

Insurance Coverage for Addiction Treatment

www.renaissancerecoverycenter.com/insurance-coverage-for-addiction-treatment/

Is Drug or Alcohol Rehab Covered by Insurance?

One of the most persistent obstacles to treatment for drug and alcohol dependency is cost. Even those who recognize they need help often lack the means to obtain it. While this is a particularly serious problem for the uninsured, even if you have coverage, you may be unsure about whether you can afford treatment. While drug abuse treatment is a medical undertaking, it falls into several different coverage categories. Some aspects of addiction treatment may be considered mental health care, while others are outpatient services. **Your insurance likely covers at least some of these services, but it may not explicitly list them as mental health care. For this reason, you must speak to your insurance agent and determine exactly where rehab and other treatments fit under your policy.** One of our substance abuse professionals can call your insurance to help you determine coverage. Call Renaissance Recovery Center at 480-526-7738 to see how we can help.

Free
Insurance verification and initial consultation is free of charge.

Effective
Combining clinically driven methods with Gospel principles, for recovery that works!

Personalized
No addiction is the same; you need a personalized treatment plan.

Call 480-526-7738

MOST HEALTH INSURANCES ACCEPTED

Renaissance recovery Center in Arizona accepts most major health insurance plans. Please review the list of insurances below. The list below are some of the more common health insurances but is by no means an exhaustive list. Feel free to [contact us to find out if your plan is accepted at our offices](#). Please remember that in order to safeguard our patient's protected health information, all patients will be asked to provide their insurance card and a photo ID at check-in.

Legal Mandates for Mental Healthcare

Over the past decade, Federal legislation has vastly expanded the availability of mental health and substance abuse coverage. Two laws of particular importance are:

- The Patient Protection & Affordable Care Act – This law created state exchanges with which to buy health

insurance and set a list of ten health benefits that ***all plans on those exchanges must cover. Mental health care was one of those benefits.*** The Affordable Care Act specified that insurers might not place annual or lifetime spending limits on any of these benefits. This means that a plan you bought on your state's exchange should provide as much coverage for substance abuse or other mental health care as you need

- The Mental Health Parity & Addiction Equity Act– This 2008 law specifies that insurers who cover ***mental health and substance abuse care cannot treat those benefits less favorably than they would surgical and other medical benefits.*** In practice, this means that insurers cannot impose lifetime or annual payment limits on mental health care that they would not place on other forms of care.

Although neither of these laws applies to all health insurance plans, together they set a standard for recognizing that addiction and mental illness are diseases, and thus warrant serious medical attention. As a result, even though employer health plans do not have to comply with the Affordable Care Act's essential benefits provisions, 87 percent of them offer mental health coverage.

Specific mental health provisions vary by insurance plan, and not all of them include substance abuse treatment. But given the strong connection between substance use and mental illness, the number of plans covering rehab and other treatments is likely to grow in the coming years. As substance treatment organizations and medical agencies forge stronger bonds, a greater range of services will become available to those who struggle with addiction. For more information on substance abuse coverage, contact [Renaissance Recovery Center](#) today.