer	What budget would pay for this? What price or ROI would be required?			☐ Planned ☐ In progress ☐ Complete
End user / implementer	What workflow or adoption barriers affect willingness to use or recommend?			☐ Planned ☐ In progress ☐ Complete
Payer, reimbursement advisor, or market access expert	What coverage, evidence, coding, or payment barriers should be expected?			☐ Planned ☐ In progress ☐ Complete
Procurement / contracting stakeholder	What approval process, thresholds, or documentation would be required?			☐ Planned ☐ In progress ☐ Complete
Partner / channel organization	What economics would make the opportunity worthwhile for a partner?			☐ Planned ☐ In progress ☐ Complete

10. Risk Rating and Action Plan

Risk Area	Current Risk	Reason	Action Needed	Owner / Date
Payment pathway clarity	☐ Low ☐ Medium ☐ High			
Buyer budget access	☐ Low ☐ Medium ☐ High			
Pricing confidence	☐ Low ☐ Medium ☐ High			
Economic value evidence	☐ Low ☐ Medium ☐ High			
Coverage / coding / contract uncertainty	☐ Low ☐ Medium ☐ High			
Adoption and implementation burden	☐ Low ☐ Medium ☐ High			

11. Next-Step Action Plan

Action Item	Assumption Tested	Owner	Due Date	Output / Decision

ScienceDocs support

Need help applying this tool? ScienceDocs supports commercialization, change management, AI adoption, grant strategy, regulatory writing, evidence planning, reimbursement and market access framing, and operational optimization for scientific teams, startups, university spinouts, and technology organizations.