

How Much Debt Will I Go Into If I Go To Rehab Without Insurance

After admitting that you have an addiction, the next step is to go to rehab or to seek addiction treatment. The biggest drawback you're likely to encounter at this point, especially if you do not have health insurance, is how to meet the costs of treatment for your addiction.

If you did have insurance, the Affordable Care Act (Obamacare) of 2009 would compel your insurance provider to cover the costs of your treatment, just like they would with any other medical treatment. However, if you don't have insurance, you'll have to find another way to finance your treatment.

The financial resources you have will determine the kind of rehab facility you choose. In this case, it is a matter of balancing the level of care you want with what [you can afford](#). It's very important to work with a budget otherwise you might find yourself sinking into debt.

How Much Does Addiction Treatment Cost?

Once you've determined to go to rehab, you need to find an addiction treatment center that offers you the treatment you require at a reasonable price that's within your budget. Failure to budget for this could land you in financial trouble and even debt. You're already dealing with an addiction and you certainly don't need the additional stress that this would bring.

When it comes to working out your budget, you need to take into consideration various aspects of your treatment. Some of the factors that will contribute to your treatment costs include:

- The type of treatment program you choose. Are you going for residential treatment or outpatient treatment?
- Are you going to attend a local rehab facility or a long-distance one? If you're going to attend an out-of-town rehab, you'll need to factor in the cost of transport and accommodation.
- Additionally, the location of an addiction treatment facility will determine how much they charge for their services with facilities in large cities being more expensive than those in small towns. Resort-like facilities in upmarket locations also tend to be more expensive.
- The duration of the treatment program will also determine the overall cost since the longer you undergo treatment, the costlier it is.
- If you have children, you need to decide whether to place them in daycare or leave them in the care of a close relative or friend. The former option will incur costs.
- Another thing to consider is whether or not you require medication as part of your treatment. Sometimes medication-assisted therapy is necessary to help manage withdrawal symptoms and other side effects of addiction and this will drive up the cost of treatment.

Once you have your budget figured out, use it as a guideline to start your research on rehab facilities and to help you locate one that gives you value for money.

Residential Vs. Outpatient Settings

When coming up with your budget, it helps to know the estimated costs of the [various addiction treatment programs available](#). These programs can be broadly divided into residential or outpatient treatment.

Residential treatment programs are those where you reside at the rehab facility for the duration of your treatment. These tend to be more expensive than outpatient programs because they include the costs for food and accommodation. On average, going to a residential treatment addiction program will cost you \$5000-\$10000 per month depending on the facility you select as well as treatment options you require.

Outpatient treatment programs, on the other hand, don't require you to live in the facility. You can attend your treatment sessions during the day then go back home in the evening. This type of addiction treatment only works if you are a highly motivated individual who can abide by the rules of the program. It's also helpful to have a supportive environment at home.

Outpatient addiction treatment programs can be divided into three:

- Partial Hospitalization Program (PHP) –where you'll be required to attend treatment sessions for 6-8 hours a day, for 5-7 days a week. The treatment often lasts for 2-3 months and normally costs \$5000 for the entire program.
- Intensive Outpatient Program (IOP) – You'll need to be onsite at the rehab facility for 4-6 hours a day, 3-5 days a week for several months while undergoing treatment. This might cost you about \$3000 – \$4000 for the entire duration of the program.
- Standard Outpatient Care – If you're enrolled in this program, you'll need to attend therapy and other treatment sessions for 2-3 hours a day for 2-3 days a week. This can last for several months at a total cost of about \$2500 for the whole program.

These are just estimated costs of these [treatment programs](#). Remember that each addiction treatment center is different and might offer additional therapeutic or treatment services that will add to the overall cost of treatment. This is why it's crucial to do your research to find out which rehab suits your individual situation and can provide treatment services that are within your budget.

Options to Offset Rehab Costs without Insurance

With the above costs in mind, you can now decide how to go about getting the amount you need to meet the costs of treatment. You don't have to incur debt if you take the time to look for a suitable financing solution.

Some of the ways you can meet the costs of treatment without insurance include:

- Taking out a loan.
- Consulting the rehab facility to see if they offer a sliding scale payment plan.
- Borrowing cash from your family and friends.
- Getting a scholarship or grant that will cover all or part of the treatment costs.
- Taking money from your personal savings.
- Raising money through fundraising and crowdfunding.

Get the Help You Need Today

Here at the [Robert Alexander Addiction Treatment Center](#), we believe that financial issues shouldn't deter you from getting the help you need to beat an addiction.

Call us today at (502) 443-9950 and we'll discuss your finances with you and help you get the treatment solution that you need regardless of your financial situation.



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