

Health Insurance That Covers Drug Addiction

Health insurance that covers drug addiction can be a bit tougher than finding health insurance that covers alcoholism. Why?

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The number of people who decide not to get treatment for their drug and alcohol addictions each year is staggering. Why don't these people seek addiction treatment? They are worried about what their drug addiction treatment will do to their finances. The truth is that most drug addiction treatment programs are not cheap so how are they supposed to pay for alcohol and drug addiction treatment programs? Does health insurance cover drug addicts and the treatments they need to overcome their diseases? What happens once treatment has finished? What will drug addiction treatment do to a person's insurance rates?

Transformations Drug and Alcohol Treatment Center
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Addiction, whether it is to drugs, alcohol, sex, gambling, food, etc, is a neurological disorder. It has been proven that some addictions, like alcoholism, are hereditary. This means that you are more likely to develop an addiction to alcohol if one (or both) of your parents is addicted to alcohol. It is highly likely that your parent's alcoholism stems from the alcoholism of one of your grandparents! On the other hand there are some people who argue that, because personal choice does play a part in addiction, it cannot be a medical condition. Thankfully the medical community agrees: addiction is a disease and it should be treated as such.

The good news is that, in most states, health insurance does cover drug and alcohol addiction treatment programs. During the twentieth century, quite a few states passed legislation to make sure that health insurance companies included coverage for people who wanted to seek drug or alcohol addiction treatment. As of 1995 only a handful of states did not require health insurance coverage for drug and alcohol addiction treatment programs. It is important to note that while basic treatment is usually covered (check with your local insurance statutes and with your local provider to determine your coverage) some specialized treatments or non-mainstream addiction treatments are not covered by health insurance.

The bad news is that while most states have made sure that health insurance companies include coverage for drug and alcohol addiction treatment and that health insurance that covers drug addicts is available; most of these companies have made it incredibly difficult for addiction treatment coverage claims to be honored. Some companies will deny coverage based on the type of addiction recovery facility or based one of the many loopholes that often exist within a policy holder's plan. If you or someone you love is trying to find drug or alcohol addiction treatment, it is a good idea to read through your insurance policy very carefully. You might even enlist the help of a lawyer to make sure that your insurance company is not allowed to withhold payment on your treatment.

Because there are so many loopholes that allow health insurance companies to deny addiction recovery treatment coverage, many people are positive that health insurance companies actually discriminate against people who suffer from drug or alcohol addiction. In some cases, this might be true. It is more likely that the question of whether or not personal choice plays into addiction is what keeps policy providers from paying for treatment.

The truth is that there are few guarantees when it comes to the efficacy of drug and alcohol addiction treatment. The success of drug and alcohol addiction treatment depends just as much on the individual as it does the addiction treatment program. Because of this many health insurance companies are hesitant to offer addiction treatment coverage because the out of pocket payments made by the insurance company will depend on how many times a patient will relapse and whether or not further addiction recovery treatment will be needed. Most health insurance providers are reluctant to pay out for a program that cannot guarantee the patient's wellness.

Some health insurance companies try to find a middle ground by offering a set amount of coverage. This means that, after a certain amount of treatment, the expense of that treatment will be paid by the patient, not the insurance company. This works well for those who are able to stay sober without relapsing. For people who go through multiple relapses before achieving sobriety, even for those with insurance coverage, being able to afford the treatment they need becomes quite problematic.

The good news, especially for people who cannot afford or who have been denied health insurance coverage, is that there are quite a few non profit organizations out there that are dedicated to helping people overcome drug and alcohol addictions. There are charity organizations and churches that offer drug and alcohol addiction treatment programs on sliding payment scales or even for free. Some universities and community colleges offer counseling and treatment programs as well!

Transformations Treatment Center accepts most of the major insurance providers: Aetna, Blue Cross Blue Shield, Humana, etc. Transformations Treatment Center also provides additional counseling and addiction recovery treatment at no extra cost to the patient because the staff at Transformations Treatment Center understands that sometimes extra time and effort are required to help a person stay sober. There are also options available for people who do not currently have insurance coverage or who are not sure whether or not their insurance providers will cover their stay at the Transformations Treatment Center drug and alcohol addiction treatment center.

The treatment program at Transformations Treatment Center also involves a program in which recovering alcoholics and drug addicts are taught how to find health insurance and affordable medical treatment if they are not already covered under an employer provided health insurance plan.

The truth is that there is health insurance coverage for drug and alcohol addiction treatment. People who suffer from addiction should contact their provider to find out the specific details of their plans.

For more information call Transformations Drug and Alcohol Treatment Center at 866-211-5538 today and speak with Admissions or visit <http://www.transformationstreatment.com>

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30 to 90 day drug and alcohol treatment center with Christian drug treatment and private rooms available. 90 days of drug treatment for an affordable 30 day rate. Located in Delray Beach, Florida.
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