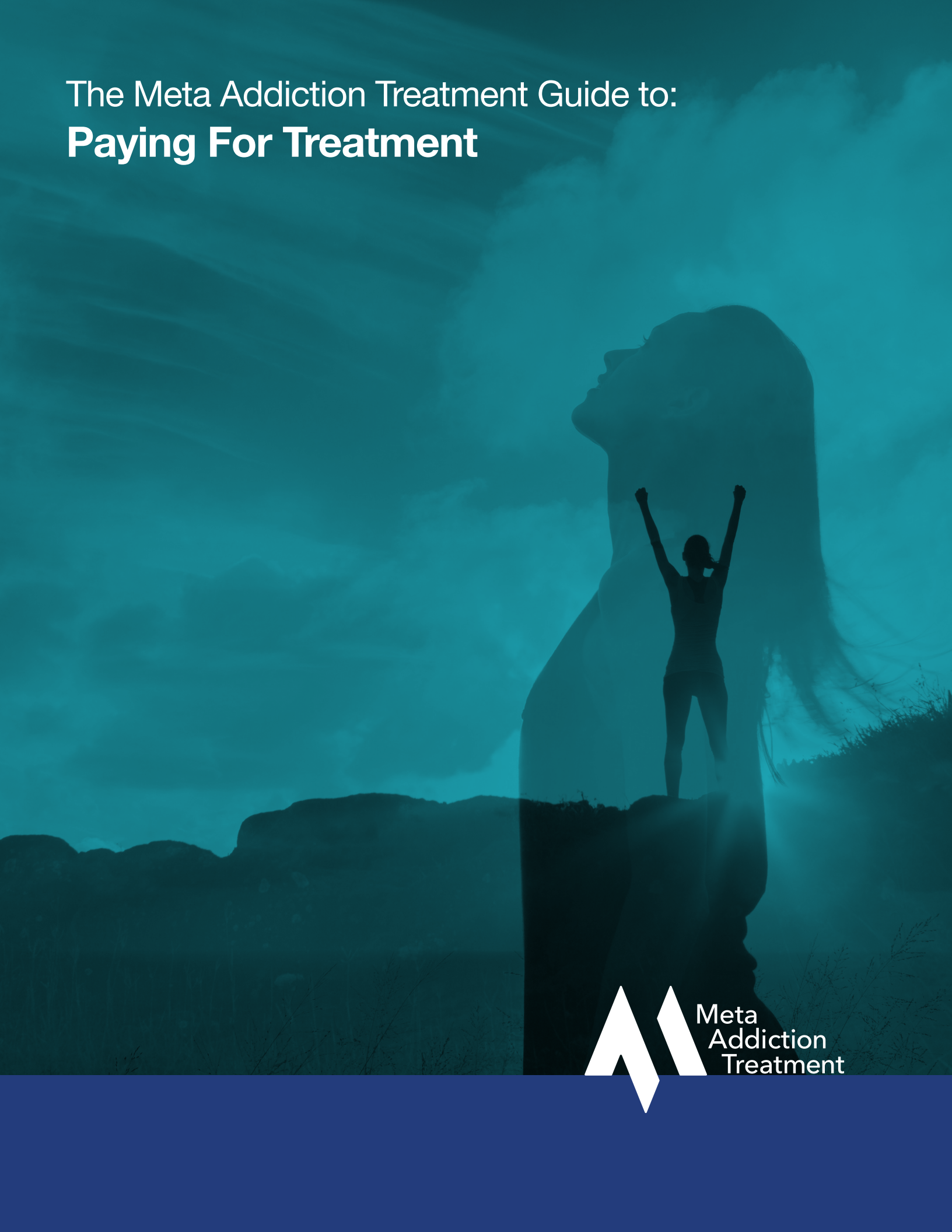


The Meta Addiction Treatment Guide to: **Paying For Treatment**



Meta
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The Meta Addiction Treatment Guide to: Paying For Treatment

Thank You

Thanks for downloading this guide to paying for addiction treatment. At Meta Addiction Treatment, we understand firsthand how stressful it can be to think about the financial burden of treatment.

At the same time, we firmly believe that everyone is entitled to life-saving addiction treatment that helps them recover for life. That's why we've put together this guide to help you better understand how to pay for treatment.

The first—and most common—way of paying for treatment is through health insurance. Since the passage of the Affordable Care Act, most insurers are now required to cover behavioral health care. Yet it's still important to understand the ins and outs of your individual policy. We'll review the questions you should ask both your insurer and your provider before beginning treatment.

If you don't have insurance or prefer to pay out of pocket, there are still treatment options available for you. Many programs will work with clients paying out of pocket on a sliding scale based on financial qualifications. Others may be able to offer discounts for out of pocket payment. We'll discuss these in more detail in the guide.

Reputable, ethical treatment providers will be transparent about the insurance policies they accept, their out of pocket payment policies, and their billing practices. If you feel that a particular provider is being evasive, look elsewhere.

We hope you'll find this guide helpful as you continue your recovery. Remember, if you need support with your sobriety, we're always here to talk. You can reach us directly at [1-844-909-2560](tel:1-844-909-2560) or info@metaaddictiontreatment.com.

Wishing you a strong and lasting recovery,

The team at Meta Addiction Treatment



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Does Insurance Cover Drug Addiction Treatment?

Recovering from addiction is a wonderful accomplishment, but it comes at a cost. Although the price of drug and alcohol addiction can vary from program to program, most standard addiction treatment programs can cost thousands of dollars. Simply put, drug and alcohol recovery isn't cheap.

That's why many people turn to their insurance company to help cover the cost of drug addiction treatment. Dealing with insurance policies can be complicated, especially when addiction treatment is involved. The good news is that most insurance companies will cover a portion of the cost of addiction recovery.

Understanding the cost of addiction treatment, different types of insurance,, and the types of services insurance policies typically cover can help you afford the type of treatment you need.

Understanding The Cost Of Addiction Treatment

Recovering from addiction can be costly. Depending on the type of treatment you're looking to receive, addiction treatment can cost hundreds to thousands of dollars a month. In general:

- **Residential addiction treatment is the most expensive option**
- **Outpatient addiction treatment cost can vary depending on frequency and duration**
- **Most residential programs last for 30 days at a higher cost, while most outpatient programs can last for months at a lower cost**

Thinking about these costs of treatment can be daunting, but when you compare the cost of addiction to addiction treatment, rehabilitation easily proves to be the most cost-effective option.

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The Cost of Rehab vs. The Cost Of Addiction

Even though rehabilitation isn't cheap, living with an addiction is much more expensive than recovery. Here's why.

The cost of substance use disorder. Addictive substances can be expensive to purchase. Consider someone with alcohol use disorder who drinks every day. That person could easily spend \$3,000 annually on alcoholic drinks alone. If that person remains addicted to alcohol for ten years, that substance use disorder could cost \$30,000. Prescription and illicit drugs tend to cost even more than alcohol.

The cost of lost income. You should also consider the amount of income you lose when you struggle with addiction. Missing work days, calling in sick, losing your job, and paying criminal fines and legal fees can quickly add up. Performing poorly at work due to addiction can also cost you a promotion, which can also be considered a loss of potential income.

The cost of physical and mental health problems. Abusing drugs and alcohol can lead to many psychological and physical health challenges. These conditions can include liver failure, cardiovascular problems, stroke, seizures, respiratory illnesses, and cancer. Addiction can also lead to emergency room costs. These medical bills can add up quickly.

Addiction is an expensive and dangerous way to live. Addiction treatment can help you put an end to addiction-related expenses, which can, in turn, save you money—and your life.

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Does Insurance Cover Drug Addiction Treatment?

Yes. The Affordable Care Act (ACA) lists drug and alcohol addiction services as one of ten categories of essential health benefits. In other words, private insurance companies and any insurance policy sold on the federally regulated Health Insurance Marketplace must cover addiction treatment. The ACA also mandates that insurance companies must help cover the cost of treatment for mental health disorders. This can be especially helpful if you're grappling with anxiety, depression, or another mental illness alongside drug or alcohol addiction.

Thanks to the ACA, your insurance can help cover the cost of treatment for both conditions. However, the amount your specific insurance policy will cover depends on the state you purchased the benefits in and the particular healthcare plan you chose.

Many insurance companies ask their members to choose from a set of approved or "in-network" providers. Depending on your policy, you might also have to pay some premiums, deductibles, or co-payments. Some policies may also require you to obtain a referral from a primary care physician before the insurance provider will pay for treatment.



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Commonly Covered Services Under Health Insurance Plans

Even though the type of services covered can vary from plan to plan, most insurance companies typically cover the following:

Detoxification. Detoxification helps the body eliminate any drugs or alcohol in your system. Your doctor or healthcare provider will likely advise you to undergo detox at an inpatient facility because medical personnel can carefully monitor your physical and psychological condition as you experience symptoms of withdrawal.

Outpatient treatment. With this type of treatment, you don't have to reside in a rehabilitation facility. Instead, you can live at home or in a sober living community while receiving treatment. If you and your healthcare provider decide you're a good candidate for outpatient care, you can receive addiction treatment while continuing to fulfill your responsibilities at home, work, or school.

Inpatient treatment. Inpatient treatment requires you to live in a rehabilitation facility while you detox from drugs and alcohol, attend therapy and counseling sessions, and receive medical care. Inpatient care can be hospital-based or situated in a non-hospital, residential setting.

Psychotherapy and behavioral counseling. A large part of drug and alcohol recovery consists of addressing underlying issues that may have influenced your addiction. This type of therapy can also help you develop healthy coping skills to manage stress, unhelpful thoughts, and uncomfortable emotions.

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Steps To Take To Better Understand Your Insurance Coverage

1. Call the Member Services number for your insurance company. Be sure to have your membership information ready.
2. Ask what “levels of care” for addiction treatment are covered under your specific plan. Don’t be afraid to ask about assessments, detox, inpatient, outpatient, residential, hospital-based, and partial hospitalization care options.
3. Inquire about in-network and out-of-network providers and the percentage that your insurance company will cover for each type of provider.
4. Ask about any co-pays and deductibles you’ll have to pay.
5. Ask what your maximum out-of-pocket expense is. After you spend this amount on deductibles, co-payments, and coinsurance for in-network care and services, your health plan pays 100% of the costs of covered benefits.
6. Ask what criteria must be met for the insurance company to determine that addiction treatment is a medical necessity.
7. Write down the name of the representative you spoke with, as well as any notes you took during the call.
8. Have your personal relationships suffered due to your substance use?

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Can Medicaid & Medicare Help Cover The Cost Of Addiction Treatment?

Medicaid and Medicare are government-sponsored insurance plans that cover screening for substance abuse. If you have one of these plans, here's what you need to know about them.

Medicare

Medicare is available for anyone 65 years or older or people with a severe disability. Medicare will cover up to 190 days of inpatient care during your lifetime, but there is currently a \$1,260 deductible and variable co-payments. For outpatient treatment, Medicare covers counseling, therapy, annual screening, and medication management, while you are responsible for 20% of the treatment costs. If you need residential treatment, you'll pay a percentage of each service as well as daily co-payments and a deductible.

Medicaid

Medicaid is an insurance program for low-income households. The plan is run on a state-by-state basis, with each state covering varying degrees of treatment. However, Medicaid can cover inpatient and outpatient care as long as the facility you choose accepts Medicaid.

MassHealth is Massachusetts' Medicaid program. Through it, low-income individuals in Massachusetts can receive substance abuse treatment through Massachusetts Behavioral Health Partnership-certified programs. Services include detox, therapy, crisis counseling, and more.



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Don't Let The Cost Of Addiction Treatment Hold You Back

Addiction treatment can be expensive, but insurance can help cover some of the costs. Here at Meta Addiction Treatment, our mission is to empower you to take charge of your recovery. Part of that means calling your insurance company and determining what they will cover so you can get the help you need.

If you don't have insurance, don't fret. Many addiction treatment programs have options you can take advantage of, including:

- **Payment plans**
- **Sliding scale payment method**
- **SAMHSA grants**
- **Rehabilitation scholarships**

Don't let the cost of addiction treatment hold you back from living a thriving, sober life. Contact us today to talk to one of our recovery experts to learn more about covering the cost of addiction treatment.



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Key Questions to Ask Treatment Providers About Payment

Ready to take the next step in your recovery? Whether you have insurance or need to find an alternate way to pay for treatment, it's important to have a conversation about finances upfront with a potential provider. Reputable, ethical providers will be open about the costs of their program, which insurance policies they accept, and other ways that their clients can pay. Remember, if a treatment provider is evasive, offers special “deals” to entice you to attend their program, or doesn't answer your questions fully, look elsewhere. Here are a series of key questions to ask a potential treatment provider about paying for your care.

- Are you in-network with my insurance policy?
- Are you out-of-network with my insurance policy? If so, how does this affect how much I will have to pay out of pocket?
- Can you conduct a verification of benefits to determine whether you accept my insurance policy?
- If you don't accept my insurance policy, can you refer me to a program that does?
- Are all your services covered by insurance?
- If I don't have insurance, can you set up an alternate way for me to pay?
- Do you offer a sliding scale for non-insurance payments based on financial resources?
- What happens if my insurance policy refuses to pay for services I've received at your program?
- What happens if I need to change insurance policies during my time enrolled in your program?
- Do you offer discounts for clients who can pay out of pocket?
- Will I have access to my full billing records, so I can see how much I am being charged, as well as my insurer?
- If I have questions about my out-of-pocket costs, is there a person at your program that I can speak with?
- Can family and friends help pay for the cost of my addiction treatment?

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Helping You Recover From The Inside Out

At Meta Addiction Treatment, our mission is to equip and empower our clients with the knowledge and support they need to obtain and maintain long-term recovery. Addiction can weaken your physical body and harm your mental health. Luckily, a balanced diet can help you recover from addiction, strengthen your body, and enhance your overall well being. We hope this guide has helped you move towards that goal.

As always, we're available 24 hours per day at [1-844-909-2560](tel:1-844-909-2560) or info@metaaddictiontreatment.com.

