

Drug and Alcohol Service Providers Organization of Pennsylvania 3820 Club Drive, Harrisburg, PA 17110 <a href="mailto:dasdbeck@hotmail.com">dasdbeck@hotmail.com</a>

# <u>Having Trouble Obtaining Treatment Through Your Commercial Insurance</u> <u>Plan or the Children's Health Insurance Plan?</u>

Please contact us at: <a href="mailto:dasdbeck@hotmail.com">dasdbeck@hotmail.com</a>
3820 Club Drive, Harrisburg, PA 17110

#### **NEED HELP FOR ALCOHOL AND/OR DRUG PROBLEMS?**

Do you or a family member need help with an alcohol and/or drug problem? Fortunately, help for this highly treatable illness is available through group health insurance plans issued in Pennsylvania including HMOs, the Children's Health Insurance Program (CHIP) and the Pennsylvania Employees Benefit Trust Fund (PEBTF).

## What Treatment Is Available?

All group health insurance plans issued in Pennsylvania are required to provide coverage for the following treatment services:

- Up to 7 days detoxification per admission 4 admissions per lifetime
- Minimum of 30 days residential rehabilitation per year 90 days per lifetime
- Minimum of 30 sessions of outpatient/partial hospitalization per year 120 sessions per lifetime
- Family counseling and intervention services

Beyond the coverages described above, additional outpatient sessions or days of residential treatment are available. Under these provisions, an additional 30 outpatient/partial hospitalization sessions are available which can be utilized on a two-to-one basis to secure up to 15 additional non-hospital, residential treatment days.

## **How Do I Find a Treatment Program?**

Pennsylvania has over 600 facilities licensed to provide treatment for alcohol and/or drug problems. These facilities cover the full continuum of needed treatment services including detoxification, residential rehabilitation, outpatient, partial hospitalization and halfway houses.

Be sure to check your policy and health insurer's website to identify licensed facilities available under your in-network benefit.

If you prefer to use an out-of-network facility, you will want to review the out-of-network section in your health insurance policy to see if out-of-network facilities are covered and to determine any additional costs.

When you speak with your insurer, be sure to mention that the services and access to these services appear to be covered through Pennsylvania's Act 106 of 1989.

### **How Do I Access Treatment?**

Under Pennsylvania law (Act 106 of 1989), there is no need to preauthorize or pre-certify treatment for alcohol and/or drug problems through your health insurance plan. According to the Pennsylvania Insurance Department:

"The only lawful prerequisite before an insured obtains nonhospital residential and outpatient coverage for alcohol and drug dependency treatment is a certification and referral from a licensed physician or licensed psychologist. It is the Department's determination that the same prerequisite applies for inpatient detoxification coverage. The certification and referral in all instances controls both the nature and duration of treatment." (Drug and Alcohol Use and Dependency Coverage; Notice 2003-06)

The provisions cited above have been upheld by the Pennsylvania Insurance Department and the Supreme Court of Pennsylvania.

Note: We do not provide crisis or emergency services. For emergencies, please call your local county Crisis Hot Line or local Single County Authority on Drugs and Alcohol.