

Going to Rehab with Insurance: A Step by Step Guide

Federal legislation expanded mental health coverage a few years ago. Services are now considered essential, so most insurance policies now offer some level of coverage for various mental health treatment services. This includes substance use disorder treatment and behavioral intervention. Coverage will depend on the insurance plan, but you can now have your insurance pay for rehab. Here's how.

Gather your insurance information

You will need to gather relevant information about your **insurance plan**. As well as knowing your insurance provider, you will need to have your identification number ready. This number and a phone number that you can call for more information about your coverage should both be on your insurance card. You will likely have to provide your insurer with details including your full name, date of birth, social security number, and the names of the principal insured individual.

Contact a treatment center

You need to check that the rehab facility you have chosen will accept your health insurance. Contact the treatment center to give them the necessary information, which might include your full name, identification number, date of birth, and any relevant information about your insurance provider. When the center has verified your insurance coverage, they can decide how much of your treatment will be **covered by your insurer**, and how much of the bill you will be responsible for yourself.

Complete the insurance verification process

The amount that will be paid by your insurance will depend on your insurer and the insurance plan. Some plans will cover only outpatient services, whereas others might cover a set number of inpatient treatment days. The rehab center will contact your insurer to find out what they will cover, or you can call your provider to check.

Determine out-of-pocket expenses

With rehab treatment, you are likely to have some expenses to cover yourself. For many insurance plans, you will need to pay a deductible before your insurance takes over the cost of treatment. Other plans may include a coinsurance or copay. Find out the services that will be covered by your insurer and your deductible to help you find out your out-of-pocket expenses. Get detailed information about any coinsurance or copay amounts that you are responsible for.

File a claim

Your insurer will have to receive a claim for them to pay for your treatment. Most rehab facilities will file the claim on your behalf, but some may need you to do this for yourself. Get an itemized bill from your healthcare provider before you file a claim. As well as the treatment procedures and medications that you receive, this bill should include the cost of each of these as well as an insurance code. Your insurance company will use this code to tell **what kind of treatment was received** and whether this treatment is covered by your insurance plan.

Your insurer will give you a claim form, which you need to fill out and make copies of before submitting it. It's a good idea to call your insurance provider to find out if there is anything else that you need to send in for your claim to be processed.



Recommended Posts



My Friend Just Came Out Of A Drug Rehab. How Should I Treat Him?



What are the Signs of a Codependent Alcoholic?



What Are The Long Lasting Effects Of Opioid Abuse?



Is There A Genetic Component To Alcoholism?



Call us at: 1-855-495-1063

Evolve Indy is a Joint Commission Accredited, Premier Drug & Alcohol Treatment Facility in Indianapolis, Indiana Offering Evidence-Based Treatment for Substance Abuse.



Navigation

- Home
- About
- Treatment
- Tour Facility
- Admissions
- Blog
- Contact

Get In Touch

Open 24 Hours a Day, 7 Days a Week

8770 Guion Rd SuiteB, Indianapolis, IN 46268

