

# Using Insurance To Pay For Addiction Rehab

by Robert Alexander Center | Jun 22, 2022 | Blog | 0 comments



One of the biggest barriers many people who are struggling with substance abuse face is access to [treatment](#). Although there are a lot of excellent rehab facilities in the country, they can be expensive to access.

The good news is, in most cases, health insurance will cover the cost of rehab which means using insurance to pay for addiction rehab is a real possibility for many.

Some policies will pay only partially for addiction rehab while others will pay the full cost. Health insurance companies pay for addiction rehab because they understand that addiction is a disease for which medical treatment is required. However, each policy is different and various factors will affect what your insurance company will and will not pay for, which is why it is always worth getting in touch with your insurers to see what kind of help is available for your addiction.

## Using insurance to pay for addiction rehab

The Affordable Care Act which passed in 2010 now requires that individual insurance plans cover substance abuse disorder services as an essential health benefit. It also states that insurers should offer comparable levels of coverage for substance abuse disorders as it does general surgery and medical care.

This means that health insurance policies may cover both [inpatient](#) and [outpatient addiction rehab services](#), as well as other substance abuse services that help people with substance use disorders. However, what level of coverage is available varies from plan to plan.

This can make it difficult to work out what is covered and which exclusions apply, as well as identify which rehab centers will accept payment from insurance companies and which will not. The good news is that the vast majority of addiction rehab centers will have their own insurance specialists working for them, who will be able to help you navigate your health insurer's policies and find the help you need.

## What if it is a pre-existing condition?

Many people worry that if their addiction issues were present before they took out a health insurance policy, they will not be covered. Thanks to the Affordable Care Act of 2010, insurers can no longer refuse to cover your addiction because it is a pre-existing treatment, nor can they charge you more for your policy as a result of having said pre-existing condition. So, you should be able to access some support with your addiction even if it is pre-existing.

## 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. The more expensive your policy and the more comprehensive it is, the more likely it is that they will cover most addiction treatments, so if you have a more affordable policy, you will need to check very carefully what is included. If you find this difficult, call the insurance company to speak to an advisor.

You should also ask them if they have any preferred providers for addiction rehab as many insurance companies will only pay for services at specific facilities, or you will be able to access more therapies if you seek treatment with a preferred provider.

If you have a rehab facility in mind, their website will usually indicate whether they accept payment from insurers or not, and actually, you may find it easier to get in touch with their insurance specialist who will do all the hard work of finding out if you are eligible for support, so that you do not have to worry about it.

## 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. The vast majority of rehab addiction centers will also offer payment plans, which could make your treatment more affordable, or you may be able to access a loan in order to do so. What you should not do is give up on finding treatment for yourself or your loved one because addiction can and does ruin lives.

## The Robert Alexander Center for Recovery

If you would like to know more about using insurance to pay for addiction rehab, or if you would like to know more about the kind of addiction services available, 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 in any way we can.

## 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.

### Site Map

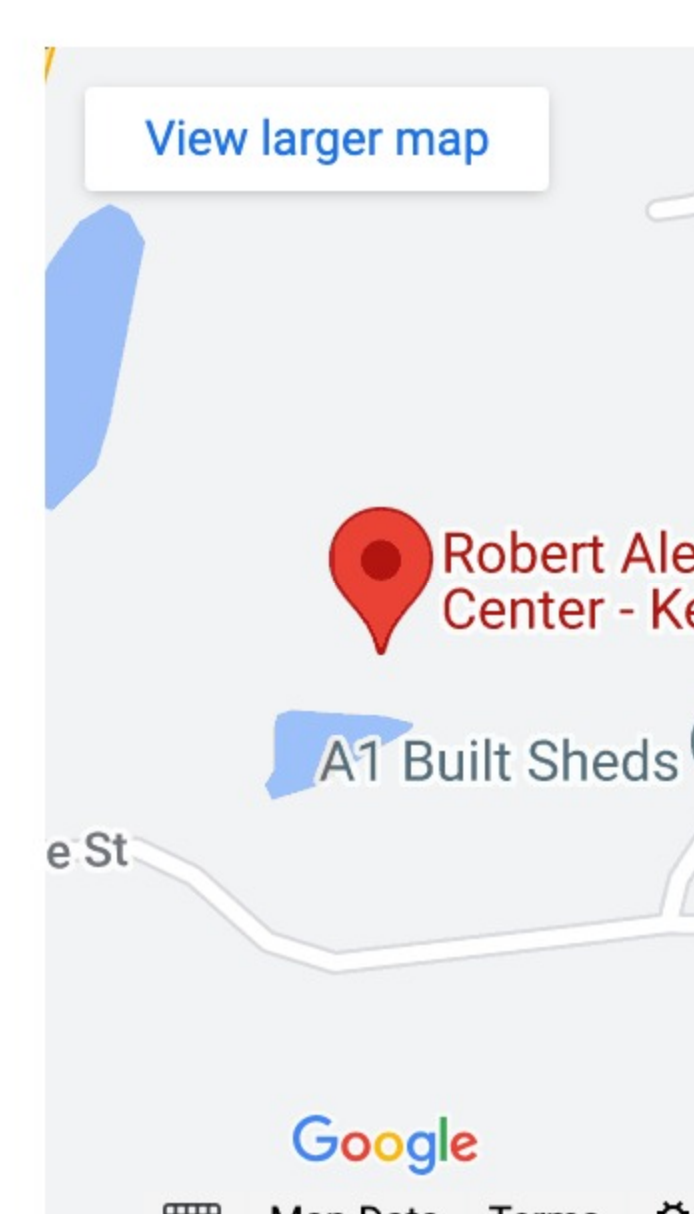
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130 Hope Street  
Mount Washington,  
Kentucky 40047



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### Who We Help

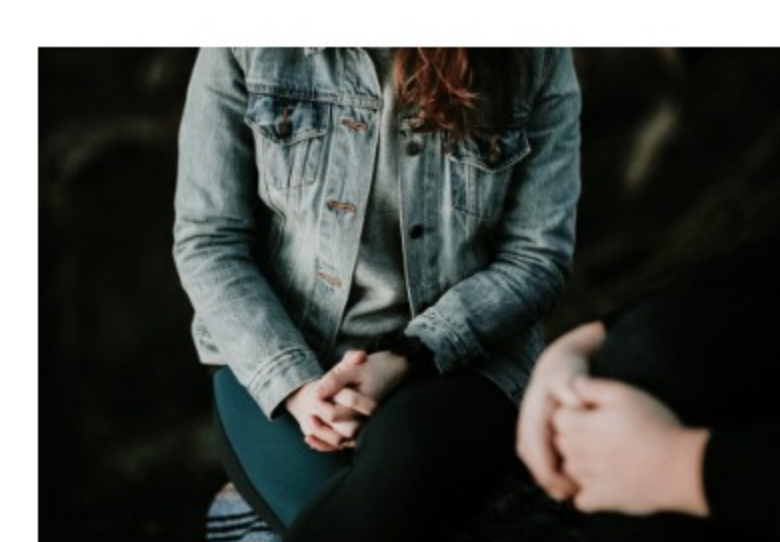
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The Difference In Residential Vs. Partial Hospitalization In Addiction Rehab



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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