

How Can I Find Affordable Addiction Treatment For My Child When I'm Living On Retirement Income?

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According to the Substance Abuse and Mental Health Services Administration (SAMHSA), 23 million Americans are dealing with a substance abuse problem. Of the 23 million, only roughly 10 percent are getting some form of help because they can afford it somehow. And even then, that number is enough to fund and support the almost \$20 billion industry. Unfortunately, substance abuse is no respecter of persons or age, and the treatment costs are prohibitive. This is why many parents are currently in dire straits right now trying to find affordable addiction treatment for their child.

Addiction treatment costs are barely affordable even when you're working full time and have a considerable income. Not to mention now that you're retired, and living off your retirement income. Retirees who have to find ways to foot the bills for their child's substance, often struggle because of the overwhelming costs.

So what can you do to get your child the treatment that they need?

Check for Financing Options

Some addiction treatment centers have financing options for people who require it. This way, you can schedule a monthly payment that's more affordable. Financing makes the cost of rehab bearable and doesn't decimate your finances.

The downside is that these financing options are somewhat like loans, so you'll have to pay interest on the payment on a month-to-month basis. If you don't mind this option, then financing the treatment costs is definitely a good option.

Seek Rehab Clinics With Sliding Scale Payment Plans

Most people assume that private rehab clinics are usually out of reach for individuals with a meager income. Not so. Most centers have a sliding scale program for those who cannot afford the total cost of their top-tier programs.

They may also have different **programs like detox**, psychotherapy or the use of medications. Private and public rehab centers are often open to working out something with you regardless of your current financial situation.

The thing is you may need to explain your particular financial situation. When you do, they'll check to see if they can work something out with you. If they can, they'll let you know. If not, they may be able to refer you to a substance abuse treatment clinic that can work with you.

Use Health Insurance

If you have health insurance, see if you can pay for the treatment from there. Most **rehab centers** will take health insurance if the plan covers the specific treatment. Health insurance might be able to cover part or all of the addiction treatment costs.

Most rehab clinics allow for this and will bill your insurance provider directly. It takes away a lot of the stress from you. Just make sure to talk to your provider about the limits of your health insurance policy. Most health insurance policies provide coverage for a ward or select beneficiaries of their client.

Some Extra Financing Tips

If the options listed above don't work, you can explore the free or low-cost addiction treatment options like **outpatient treatment**. They're not usually as intense as private rehab clinics, but they can provide some help –always better than not doing anything at all.

You can also seek alternative funding sources like setting up a crowdfunding campaign. No one likes airing their dirty laundry, but you can't afford to be ashamed when you need help. Also, consider selling some stuff that you're not really using to raise cash.

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