Using Insurance To Pay For Addiction Rehab

If you have an addiction that needs help, it is important to get this as soon as possible to avoid it getting any worse. Whether this is an addition to alcohol or drugs, there are many treatment options out there that can help get you through it and out the other side. Once you have sought help for yourself, if you find you need to go to addiction rehab, one of the things that can seem scary is the cost. If you haven't looked into it, you could find yourself worrying if you can afford it and what sort of impact it will have upon your bank balance. This shouldn't be the case, and there should never be a price tag upon your health. Luckily, you can get a health insurance plan that will cover the cost of your rehab. Since the introduction of the Affordable Care Act, it is more accessible now than ever for the majority of Americans. There are a number of plans out there, and they can vary in just what they cover, how long they will cover your treatment for, and the amount this insurance plan will be, so you will need to speak to your rehab center ahead of time and find out just what sort of plan will be implemented.

Types of Insurance

When it comes to using insurance to pay for addiction rehab, there are two main types that are most commonly used.

PPO

The first of these is PPO, which is Preferred Provider Organization. PPO is a managed-care organization that is made up of medical professionals and facilities who contract with the insurance provider to offer subscribed patients treatment at an agreed-upon lower rate. PPO participants can use any provider's services within the network. They typically pay a co-payment per visit or meet a deductible before insurance will cover or settle the claim. PPO is slightly more expensive but offers the opportunities to be more flexible and access a provider in a more urgent situation. You don't have to wait for a referral to see a specialist inside your network and can be seen by anyone in your network.

HMO

HMO is the other type of insurance and is Health Maintenance Organization. This insurance plan is often favored by those who want to choose a specific doctor or primary care physician who will then learn their needs and health history. Under HMO, payments are often kept low, with you having to pay a small deductible and co-payment. When going to a rehab facility, your primary care physician must be the one to recommend the treatment before you can enter the center, and it will be up to the HMO to do a review of the recommendation before allowing you to receive the treatment.

Get Help Choosing The Best Route For Addiction Treatment

There are many different plans out there, and they can differ between insurance providers. It is important to do your research and speak to your insurance company and healthcare professional in-depth to find out what is best for you. The Affordable Health Care act means that sponsored policies often cover between 60-90% of rehab services, greatly reducing the cost for those impacted.

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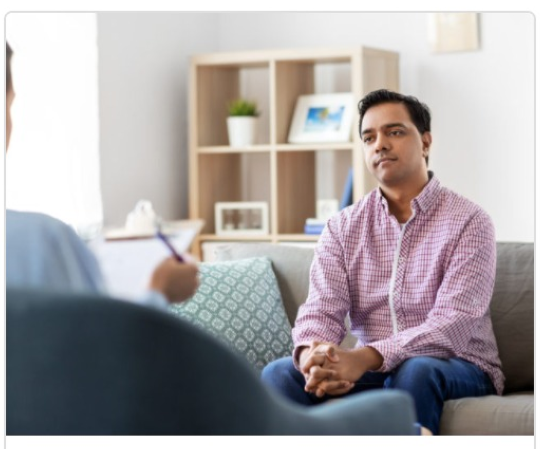

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About Our Company

Findlay Recovery Center is a drug & alcohol treatment center in Findlay, Ohio that offers evidence-based, detoxification and residential inpatient treatment at an affordable rate.