



acqua recovery™

# The Complete Guide to Paying for Addiction Treatment \_\_\_\_\_

Deciding to get help for addiction is a process that can take years. If you're at the point of readiness, don't let yourself be derailed at the last minute by financial issues. Maybe you found an addiction treatment center you like, but you're out-of-network. Or, maybe you don't have insurance at all, and the price of treatment is too staggering. No matter your financial situation, it is possible to receive the substance abuse treatment you deserve. Don't give up. Find out how you can afford residential addiction treatment with this ultimate guide to paying for treatment.

## Is Residential Addiction Treatment Affordable? \_\_\_\_\_

First, let's be totally transparent: Residential addiction treatment programs are not cheap. It's important to remember, though, that you're not paying for a spa retreat. Residential addiction treatment is serious medical treatment that saves lives. How much would you pay to successfully treat cancer? How much will it cost if you have to deal with legal problems, lost jobs or addiction-related hospitalizations in the future? How much do you think your loved one's life is worth?

Plus, you get a lot for your investment. Residential addiction treatment programs allow an individual to be completely immersed in their recovery — avoiding all distractions from outside stressors or triggers. Some of the expenses that contribute to the cost of the program include room and board, all meals, experiential activities, therapy sessions, and medication management, as needed. While it may seem like an expensive choice, there are many ways your residential stay can be affordable, including insurance options, payment plans, and scholarships.





## Why Do I Need Residential Addiction Treatment?

Putting space between yourself and your drug of choice allows you to focus on the relationship you have with yourself and to rediscover the beauty of life without drugs and alcohol. Residential treatment offers an environment of safety and healing, away from life triggers. In outpatient treatment, you may still have access to your drug of choice or addiction stressors surrounding you.

Maybe you're considering doing an outpatient program because it seems cheaper — but that's not always the case. If outpatient treatment isn't comprehensive enough to truly heal the issues underlying your addiction, you may find you need additional treatment in the future.

In outpatient addiction treatment programs, an individual typically spends around 4-5 hours of their day, 5 days a week, at a facility offering recovery skills. Generally, it is attended by people who already have gone through addiction treatment and need additional support in their transition to a new life. Choosing outpatient before going to a residential addiction treatment (inpatient program) initially will save you money, but in the end, it may be a waste if it's not enough.

Ultimately, the cost of an addiction treatment program shouldn't be a factor in your decision to seek treatment. Getting help for your substance abuse issues sooner rather than later will help you find your path to recovery — and may save your life.

Withdrawal symptoms from drug and alcohol abuse should be taken very seriously, and need to be treated by a medical professional. Going to a residential addiction treatment program allows you to be monitored 24/7 by not only medical professionals, but clinicians that have been where you are now — lost in the vicious cycle of addiction. At Acqua Recovery we provide a sanctuary of hope and healing. You can sit by our roaring fire while you look out at our serene lake and reconnect with yourself.



# How to Cover Residential Addiction Treatment Costs With Insurance

## CAN I USE INSURANCE TO PAY FOR SUBSTANCE ABUSE TREATMENT?

So, now that you've made the decision to look for a residential addiction treatment program, how does insurance work? Insurance can help you pay for your residential addiction program, but how much it covers depends on whether you or your loved one's insurance carrier is in-network or out-of-network. You may even be paying out-of-pocket. What do those terms mean and how can they help you pay for residential addiction treatment? Read on to find out:

### IN-NETWORK

In-network means that you or your loved one's health insurance provider is contracted with the residential treatment program. If a treatment facility is in-network, the total cost may be lower and your insurance carrier may cover a larger percentage of expenses for addiction treatment. Most of the time, your deductible is significantly less for in-network services than for out-of-network services. If your health insurance plan has a deductible that hasn't been met, you would have to pay for the remainder of your deductible before your insurance company would cover any expenses.

Research your or your loved one's health insurance plan to see if you have a deductible, or give Acqua Recovery's caring admissions team a call! We believe that getting addiction treatment shouldn't be a complicated process, and we will

make it as easy as possible so you can focus on your recovery. We are experts at untangling the confusing world of addiction treatment financing and insurance.

### OUT-OF-NETWORK

If an addiction treatment facility is out-of-network, it means that the program is not contracted with your insurance carrier. Out-of-network services hold a higher deductible rate, which you'd have to meet before your insurance company begins to cover your addiction treatment expenses.

If you have met your deductible, your insurance will begin paying for your residential stay at an addiction treatment facility, but the amount of coverage may be less than if you were in-network. Still, don't choose a treatment center simply based on the fact that you're in-network; choose the right facility for yourself or your loved one. Addiction treatment centers are not all the same, and programming and quality can vary a lot. At Acqua Recovery, we use a trauma-informed approach and dual-diagnosis perspective to not just treat the addiction, but the underlying issues as well. By choosing the right program, you or your loved one will have a better chance of success with your recovery.

If you haven't met your out-of-network deductible and feel you can't afford to pay for treatment, don't get discouraged. At Acqua Recovery, we will work with you to find a solution, because we believe that you or your loved one should get the addiction treatment they deserve - not that they can afford. Call one of our caring admissions team members today to run your insurance and find out your options.





## OUT-OF-POCKET

Out-of-pocket costs include anything you pay for healthcare services. This could be copays for treatment services, deductibles, or anything you personally pay. Paying for an addiction treatment program without insurance is always an option, by paying the full amount out-of-pocket. Some people borrow money from a loved one, cash out 401Ks, or refinance their homes in order to come up with the cash. It may sound drastic, but for some people, it's just that important.

When considering costs for treatment, it's important to make the addiction treatment program itself a factor. Don't just look for a treatment facility that will keep out-of-pocket costs down; make sure to find a program that will treat not only your addiction but the underlying mental health issues as well. Ultimately, your decision on an addiction treatment center could save you or your loved one's life — and that's truly priceless.

Another factor to consider is the amount of money your addiction itself costs to maintain. Whatever your drug of choice may be, it's likely that it has significantly affected your finances. Using that money to pay for treatment instead of continuing the vicious cycle of addiction is definitely worth the cost — and will help save you even more money in the long run.

At Acqua Recovery, our program will help you reconnect with yourself and rediscover your life in recovery. Our priority is to give you or your loved one addiction treatment that works, and we will always work with you to figure out a financial solution. For more information on how we can help you afford addiction treatment, give our admissions team a call. All of our admissions team members are alumni of Acqua Recovery. They can tell you how our program changed their life and also how we worked to make their residential stay affordable.

## Alternative Payment Options for Substance Abuse Treatment

### WHAT'S A PAYMENT PLAN FOR RESIDENTIAL ADDICTION TREATMENT?

An option some residential treatment facilities offer is a payment plan. This means that after your stay, if you have any out-of-pocket costs, you don't owe it all upfront or immediately after discharge. Typically, a monthly payment for a small portion of your expenses will be owed each month until it's all paid off. At Acqua, we work with you to figure out what's financially comfortable for you. Our goal is to help do everything in our power to get you or your loved one back up on their feet — including making a payment plan that YOU find manageable.

### DO RESIDENTIAL ADDICTION TREATMENT FACILITIES OFFER SCHOLARSHIPS?

Whether you have insurance that's in-network, out-of-network, or you're paying out of pocket, some residential addiction treatment facilities do offer scholarships for individuals struggling with financial hardships. No matter what your financial situation is — if you need addiction treatment, don't put it off because addiction is a life or death situation. Reach out to us today to find out if Acqua can help you afford addiction treatment.



# What Are My Payment Options?

## WHAT DOES AN ADMISSIONS TEAM DO?

An admissions team for residential addiction treatment centers is composed of individuals that work to help bring individuals to the facility. That means that they can help you verify your insurance, answer questions, and take care of all your admissions procedures. At Acqua Recovery, our admissions team, Matt, Brian, and Ashlee, were hired as alumni. With an admissions team who have been in active addiction — where you are or your loved one is now — you can trust them to help you to take the first step to your recovery. You can ask them any questions about the program and their own experiences at Acqua honestly, so you know what to expect for you or your loved one. Our admissions team members all have a strong passion for helping those seeking addiction treatment to get the help they need in the least complicated way possible. Why? Because they truly care. Reach out to Matt, Brian, or Ashlee today to learn how you can change your life for the better at Acqua Recovery.

## WHAT IS AN INSURANCE VERIFICATION & HOW DO ADDICTION TREATMENT CENTERS USE IT?

When looking for an addiction treatment facility, you may see the term, “verify my

insurance,” or, “run your insurance today.” This means that the admissions team at a residential treatment facility will collect your health insurance information and verify it with your insurance carrier. By doing this, they can gather information such as whether you’re in-network, or how much, if any, of your deductible still needs to be met before your insurance carrier will begin to cover their percentage of costs. At Acqua Recovery, even if you’re out-of-network, we’ll work to help find you your solution and even recommend other treatment centers, if we are at full capacity — because we truly care. Give us a call today to run your insurance with our admissions team.

## PAYING FOR RESIDENTIAL ADDICTION TREATMENT

The truth is that addiction treatment is what’s going to save you or your loved one’s life and you can’t put a price on that. Residential addiction treatment may seem expensive and out of reach for you, but finding the right treatment center — a treatment facility that truly cares — can make it affordable. There are many ways to pay for treatment, but at Acqua Recovery, we’ll help find you a solution that works for you — no matter what. With your mind at ease, you can focus on yourself and your healing. Here you can finally find the sanctuary you’ve been looking for to renew your life — and it can be affordable. Reach out to our caring admissions team today to take your first steps toward recovery.

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