

Using Insurance To Pay For Addiction Rehab – Infographic

by Robert Alexander Center | Jul 25, 2022 | Blog | 0 comments



Using Insurance To Pay For Addiction Rehab

One of the biggest barriers to people who are struggling with substance abuse is access to affordable treatment.

22.7M → **89%**

According to a survey by the Substance Abuse and Mental Health Services Administration, roughly 22.7 million people every year need addiction treatment.

of them will never get it!

The good news is, in most cases, health insurance will cover the cost of rehab.

Using insurance to pay for addiction rehab



The Affordable Care Act now requires that individual insurance plans cover substance abuse disorder services as an essential health benefit.



The vast majority of addiction centers will have insurance specialists who will help you navigate your policies and find the help you need.

What if it is a pre-existing condition?

Thanks to the Affordable Care Act, insurers can no longer refuse to cover your addiction or charge you more for your policy as a result of having said pre-existing condition.



How to find a rehab center that accepts insurance



The first thing you will need to do is check your own insurance policy to see what kinds of addiction treatments your insurance company covers.

You should also ask about preferred providers for addiction rehab as many insurance companies will only pay for specific facilities, or you will be able to access more therapies with a preferred provider.

The following are the two forms of insurance available to the public:



Private Insurance

Private insurance is not subsidized by the government. However, it may be required by law to include coverage for substance abuse treatment.



Public Insurance

Health Insurance Marketplace plans funded by the ACA considers addiction treatment to be an "essential health benefit" that must be covered by in the Health Insurance Marketplace.

However, it may not cover the type of coverage you're looking for. For example, it might only cover detox and outpatient services, but not inpatient programs.

If you use Medicare or Medicaid, you'll have to check your exact plan, as only some cover substance abuse treatment.

What if I don't have insurance?

If you do not have health insurance, you may still be able to access addiction rehab services via



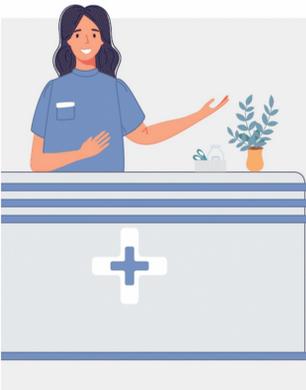
Several state-funded health programs such as Medicare.



Rehab addiction centers that also offer payment plans.



Financial support from a loan in order to make payments.



If you would like to know more about using insurance to pay for addiction rehab, get in touch with The Robert Alexander Center for Recovery today.

Our friendly team is on hand to answer your questions and support you on your journey to recovery.

Submit a Comment

You must be [logged in](#) to post a comment.



The Robert Alexander Center for Recovery is a brand new, state-of-the-art addiction treatment center in Kentucky, offering evidence-based treatment for substance abuse.

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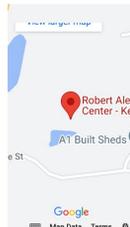
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The Difference In Residential Vs. Partial Hospitalization In Addiction Rehab



Can Alcoholics Successfully Moderate Their Drinking Habits?



Brain Recovery From Opioid Addiction: A Timeline



Breaking The Cycle: Treating Trauma For Lasting Recovery



Setting And Achieving Goals: Using Sober November As A Catalyst For Change

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