

Free Drug or Alcohol Addiction Treatment

Free yourself from addiction for free!

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Beachway Therapy Center

WCI

Free Drug Treatment

Drug treatment at a professional rehab facility is the only chance that some people have of getting their life back on the right track.

With hundreds of reputable rehab centers located throughout the United States, finding and comparing several options is never an issue. However, there is one detail that always comes into play: money.

Whether or not you can afford drug treatment and how you plan on paying for professional help is a concern that needs addressed.

It is essential to consider all payment options, including free drug treatment. With a rehab scholarship you are in position to have some or all of your treatment paid for by a third party.

Don't let a lack of money stop you from getting the professional help you need. Instead, consider all your options including free drug treatment through a rehab scholarship.

Drug Treatment for Patients with No Money

Are you in need of professional drug treatment but unable to receive help because of a lack of money? This is a common position that is shared by millions of people all over the United States as well as the rest of the world.

According to the [Substance Abuse and Mental Health Services Administration](#) (SAMHSA), there are roughly 20 million Americans currently suffering from behavioral or addictive disorders. Of these people, less than 10 percent are actively going through a treatment program. Approximately 40 percent are unable to access treatment because of the high cost.

If insufficient funds are holding you back from seeking treatment, there are several steps you can take to better your chance of receiving help in the near future:

- Contact several rehab facilities that offer the type of program you are interested in.
- Speak with the facility about the cost of treatment, including how much money you will pay upfront as well as the ongoing expense.
- Ask if there is any financial assistance available for somebody in your position.
- If you have insurance, determine if your treatment will be covered.

By taking these steps, as well as any others that are specific to your situation, it is simple to get a grip on your situation and whether or not you are in position to pay for treatment out of your own pocket and/or through the help of your insurance company.

What if I don't have Insurance?

In a perfect world, all drug treatment stints would be covered 100 percent by health insurance providers. Unfortunately, this is not how things work.

Some patients don't have medical insurance. Others have coverage but find out soon enough that rehab is not a covered service.

If you don't have health insurance you are not out of options. There are a number of methods that can help you pay for treatment ranging from nonprofit organizations to public rehab to scholarships and payment plans.

What does my Insurance Cover?

If you have medical insurance the first thing you should do is examine your policy. If you don't understand the details or need help, contact your insurance company or human resources representative.

There are drug and alcohol treatment provisions in most policies, so make sure you know what type of coverage you have and how much will be paid. Some insurance policies only cover the cost of treatment at an inpatient facility. Others offer outpatient coverage but only if there is a physical addiction. With so many details varying from one insurance company and policy to the next, it is important to check on this before doing anything else.

Deductibles and co-pays still apply in the case of drug rehab.

Tip: contact the drug treatment facility you are interested in attending and ask if there is anybody who can help with insurance related matters.

Most rehab scholarships are for people with no medical insurance and/or insufficient funds. However, you may still want to apply for such programs if you have insurance that does not cover rehab.

Hiding Rehab from your Insurance Company

Just because you have medical insurance does not mean you want to make a claim when it comes time to enter rehab. There are many reasons why you may want to leave your insurance company out of the equation – even if your policy does offer coverage.

1. Increased premium in the future. Many people fear that attending rehab will lead to an increase in their premium payment. Whether or not this is true is up for discussion, but it is definitely a concern. This is particularly worrisome if you pay for insurance out of your own pocket, as opposed to receiving coverage through your employer.

2. Coverage could be dropped. The only thing worse than having your premium increased is if your insurance company drops you altogether. Again, this is not something that *should* happen but it is another detail that needs to be considered.

3. To keep your employer in the dark. Do you have health insurance through your employer? In this case, somebody at your company may eventually find out that you entered a rehab facility. This information will become public (to the person you speak with) if you contact the human resources department regarding concerns of whether rehab is covered by your policy.

Can your employer discriminate against you and terminate your employment due to your stint in rehab? As long as your job performance stays the same the answer is no. That being said, you may not want anybody who works with you to know about your personal problem.

The Solution

Rather than take the risk of reporting this to your insurance company, you can do one of two things:

- Pay for the cost of treatment out of your own pocket. Although this works for some people, most find that it is entirely too expensive.
- Apply for a rehab scholarship. This is the most cost efficient way to receive treatment when you are unable to pay.

Rehab Scholarships: Where does the Money come from?

There are many organizations, such as [Second Chance](#), that help patients in need receive rehab scholarships.

These organizations focus on three main groups: those who do not have medical insurance; those who do not have the money to pay privately; and those who are unable to qualify for a bank loan due to bad credit.

Just because a rehab facility has some patients does not mean they are at full capacity. With each empty bed, money is lost. For this reason, facilities are often times open to “selling” treatment episodes to a third party. In turn, those in need of rehab can receive treatment at a discounted price (or free of cost).

Just like an education scholarship, money comes from a number of different sources. You don't have to worry so much about where the funding comes from. Instead, you just want to make sure you are getting the right treatment at the right price.

Some of the sources of funding include: client contributions, guaranteed sponsorship financing, and discounted treatment fees.

With these types of funding it is possible to offer treatment to a larger group of people while guaranteeing facilities a particular percentage of the total fee – this is much better than an empty bed which would be written off as a total loss.

Steps to Obtaining a Rehab Scholarship

Are you interested in a rehab scholarship as a way of paying for treatment? This is a good way to have some or all of your treatment paid for by a third party. For those without medical insurance or in a difficult financial situation, this is one of the better options.

Rather than go down the path of many before you, that of ignoring treatment altogether, follow these steps to obtain a rehab scholarship.

1. Contact organizations that offer scholarships. They can give you more information on which facilities they work with, as well as the application process.
2. Contact one or more of the facilities that you are interested in attending. At this point, you can discuss your financial situation in depth. Additionally, each facility can point you towards outside organizations that may be able to offer financial assistance in the form of a scholarship.
3. Complete the application process. Just like any scholarship, regardless of the benefit and purpose, an application must be completed. This is used to determine your eligibility. Make sure you are 100 percent honest as you complete your application.

If you or a loved one is suffering from an addiction but are unable to pay for professional treatment, consider applying for a rehab scholarship.