

Are There Alcohol Treatment Centers That Take Insurance?

Drugs allow the user to escape from their life and their problems, but it also comes with a high price. Drugs have the potential to cost the user their money, their relationships, their jobs, and maybe even their life. Virtually everything they have is at risk when drug use turns to addiction. Luckily, the cost of Indiana addiction treatment is much lower than that and can help recover the drug user's life and relationships. One of the biggest addictions that is prevalent is [alcohol addiction](#). Even if an alcohol addict knows that getting alcohol treatment is the best option to get their life on track, they may not have the means to pay for it.



The Affordable Care Act (ACA) was made a law in 2009 by former President Barack Obama. This law helps make way for addiction treatment seekers to get the help they need. This law ensures that insurance companies treat addiction treatment the same as any other medical condition, and therefore, pay the cost associated with it. Before the law, insurance carriers might argue that addiction is a pre-existing condition and refuse to cover it, but now the ACA also requires healthcare insurance companies to cover pre-existing conditions.

While this made great strides in acknowledging and treating addiction as a medical condition, the healthcare insurers can still decide the amount and type of coverage they provide in this area. The ACA only states that they must cover it, but does not go into any details. There are several addiction treatment areas, and the insurance carrier and clients decide how much coverage each category receives.

While there are no definitive statements about how much insurance will cover for rehab, there will be some coverage under any policy. Most likely, the insurance will treat it like an infection or broken bone, and offer the same coverage, but not always. Prospective patients need to understand their coverage before entering treatment. Any questions about coverage can be asked of administrative personnel who can most likely be able to clear up any confusion.

Addiction Treatment Areas



As with all insurance coverage, there will be limits on how much coverage is available and the dollar amount the insurance company will cover for addiction treatment. The ACA offers guidelines for the areas of treatment that must be covered during the addiction treatment process. While there must be some coverage in all areas, the amount will vary depending on the insurance carrier and healthcare plan. The areas of addiction recovery are:

- The Detox Process
- Treatment medications
- Outpatient and intensive outpatient treatment
- Basic Inpatient treatment
- Aftercare counseling

It is important to understand each area to know what treatments will be included and which will be best for the prospective patient.

The Detox Process



When a patient has decided to get help for a drug or alcohol addiction, their body will go through withdrawal symptoms as it acclimates to life without their addiction. Withdrawal symptoms can be severe depending on the type of addiction, length of addiction, and severity of usage. In severe cases, withdrawal symptoms can be hazardous to the patient's health.

The detox process allows the patient to pass safely through these withdrawal symptoms in order to prepare for further therapy. A healthy detox program will be medically-monitored, and a doctor may prescribe medication to alleviate pain or discomfort during the process. For opiate addictions, using drugs such as Methadone or Suboxone and then fading them out may be the safest options. All of these options must be covered by insurance.

Treatment Medications

Some patients have started using drugs or alcohol as a way to cope with underlying mental health issues. If the drug addiction is resolved, but not the underlying causes, then the patient is likely to relapse again and again. True healing cannot occur unless the deeper problem is solved. If this is the case, then additional medications may need to be prescribed to help them function normally during therapy after detox and after treatment altogether. The ACA ensures that these medications will be covered as well.

Outpatient and Intensive Outpatient Treatment

Outpatient programs allow the person to continue with their everyday life but also come to treatment centers for appointments during recovery. This process is less invasive and is better for people who are still managing to continue their normal life alongside their addiction. Since this option is less expensive than inpatient programs, a lot of insurance companies will offer 100% coverage for choosing this option. In most cases, the stipulations placed on this coverage is that they may only cover the treatment for a certain amount of time instead of a certain dollar amount.

Basic Inpatient

[Inpatient treatment](#) is what most people think of when rehab is mentioned. Patients are admitted into a facility in order to get fully subsversive recovery help. The kind of treatments used depend on the patient and their needs, as well as the facility. Traditional inpatient care doesn't usually include holistic or behavioral programs that some treatment centers are starting to use. Additional costs are usually capped at a certain amount that will be similar to other treatment modalities. Insurance companies often stop coverage for this kind of care after 90 days of treatment.

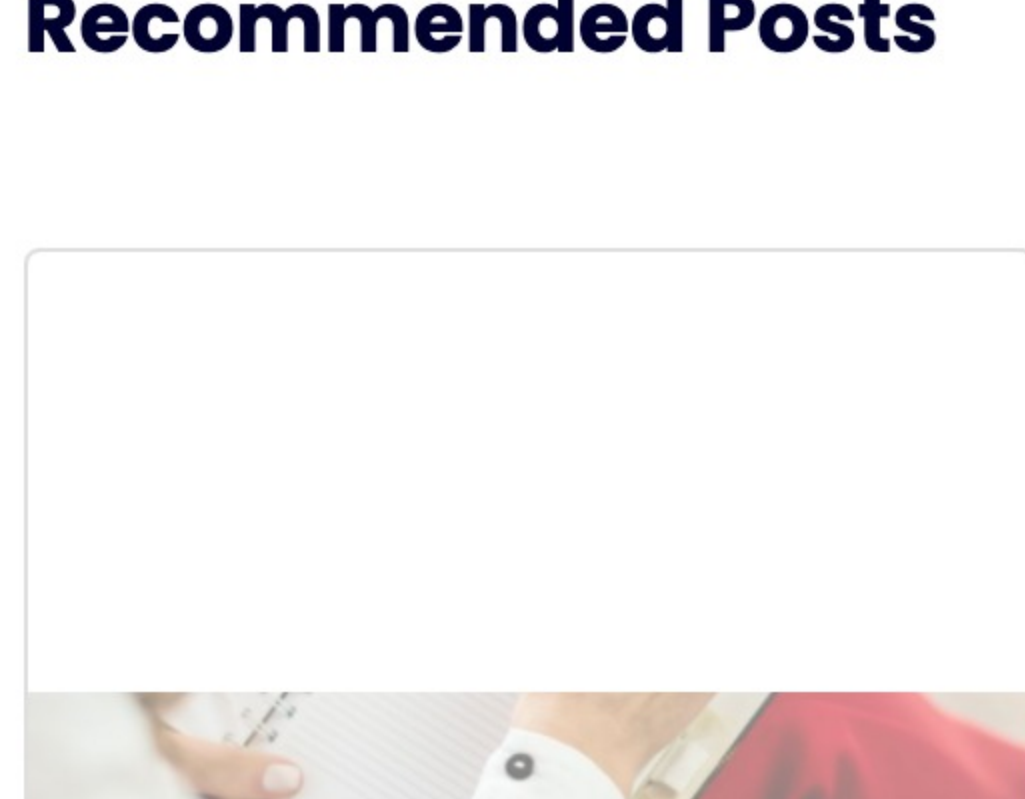

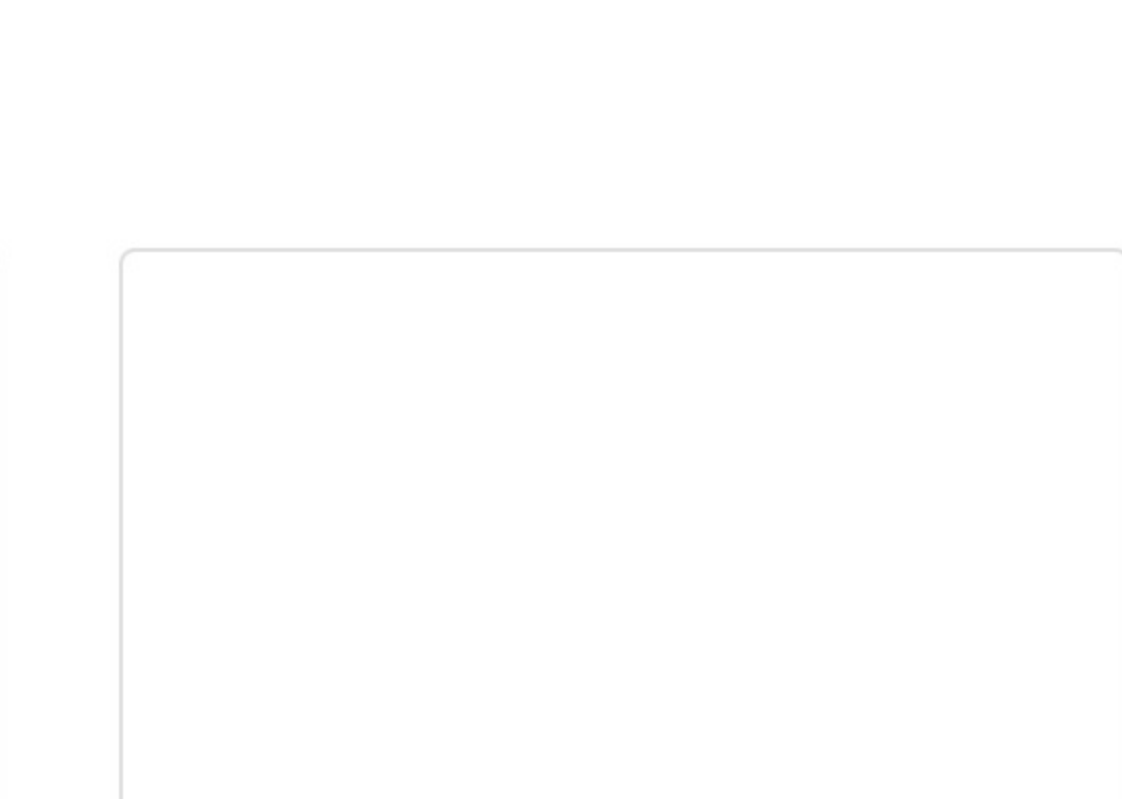
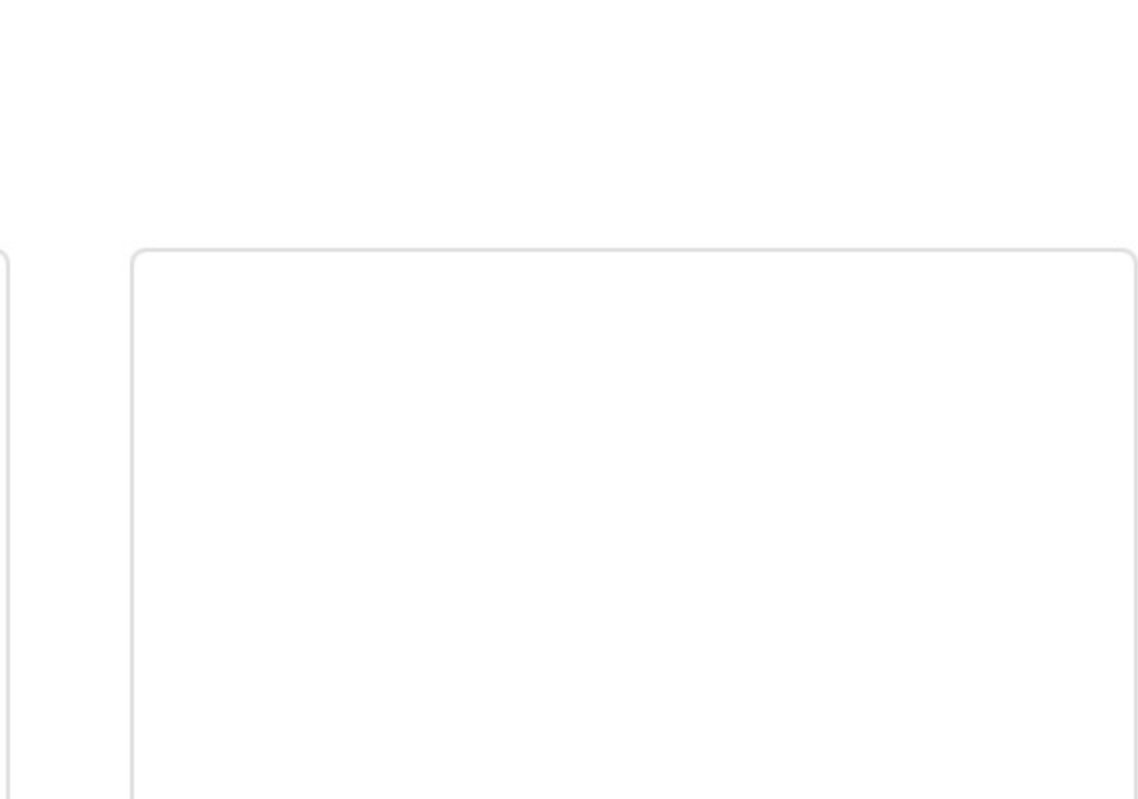
Aftercare Counseling

Aftercare counseling is important for patients because it lends support to keep them on their path towards recovery and a healthy life. Most insurance companies understand that a patient receiving aftercare counseling is more likely to not suffer from relapse, so there is usually ample coverage. It benefits the company because they will not have to pay for more rehab or therapy, and it helps the patient by keeping them on the right path from the beginning.

If you or a loved one is ready to start an addiction treatment program, then [Evolve Indy is prepared to answer any questions](#) you have before getting started. We offer a wide range of treatment options from partial hospitalization, intensive outpatient, regular outpatient, and family therapy. We will strive to work with your insurance company and you to make sure you are getting the best care available.

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