

# HOW TO GO TO REHAB

## *WITHOUT HAVING TO PAY FOR IT*





ALL TREATMENT

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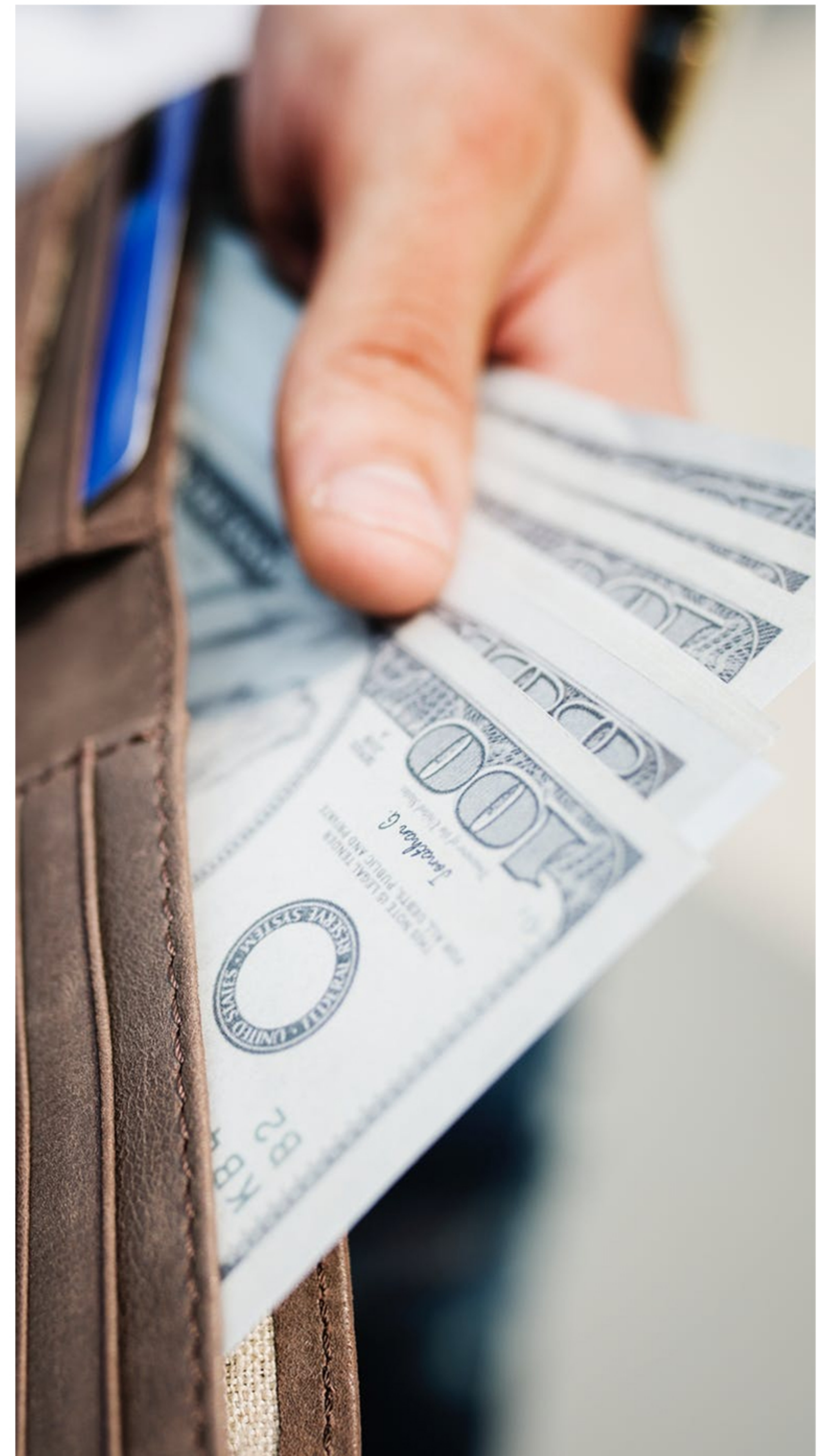
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One of the cruel ironies about substance use disorder (SUD) is that, very often, the people it affects are the ones least likely to be able to avoid treatment. Even those who are financially comfortable are often ill-prepared to deal with the sudden and costly expenditure associated with addiction treatment.

The average outpatient treatment program can cost anywhere from \$5,000 to \$10,000, and inpatient programs can cost four to six times as much. At the same time, Americans are dying in record numbers every year from fatal drug overdose. This critical and deadly disparity in need versus accessibility has caused the treatment landscape as a whole to provide options to make treatment more affordable and, if necessary, free for patients without means.

Although a considerable amount of work remains to be done in this endeavor, more and more mechanisms have emerged through which critically addicted patients can offset the cost of their care and, in many cases, be free from paying altogether. These resources are being adapted and implemented at both the institutional and community levels and are significantly impacting the lives of recipients for the better.

There are multiple ways to explore free drug or alcohol addiction rehab. The Substance Abuse and Mental Health Services Administration (SAMHSA) lists thousands of treatment facilities in the United States. Many of these facilities offer flexible means of receiving care without paying directly.





# INSURANCE GRANTS AND GENERAL COVERAGE

The Affordable Care Act (ACA) has officially designated mental and health substance use treatment as an essential health benefit. This means that your private or employer-based insurance is further obligated to cover all or part of your treatment for drug or alcohol addiction. Additionally, the new law's requirement that essential health benefits be covered without annual dollar caps provides patients with more health benefits and a lesser financial burden.

While there has been a considerable amount of regulatory back-and-forth on the level and scope of coverage insurance provides for SUD sufferers, **it's possible that the entirety of your treatment may be covered.** Coverage is largely contingent upon your type and tier of plan. Every employer-based insurance plan covers detox followed by some level of behavioral intervention.

*Talk to your insurance company today to see if you qualify for free treatment.*

*You'll also be able to determine your scope of coverage during an insurance verification from your prospective facility.*





# MEDICAID ASSISTANCE AND SUBSIDIES

Recent changes in healthcare legislation also dramatically expanded Medicaid access for substance abuse and mental health treatment. Medicaid is now the nation's largest payer for behavioral health services, including services for people with SUDs and mental health services.

The program provides a broad range of services to meet the needs of people with SUDs, including detox, recovery supports, medically assisted treatment prescriptions, and other evidence-based treatment strategies.

Medicaid also covers mental health services, which can be critical for people with SUDs who also have co-occurring mental health needs.

**To be eligible for Medicaid, you must be: sixty-five or older, nineteen or younger, a parent, pregnant, or at a low enough level of income.**

The ACA requires people to earn less than 133 percent of the federal poverty level (FPL) to be eligible for Medicaid. A person living above the poverty level may still be eligible for government insurance if they fall in the right income bracket.





When the ACA passed, states were given additional Medicaid resources to expand their treatment coverage to their addicted population. The states that took it were able to offer treatment that was considerably more affordable and, in some cases, free.

Medicaid covers primarily detox and outpatient care. The program may cover all or part of you or your loved one's treatment, depending upon program eligibility and requirements; however, It is important to realize that not all treatment centers accept Medicaid.

*To find out what SUD treatment programs are covered by Medicaid, visit the SAMHSA website.*





# STATE-FUNDED DETOX & TREATMENT




In addition to Medicaid funds, states routinely set aside monetary resources to help lower-income or indigent patients access substance use treatment services. While these resources may be scarce depending upon demand, they are often a prime solution for patients in need of emergency detox or counseling.

State-funded treatment centers are usually administered on an outpatient basis; however, some states also cover residential treatment in limited circumstances. Eligibility requirements for state-funded rehab include meeting certain income levels, residential requirements, and other criteria.

Other types of state-funded treatment can include partial-day programs and follow-up services. Treatment and support resources like Alcoholics Anonymous (AA) and Narcotics Anonymous (NA) don't charge for participation in their program.

*SAMHSA's Directory of Single State Agencies for Substance Abuse Services* is a prime resource for finding state-funded treatment in your area.

A close-up photograph of a person's hands, with white-painted fingernails, holding a small pile of coins and a piece of torn white paper. The paper has the words "MAKE A CHANGE" written on it in black, hand-drawn capital letters. The person is wearing blue denim jeans. The background is slightly blurred, showing a brick path and green foliage.

MAKE A CHANGE

**SCHOLARSHIPS & GRANTS**

Many facilities provide partial or even full scholarships for patients without means, offered either through the facilities themselves or through partnerships with organizations such as 10,000 Beds and others. Candidates for these programs must meet certain eligibility requirements in terms of income, care needs, and ongoing compliance.

**To apply for scholarships, ask the treatment facility you're considering if they award any types of scholarships.**

Applicants will likely need to answer questions related to their current income or work status and insurance coverages. Even if insurance only covers detox or a percentage of your treatment, let the facility know, as they may agree cover the remaining balance.





COMMUNITY FUNDRAISING EFFORTS

There are times in which various community groups like churches, military organizations, and other groups raise funds for affected members of their community to get them the help they need. Funding from these efforts can either come from fellow members of the community or from resources specifically set aside for that organization. Members may band together in a show of support and solidarity to help their members get help for addiction.

This is more common among church congregations and spiritual groups than it is for other types of community consortiums. Local support groups are also valuable and free resources for those looking to start the recovery



# Don't Let Money Get in the Way of Your Future.

Although it may seem like a difficult and inaccessible proposition, a variety of resources are available for you or your addicted loved one to pursue free rehab. If you're struggling with SUD, treatment is the single most important thing you can do to reclaim your life and health.

While drug and alcohol rehab are admittedly expensive, the cost of doing nothing is far worse and will have consequences far beyond financial difficulty. You don't have to let concerns over money keep you from getting your life back. Start looking for free or low-cost rehab today.



# RESOURCES

- 1 [https://www.samhsa.gov/data/sites/default/files/2016%20National%20Directory%20of%20Drug\\_Alcohol\\_Abuse%20Treatment%20Facilities.pdf](https://www.samhsa.gov/data/sites/default/files/2016%20National%20Directory%20of%20Drug_Alcohol_Abuse%20Treatment%20Facilities.pdf)
- 2 <https://www.healthcare.gov/glossary/affordable-care-act/>
- 3 <https://familiesusa.org/blog/10-essential-health-benefits-insurance-plans-must-cover>
- 4 <https://www.medicaid.gov/medicaid/benefits/bhs/substance-use-disorders/index.html>
- 5 <https://www.samhsa.gov/sites/default/files/ssadirectory.pdf>
- 6 <https://10000beds.org/scholarship/>





# ALL TREATMENT

All Treatment is the most comprehensive treatment facility locator on the web.

Our Rehab Directory was built using Government data from SAMSHA.

To learn more about the road to recovery, check your coverage, or find a treatment center near you, visit

[www.alltreatment.com](http://www.alltreatment.com)

*or call*

**877.217.2747**

to speak with one of our compassionate specialists **24/7**. All information is kept confidential.

