

Today, over 24 million people suffer from substance use disorder, but, statistically, only 11% of them will ever seek out treatment. Despite this disparity, addiction or substance use disorder is a mental disorder which can severely affect the physical and mental health and wellbeing of the patient. Getting help is crucial, because substance use disorder is dangerous, expensive, and greatly increases the risks of crime, violence, and untimely death.

Unfortunately, while new laws and regulations make it easier for people with a substance abuse disorder to get treatment, many people have valid reasons not to seek it out. Ever present social stigma means that some people are afraid that if they get help, people will judge them. Other barriers like responsibilities, personal judgment, and the often-high cost of addiction treatment means that most simply never get treatment. Instead, they may attempt to quit on their own, typically setting off a cycle of quitting – which lasts anywhere from a few days to several years, before relapsing again.

Treatment at New Hope is more than just addiction detox, it includes physical treatment for addiction, alongside support from our 30 year old alumni network. We treat the mental, physical, and spiritual aspects of addiction, to help our patients recover their full health, relationships, and the mental and emotional skills necessary to stay clean or sober, resist cravings, and build a new life. That means certified therapists, medical doctors, and psychiatrist, capable of providing the highest quality treatment, for substance use disorders, [dual diagnosis](#), and other complications.

This level of support does mean that treatment is expensive. While costs depend on your choice of inpatient or outpatient care and the level of care needed, paying for rehab isn't always as easy as it should be. However, there are numerous options to find funding for rehab so that you or your loved one can get much-needed help.

Financing for Addiction Treatment

Financing is typically the first and easiest option for paying for rehab. Most people with a substance use disorder either do not have significant savings of their own or have spent it – and may not be able to rely on family members to make up the difference. Because most insurance plans cover only a portion of

total costs, with high co-pays and deductibles, paying on your own may not be an option.

Financing programs are typically modeled after short personal loans, with payment terms ranging from 1 to over 10 years. However, the amount you can borrow and your interest rate depend on your credit, cosigner, or collateral.



New Hope Recovery partners with MyTreatmentLender (<http://mytreatmentlender.com>) to offer financing for addiction treatment. My Treatment Lender makes it easy to apply for financing by choosing your rehabilitation treatment center, choosing the terms that best work for your credit situation, and then lowering your total costs by having the financier pay us directly.

This is sometimes advantageous over choosing to apply for a loan from a bank, especially if you have poor or no credit. Services like My Treatment Lender are designed for recovery, where most banks might deny your loan on the grounds of substance use disorder without significant collateral. And, in most cases, taking on a monthly payment is considerably cheaper than the monthly cost of addiction.

Using Insurance for Rehab

Certain important insurance benefits for drug and alcohol addiction treatment are contained in the [Affordable Care Act](#) of 2010 and [Mental Health Parity and Addiction Equity Act](#) of 2008. These acts require that insurance providers offer coverage for mental health and substance abuse treatment benefits that are comparable to medical care benefits. In effect, this means that both private and public insurance policies must cover substance abuse treatment to the same extent that they cover treatment of other medical conditions.

A further benefit of The Affordable Care Act is that insurance companies can't deny coverage to anyone based on a pre-existing condition. These pre-existing conditions include substance use addiction or alcoholism. Also, a person who doesn't have insurance can apply for insurance coverage at any time.

The amount of insurance coverage for addiction treatment varies from plan to plan. But even though many insurance policies require some type of deductible and co-pay, having insurance usually serves to dramatically decrease costs for treatment that must come out of your own pocket.

Do You Qualify?

It's easy to check if your insurance plan covers treatment at New Hope. Either call your insurance provider or submit your insurance information to New Hope ([insert insurance form link here](#)) and one of our representatives will contact your provider and respond to you within 24 hours.

If you call your insurance provider, consider asking the following questions:

- Do you cover inpatient, outpatient, or both?
- Do you cover New Hope Recovery?
- How many days of treatment are covered under my plan?
- Does my plan cover detox? What about medication? Therapy? Family therapy? What don't you cover?
- What is my copay?
- What is my deductible?

What if I Don't Have Insurance?

As mentioned above, under the [Affordable Care Act](#) insurance companies are required to accept patients with a pre-existing condition. This means that you can apply for and get insurance coverage for someone suffering from a substance use disorder and then use the insurance to pay for a large portion of treatment.

However, this option is disadvantageous if getting into rehab quickly is a priority. For example, if you have just staged an intervention with an addicted family member, you might not have the time to go through the process of setting up an insurance policy before moving your loved one into rehab. However, if time is not a problem, we highly recommend that you take this additional step to save costs.

Cash Pay for Rehab

Paying for rehab in cash upfront is usually seen as the best and fastest option. Ideally, you will be able to use your insurance to pay a large portion of costs and then use savings, money from a sale or personal loan, or by cashing in on an asset to pay the rest up front. Paying in cash is advantageous because it negates any interest costs from either a payment plan or a lender – keeping total costs for you as low as possible.