

How Much Debt Will I Go Into If I Go To Rehab Without Insurance?

Fighting addiction can be one of the hardest battles a person will go through in their life. This makes it crucial that the other aspects of your life are balanced, ensuring that you don't have anything that will get in the way of your progress. Of course, though, the fear of mounting debt will often put people off of rehab treatment when they don't have insurance, and this will be counterproductive when you're trying to recover from an addiction.

You know it's expensive, but how much debt will you go into if you go to rehab without insurance? Let's take a look at some of your options.

Will Rehab Build Much Debt Without Health Insurance?

While they exist to make people's lives better, it's impossible to ignore the fact that **rehab facilities** are businesses that need to make money, even if they aren't doing it for a profit. The services they offer will cost a lot to run, and much of this will be passed to their patients. If you don't have any insurance to cover this, you will have to pay for all of it, and this could quickly build some serious debt.

In the case of residential treatment, you will be living on-site for the duration of your recovery program. This will mean that you will have to pay for accommodation, food, staffing, and a range of other costs, alongside your regular therapy fees. This can make residential treatment cost as much as \$5,000 to \$10,000 a month. This is far more than most people can afford on their own.

Payment Alternatives

Insurance provides a lot of security when it comes to your health, but it isn't the only way to drop the costs of the therapy you receive. There are a range of **payment alternatives** that can be used to reduce rehab fees, but you will need to do some research if you're going to be able to use them effectively.

Outpatient Treatment

Residential treatment isn't the only option available when you're looking for help with your addiction. **Outpatient treatment** gives you the option to work your therapy into your normal life, saving a huge amount of money in the process.

The entire program might cost around \$5000. This will cover 5 – 7 weekly sessions that last around 6 – 8 hours, and you will usually go through this for two or three months. During this time, you will undergo intense therapy to alleviate your addiction. Your rehab facility won't have as much control over how you spend your time when you use this option, and this means that you will have to be sure that you have good self-control for it to work.

Funded Facilities

Most of the rehab facilities you find will need to make money from their patients to survive, making it very difficult for them to provide their services without a premium. Funded facilities don't have this issue, instead getting their money from another source and providing their therapy for free.

State-funded rehab centers will get their money from the state, and will usually offer stripped-back options compared to their private counterparts. Alongside this, you can also find locally funded facilities that get their money from charities, religious groups, and other communities in the local area. Unfortunately, due to the demand for addiction support, these places are often full, and you can end up waiting for a very long time to get your place.

Grants & Scholarships

While they need to make money, it's very common to find rehab facilities putting their patient's welfare before their profits. As such, it's common to find grants and scholarships up for grabs for those who simply can't afford to pay for their therapy. You may have to prove that you don't have the resources to cover this, but it will give you the chance to get the help you need, and this makes it well worth it.

These sorts of schemes can be funding by a wide range of groups, from businesses to the local community. You don't have to feel bad about accepting this sort of help, and you can always look for ways to pay it back in the future.

Here at Evolve Indy, we understand the **financial pressure** that can come with looking for rehab. Our friendly team is always happy to help you to find a funding arrangement that works for you, and we encourage anyone who is looking for support like this to **get in touch**.



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- About
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- Blog
- Contact

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