

# Can You Enroll In A Drug Treatment Program When You Don't Have Insurance

Accepting that you suffer from an alcohol or drug addiction is a huge step. It's the first step towards taking control of your life and make it better. Reaching out and asking for help is every bit as important and is often the best way to get yourself on the best possible path. The issue for many people is how you are going to pay for your treatment without healthcare insurance. The Affordable Care Act of 2009 requires that all US citizens maintain healthcare insurance. The fine for lacking in coverage has been eliminated, getting a healthcare insurance policy is still a good idea.

Your first concern should be [getting treatment](#) as soon as you can. Alcohol addiction is not something that will wait for you and it can be far harder to recover the longer you wait.

Most Indiana addiction treatment centers can provide you a wide range of payment options even if you don't have insurance.

## What Are Your Payment Options?

Without insurance, you will need to find other methods of paying for treatment. The most obvious would be cash on hand but most people aren't likely to have the necessary funds to handle inpatient care on hand. One thing to look into is the possibility of outpatient care, though the treatment option will often depend on the extent of your addiction.

Here are just some of the payment options out might want to consider.

- Scholarships and grants
- Savings (personal and retirement savings)
- Facility financing
- Taking on personal debt

### Scholarships and Grants

Some rehab facilities will have scholarships and grant monies. This money will often come from donors with connections to addiction treatment. There are also charities and government organizations who are willing to provide funds to help people who might otherwise be unable to afford treatment.

### Savings

If you have money set away in savings for personal use or your retirement, this is the time to use it. Without treatment, your life is at risk and the money in your savings can be your way out of that situation. It also means that you don't have to worry about the potential of debt for treatment.

### Facility Financing

It is sometimes possible that your addiction treatment centre will be able to offer short-term financing to help pay for your treatment. This will depend on the circumstances and your personal credit profile.

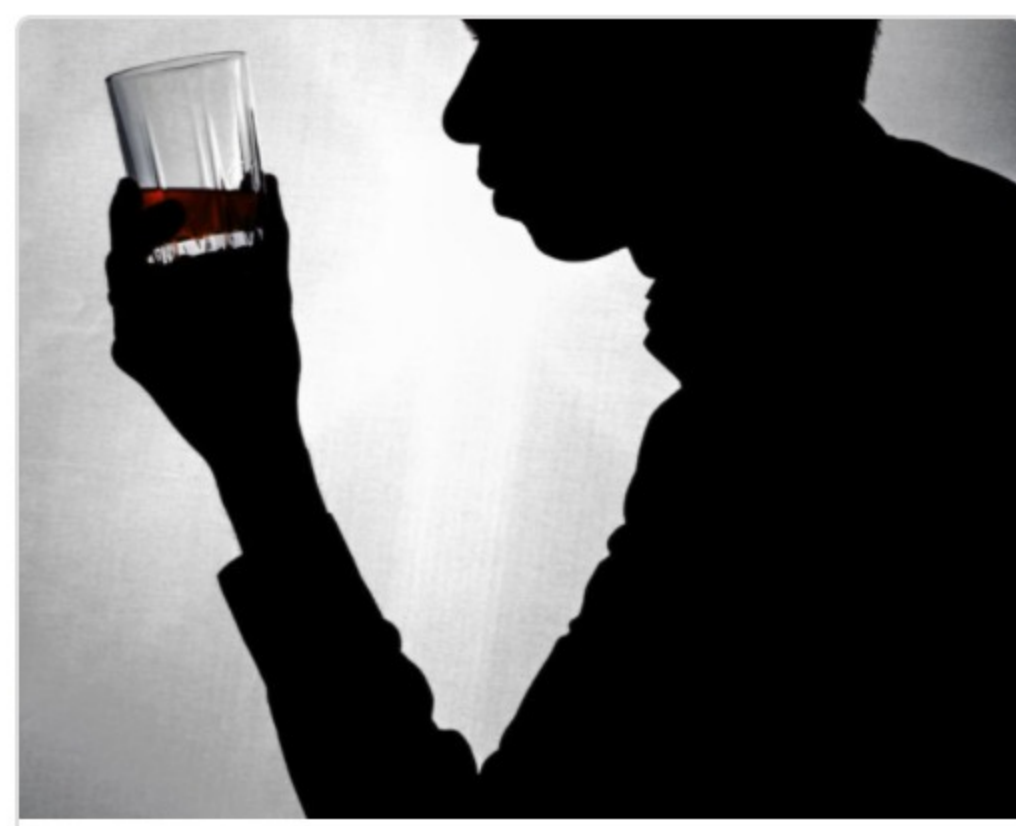
### Taking on Personal Debt

This is certainly not the ideal option but there is always the option of taking on personal debt. Credit cards and personal loans are available but this is something that you should be incredibly careful about, especially if prior debt is a part of your addiction. Taking on further debt may make your life even harder.

Treatment centers are more than happy to help you find payment resources and figure out the best options to get you the treatment that you need. For more information about our addiction treatment services and potential payment options, we would like you to [call us as soon as possible](#).



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