

THE ULTIMATE GUIDE TO

Paying for Addiction Treatment

5 OPTIONS for Affordable Care

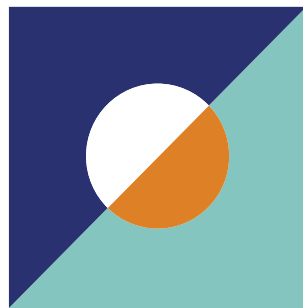
If deciding to go to treatment for substance abuse is hard, finding a good program is harder, and paying for it might feel like the hardest challenge of all. But, don't let anxiety and confusion about how to pay for treatment scare you off from getting the help you need. There are many ways to make quality addiction treatment affordable for any budget.



OPTION 1: Insurance

Whether you know it or not, part of the premium you pay every month for your insurance goes towards covering behavioral health services. You can thank the Parity Act (technically known as the Mental Health Parity and Addiction Equity Act) for that. Under this law from 1996, insurance companies are required to provide behavioral health coverage alongside physical health coverage. That means that insurance companies must treat a client that needs to go to rehab in the same way that they would treat someone who needed chemotherapy. What this means for you and your loved ones is that for the price of your deductible, you may be eligible to have several levels of addiction treatment covered by your insurance. Your entire treatment plan may be covered; but at the very least, you may only have to pay a copay.

If you have no idea what your insurance plan will cover, that's ok. The addiction treatment admissions process includes reviewing your benefits so you can get a cost for treatment up-front. Admissions officers can even do this for you before you make the commitment to admit. It's easy for these experts to verify your benefits, and it can help you get the confidence you need to move forward.





OPTION 2: Paying Out of Pocket

Many insurance policies will cover residential treatment for substance abuse, but it is never guaranteed. If your plan does not, or you don't even have insurance, that doesn't mean you're out of options. Some clients even choose to bypass their insurance entirely and pay the whole amount on the front end if their coverage is not comprehensive.

Every addiction treatment facility has a reduced private pay rate based on the number of days you spend in treatment and the services they provide. Whether you want to pay the entire amount up front or set up a payment plan, there are multiple options available to you and your family. Any reputable program will do whatever it takes to make sure that financial issues don't prevent someone from getting the help they need.



OPTION 3: Scholarships & Government Grants

Scholarships and government grants are a little-known but effective way to pay for treatment. While not every program has a scholarship fund, you can ask your admissions officer about options. Plus, nearly every state in the country receives some amount of federal funding for providing behavioral health treatment. That may be an option as well depending on your state of residence and where the addiction treatment facility is located. Ask your admissions officer for more information.

OPTION 4: Financing

If you don't want to approach your bank to discuss financing options, some facilities offer their own payment programs. Other programs may work with a trusted local bank. Keep in mind that you can always employ your credit score or collateral if funds are not immediately available. If you have a credit card that can also cover the cost You have multiple options!

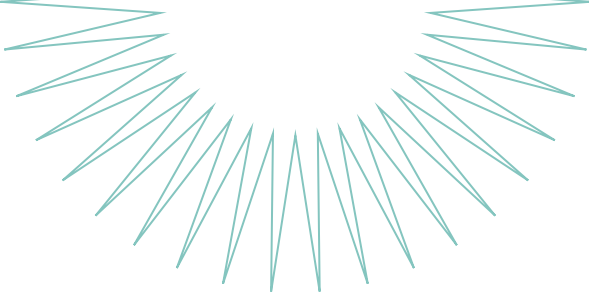




OPTION 5: The Combo Plan

Just like other major medical treatments, paying for addiction treatment can be expensive. It's important not to give in to sticker shock if you get quoted a price that you can't pay all at once. Many clients utilize multiple options to ensure they can afford care. For example, you may want to use your insurance, pay out of pocket for some, and finance anything that remains. The truth is this: If you really need and want help, it's possible to figure out a way to pay for it — and there are people who will help you do it.





YOUR RETURN

On Investment

How much is your life and your freedom worth to you? If you had a disease that required a life-saving treatment, you would do everything in your power to find a way to pay for it. The reality is, you do: Addiction is a serious disease that deserves serious medical treatment, and the reality is that medical care in America costs money.

However, don't let the fear of finances keep you from seeking help. Remember: While this is your first time paying for treatment, the experts at the facility put together financial plans for clients every day. Whether you make use of your insurance, pay out of pocket, figure out a financing plan, or put together some kind of combination, you can work with them to figure out a plan that works for you. So, during the admissions call, make sure to ask for the financial department and be open and honest about your situation.

Your new life is just around the corner. It's time to step forward and claim it.



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