

Drug & Alcohol Treatment Guide



Treatment works, recovery is possible.

In the Event of a Medical Emergency, Dial 9-1-1

**If you or a loved one is
seeking assistance for drug or
alcohol use**

- Call 211

Or

- Speak with your health
care provider

Or

- Go to the emergency
room

Mental Health Crisis Services and Information and Referral:

Comprehensive Crisis Care

600 Freedom Drive, Napoleon, Ohio 43545

Website: www.fsno.org/comprehensive-crisis-care

Telephones:

Behavioral Health Hotline.....2-1-1

Napoleon.....1-800-468-4357

Client Rights:

Four County ADAMhs Board

T-761 St. Rt. 66, Archbold, Ohio 43502

Website: www.fourcountyadamhs.com

Telephones:

Archbold.....419-267-3355 ext.3

Peer Supports:

Alcoholics Anonymous (AA)

Website: www.toledoaa.com

Telephones:

Toledo419-380-9862

Area 55 Alcoholics Anonymous

Telephones:

Toledo.....419-380-9862

Website: www.area55aa.org

Al-Anon/Alateen

Telephones:

Toledo.....419-537-7500

Website: www.ohioal-anon.org

Drug and Alcohol Recovery Service Providers:

Arrowhead Behavioral Health

1725 Timberline Road, Maumee, Ohio 43537

Telephones:

419-891-9333 or 1-800-547-5695

Website: <http://www.arrowheadbehavioral.com>

A Renewed Mind Behavioral Health

1776 Tremainsville Rd., Toledo, Ohio 43613

Website: www.arenewedmindservices.org

Telephones:

Toledo 419/214-0606

FAX in Toledo..... 419/214-0609

Bryan.....419/633-0705

FAX in Bryan.....419/630-0047

Defiance.....419/359-0336

Wauseon.....419/359-0010

Fresh Start 419/924-2029

FAX in Alvordton/Fresh Start419/924-2061

Maumee Valley Guidance Center

211 Biede Ave., Defiance, Ohio 43512

Website: www.maumeevalleyguidancecenter.org

Telephones:

Defiance419/782-8856

FAX in Defiance ...419/784-4506

Bryan 419/636-2932

Napoleon..... 419/592-5981

Wauseon 419/337-5941

Toll free 800/569-3980

Recovery Services of NW Ohio
511 Perry St., Defiance, Ohio 43512

Website: www.rsnwo.org

Telephones:

Defiance 419/782-9920
FAX in Defiance ...419/784-2523
Bryan 419/636-0410
Napoleon..... 419/599-7040
Wauseon 419/337-1973
Serenity Haven 419/237-3103

Addiction and Recovery

What is addiction? Drug and alcohol use is a major health problem, especially for those who become addicted. Addiction is a powerful disease that causes a person to crave and use drugs or alcohol. For some people addiction develops slowly through regular use over time, and for others it can occur quickly. Often when a person is addicted they will use drugs or alcohol, even when doing so causes serious problems. Problems related to addiction can include:

- **Legal Problems:** People who struggle with addiction often have problems with the law. Many drugs are illegal, and the addicted person often breaks the law trying to get them. Using drugs can also make a person take risks that they would not take when they are sober.
- **Health Problems:** Many who are addicted will continue to use drugs or alcohol, even when they become sick as a result of their use. For example, a person addicted to nicotine may continue to smoke, even after they have developed lung cancer

- **Financial Problems:** Addiction is expensive. Money used to buy drugs or alcohol, loss of work, and legal fines are part of the cost. The addicted person will give up a lot in order to keep using drugs or alcohol.
- **Relationship Problems:** People who are addicted to drugs and alcohol often have unhealthy relationships. For the addicted person, drugs and alcohol can become more important than family and friends.

How to know it is addiction? All diseases have both signs and symptoms; a symptom is what the person experiencing the disease will feel, while a sign is something that others can see. Some of the signs and symptoms of addiction are:

- **Heavy Use:** People who are addicted regularly use large amounts of drugs and alcohol. This can result in physical symptoms such as headaches, feeling ill, and blackouts (the inability to recall events).
- **Uncontrolled Use:** Many people who are addicted make unsuccessful attempts to stop or control their use of drugs or alcohol.
- **Tolerance:** Over time, a person's body adapts to a substance to the point that they need more and more of it in order to have the same effect.
- **Time and Secrecy:** As the disease of addiction grows, drugs and alcohol can become the focus of the addicted person's time and energy. He or she may refuse to attend activities where substances are not available, prefer to use when alone, or keep "secret stashes" of the substance to hide the amount being used.

- **Withdrawal:** People who are addicted to drugs and alcohol experience physical and emotional changes when they try to stop using. These can be mild (fatigue, boredom, moodiness, poor concentration, insomnia), moderate (depression, anger outburst shaking) or severe (violent behavior, hallucinations, seizures).

What can be done about addiction? Like cancer, addiction is a progressive disease. This means that if not treated, it will only get worse. Some people can stop using on their own, but most need help. The good news is that treatment is available and it works! There are many different types of treatment available to help a person overcome addiction and to stay sober.

Treatment Options:

- **Detoxification:** This is the removing of drugs and alcohol from the body. In some cases, it is not safe for individuals who are addicted to drugs and alcohol to stop using or “detox” on their own. To do so could actually put them at risk for life-threatening symptoms including hallucinations, seizures and heart problems. For these individuals, stopping the use of drugs or alcohol must be done under the care of a doctor. Detoxification can be done in a hospital, a treatment center, or at home depending on the needs of the individual.
- **Residential Treatment:** Residential treatment offers a structured setting where people recovering from addiction stay for weeks or even months. Here the temptations and stressors of everyday life are removed, allowing the individual to focus on getting well. Professionals, who specialize in treating addiction, help residents to

learn about their disease and to develop plans for staying sober once they return home.

- **Medication-Assisted Treatment (MAT):** With MAT, doctors provide medications that can ease withdrawal symptoms, control cravings, or even create an uncomfortable reaction if the recovering individual drinks or uses drugs. MAT is often used to treat addiction to opiates like heroin or prescription drugs, alcohol, and even nicotine. MAT is most successful when it is combined with outpatient counseling.
- **Intensive Outpatient Therapy (IOP)/ Partial Hospitalization (PT):** These options provide many of the same services as residential treatment, but clients don't spend the night in the treatment center. Just like with traditional outpatient counseling, IOP/PT clients continue living at home, driving to and from therapy. To build a solid foundation for sobriety, IOP/PT clients often attend appointments several times a week, with appointments lasting several hours at a time.
- **Outpatient Counseling (OP):** This treatment can take place in the community, a treatment center, or a hospital. It is provided by trained professionals who work to stop substance use in their clients. In outpatient therapy, clients talk about what led them to addiction, while developing a plan for recovery. With the help of a therapist, clients learn the skills needed to stay sober. Outpatient counseling can be Individual, where a person works with a therapist one-on-one; or Group, where several clients meet with a therapist to work on their recovery together.

Treatment Providers

Arrowhead Behavioral Health

- 1725 Timberline Road, Maumee, Ohio 43537
419-891-9333 or 1-800-547-5695

Services:

ABH provides substance abuse and psychiatric treatment including inpatient, partial hospitalization and intensive outpatient services, as well as a 28-day Chemical Dependency Rehabilitation Program, including detoxification.

Payment Methods Accepted:

Arrowhead accepts most insurance and offers an income sensitive fee scale.

Description:

Arrowhead Behavioral Health (ABH) is a private 48-bed psychiatric hospital located in Maumee, Ohio.

They are a provider for behavioral health and substance abuse services in Northwest Ohio and Southeastern Michigan. Arrowhead's psychiatric and substance abuse treatment includes inpatient hospitalization, partial hospitalization (PHP) and intensive outpatient services (IOP), along with a 28-day chemical dependency rehab program. ABH accepts most insurance, HMO, PPO and managed care plans. They also accept Medicare and TRICARE®. ABH offers mental health assessments, free of charge, 24 hours a day, 7 days a week. The process for receiving psychiatric and substance abuse treatment with Arrowhead is as follows:

1. To obtain services with ABH, individuals should first call 419-891-9333 or 800-547-5695 and ask to speak with an Assessment Counselor. An Assessment Counselor will take the time to gather information in order to understand how best to help. Information collected at this time will include basic personal information such as name and address, as well as a

general description of the primary reason that treatment is being sought. Some financial information will also be requested, including information on any insurance coverage.

2. Once all of the basic information is collected, an appointment is then scheduled for an assessment in person. The individual will be asked to bring their insurance information and a photo ID to the assessment appointment. They may be asked to come to the appointment prepared with a personal bag that contains clothing and other items should it be recommended that they be admitted to the inpatient unit.
3. Upon arrival for their appointment, they will be asked to fill out a patient registration form and be asked to wait in the lobby until an Assessment Counselor is able to take them to a private room for a face-to-face consultation. An assessment can take approximately 20-50 minutes. During the assessment, family and/or friends will be asked to remain in the lobby.
4. After the assessment is completed, the Assessment Counselor will contact the Psychiatrist to review the information presented and determine level of care. Their insurance company is also contacted, verifying their benefit coverage.
5. Once the Assessment Counselor obtains the level of care from the Psychiatrist, they will come back to the private consultation room to discuss the recommendation for treatment.
6. If at any point during this process it is determined that an individual needs a higher level of care than is provided by ABH, an appropriate referral will be made.

A Renewed Mind Behavioral Health (ARM)

- Toledo, Ohio location – 1832 Adams Street, Toledo, Ohio 43604
419-720-9247
- or 1776 Tremainsville Road, Toledo Ohio 43513
419-214-0606
- Bryan, Ohio location – 516 East High Street, Bryan, Ohio 43506
419-633-0705
- Defiance, Ohio location – 201 East 2nd Street, Defiance, Ohio 43512
419-359-0336
- Wauseon, Ohio location – 138 North Fulton Street, Wauseon, Ohio 43567
419-359-0110
- Fresh Start – 109 West Main Street, Alvordton, Ohio 43501
419-924-2029

Services:

ARM provides mental health assessments, adult outpatient treatment for alcohol and other drug relate issues, individual youth treatment, male and female intensive outpatient group services, case management services for youth and adults, and 90-day residential substance abuse treatment for men.

Payment Methods Accepted:

A Renewed Mind accepts most insurance and offers an income sensitive fee scale.

Description:

A Renewed Mind (ARM) is a mental health and substance abuse treatment agency with locations across Northwest Ohio in Defiance, Fulton, Williams, Hancock, Wood and Lucas counties. They provide a variety of mental health and addiction treatment services including Outpatient, Intensive Outpatient, Day Treatment/ Partial Hospitalization, Case Management, Medical Care, Residential treatment and

Recovery Housing options. ARM accepts clients who choose to self-pay or have a variety of private insurances, Medicaid, Medicare*, and those who need alternative funding options due to being underinsured and uninsured. For those with little or no ability to pay, alternative funding options are explored and sliding fee schedules or payment plans may be available. The process for receiving substance abuse treatment with ARM is as follows:

1. To obtain services with ARM, individuals should call any of the service locations at the numbers listed in the attached directory. The staff member answering the telephone will gather information in order to schedule the initial appointment. Information collected at this time will include demographics such as name, address, gender, date of birth, etc., as well as a general description of the primary reason that treatment is being sought. Some financial information will also be requested, including information on any insurance coverage and other relevant financial information, if needed to secure alternative funding.
2. Once all of the basic information is collected, a Diagnostic Assessment appointment will be scheduled with the appropriate provider. The individual will be asked to bring applicable insurance information, a photo ID, and additional relevant financial information, if alternative funding is being sought.
3. At the Diagnostic Assessment, the individual will meet with a licensed behavioral health professional to determine the appropriate diagnosis(es), create a personalized plan for treatment and review what to expect during treatment. This appointment will take 1-2 hours.
4. Following the Diagnostic Assessment, the individual will be scheduled with their on-going treatment providers. Treatment options for substance abuse

treatment may include individual counseling, group counseling (outpatient or intensive outpatient), Medication Assisted Recovery (MAR) (Note: medication is not prescribed at the time of the Diagnostic Assessment), targeted case management or referrals to higher levels of care and supports such as Residential treatment and Recovery Housing*. Additionally, if mental health treatment is needed concurrent with the substance abuse treatment, those treatment plans and linkage to those services within ARM will be facilitated at the same time.

5. ARM will offer stand-by assessment appointments, once their Defiance location is open.

*Not all locations provide all treatment services or can provide treatment to clients with Medicare or specific private insurances. Please contact the desired location with any specific questions regarding what services are offered and what payment coverage arrangements are available.

Maumee Valley Guidance Center

- Defiance, Ohio Location - 211 Biede Avenue, Defiance, Ohio 43512
419-782-8856
- Napoleon, Ohio Location – 407 Independence Drive, Napoleon, Ohio 43545
419-592-5981
- Bryan, Ohio location – 203 North Lynn Street, Bryan, Ohio 43506
419-636-2932
- Wauseon, Ohio Location – 222 Depot Street, Wauseon, Ohio 43567
419-337-5941

Services:

MVGC provides mental health assessments and treatment for youth and adults, psychiatric services, medication

management services, case management, drug and alcohol treatment groups for adults, and individual drug and alcohol treatment for youth.

Payment Methods Accepted:

Maumee Valley Guidance Center accepts most insurance and offers an income sensitive fee scale.

Description:

Maumee Valley Guidance Center (MVGC) is a mental health agency located in the four county area, with locations in Defiance, Fulton, Henry and Williams counties. They provide a variety of mental health services including outpatient, individual, community psychiatric support treatment services, and group substance abuse treatment. MVGC accepts clients who are insured, underinsured and uninsured. For those with little or no ability to pay, alternative funding options will be explored with income sensitive fee schedules available. The process for receiving substance abuse treatment with MVGC is as follows:

1. To obtain services with MVGC, individuals would first call any of the four available service locations at the numbers listed in the attached directory. The staff member answering the telephone will take the time to gather information in order understand how best to help. Information collected at this time will include basic personal information such as name and address, as well as a general description of the primary reason that treatment is being sought. Some financial information will also be requested, including information on any insurance coverage and household income.
2. Once all of the basic information is collected, an assessment appointment will be scheduled. The individual will be asked to bring their insurance information, a photo ID, and 2 of their most recent

pay stubs or other qualifying income documentation to the assessment appointment.

3. An assessment is an important part of providing good care. During this appointment, the individual will meet with a mental health professional for approximately 1 hour. Information will be collected about the person's development, family and social relationships, mental and physical health history, education, current and past substance use, and current level of functioning. This information is used to determine what is needed in order to provide the best possible care.
4. Following the assessment, the individual will be scheduled with an on-going treatment provider. Treatment could be a single service, or a combination of multiple services.
5. If at any point during this process it is determined that an individual needs a higher level of care than is provided by MVGC, such as inpatient detoxification, an appropriate referral will be made.

Recovery Services of Northwest Ohio, Inc:

- Defiance, Ohio Location - 511 Perry Street, Defiance, Ohio 43512
419-782-9920
- Napoleon, Ohio Location – 118 East Clinton Street, Napoleon, Ohio 43545 –
419-599-7040
- Bryan, Ohio location – 200 Van Gundy Street, Bryan, Ohio 43506
419-636-0410
- Wauseon, Ohio Location – 560 West Linfoot Street, Wauseon, Ohio 43567 –
419-337-1973
- Serenity Haven – 25212 US-20, Fayette, Ohio 43521
419-237-3103

Services:

RSNO provides mental health assessment, individual outpatient alcohol and drug treatment services, group counseling, case management, Medication Assisted Treatment (MAT), psychiatric services and residential substance abuse treatment for women.

Payment Methods Accepted:

Recovery Services accepts most insurance and offers an income sensitive fee scale.

Description:

Recovery Services of Northwest Ohio (RSNWO) provides a variety of behavioral health services for both adults and adolescents. These services include outpatient services, Drivers Intervention program, Defensive Driving Course, women's residential treatment, individual sessions, mental health treatment groups, substance abuse treatment groups, medication assisted treatment, telemedicine services, and psychiatric services. Recovery Services accepts clients who are either insured or uninsured. Funding options are explored with each client at the time of the assessment. In the instance where there is no ability to pay, or income is limited, income fee schedules are evaluated and applied when eligibility is determined.

The process in receiving services with RSNWO is as follows:

1. To obtain services with RSNWO, individuals phone any of the service locations at the numbers listed in the attached directory or the toll free # 855-782-9920. The staff member gathers information to determine the individual's scheduling needs and how to best assist. General demographic information is collected, as well as a general description of why treatment is being sought.

2. Once all the required initial information is collected by the staff, an assessment appointment is scheduled. The individual is asked to provide family size information and bring into the office a photo ID, household income information (2 current paycheck stubs or SSI award letter for anyone working within the home), residency verification, and all medical insurance cards.
3. At the time the assessment is scheduled, the individual is provided information regarding RSNWO's current Assessment Stand By times which are available Monday – Friday at 8:30 a.m., 10:30 a.m., 1:00 p.m., and 3:00 p.m. These appointment times are available for individuals who wish to be seen sooner than their scheduled appointment. These appointments are at all of our outpatient locations with set times.
4. A comprehensive assessment is an important part of providing good client care and forms the basis for treatment planning. During the assessment, the client will meet with a licensed behavioral health professional. Information is gathered regarding the individual's development, family and social relationships, mental and physical health, education, and current functioning level. This information is used to determine client needs in order to provide the best possible client care.
5. Following the assessment, the individual is scheduled with an on-going treatment provider. Treatment could include outpatient services, women's residential treatment, individual sessions, mental health group treatment, substance abuse group treatment, medication assisted treatment, telemedicine services, or psychiatric services.
6. If at any time during the treatment process, it is determined that a client needs a higher level of care than is being provided by RSNWO, such as inpatient detoxification, an appropriate referral will be made.

How to seek Treatment:

Addicted Individual - When an individual is ready to seek treatment for a drug or alcohol abuse issue, they may feel overwhelmed or confused about where to begin. Knowing who to call or what treatment to seek can depend on many factors. Fortunately, drug and alcohol treatment providers can be very helpful in guiding an individual toward appropriate care. Non-emergency assistance, and information and referrals can be obtained by contacting any of the drug and alcohol treatment providers included in this handout.

Family Members – Individuals who struggle with a drug or alcohol problem do not suffer alone; family and friends also experience the pain and uncertainty of their loved-one's addiction. Families thrown into chaos by a loved-one's addiction often unknowingly contribute to the problem by shielding their loved-one from the consequences of their choices. The skills needed to avoid being drawn into the turmoil of addictive behavior often challenge a family's natural tendency to protect their loved-one, and therefore must be learned. By entering into treatment, family members can learn how to practice good self-care and how to make healthy choices. All of the treatment providers in this handout offer care to both the addicted individual and those who love them. The process for accessing care is the same for both.

How to seek Medical Clearance:

When someone seeks help for a substance abuse issue, it may be necessary for them to get medical clearance before beginning treatment. **Medical clearance** is an exam conducted by a health professional. It is designed to insure that an individual is physically healthy enough to participate in treatment. During a medical clearance exam, healthcare

professionals will provide any necessary care to prevent or relieve withdrawal symptoms. They will also check for medical conditions that may cause the person problems during drug and alcohol detoxification or rehabilitation. Not all drug and alcohol treatment will require medical clearance. It is most commonly needed for withdrawal from benzodiazepines or heavy alcohol dependence, which can be life threatening. The need for medical clearance will be determined by the treatment provider, who will guide the client through the process.

Medical clearance can be obtained through an emergency room, a primary care physician, or other medical provider. In an emergency room setting, a person can simply request medical clearance from the doctor or nurse providing their care. Emergency room staff members understand what is needed and will help the patient with any testing or paperwork. It is also possible to get cleared for substance abuse treatment through a family doctor or other healthcare provider. Primary Care Doctors routinely provide medical clearance for many reason including surgery, medical testing and other forms of treatment. Getting medical clearance for substance use treatment through a family doctor is as simple as scheduling an appointment. During the appointment the healthcare professional will examine the patient, and insure that all testing and paperwork is complete. They will also take care of sending the information on to the appropriate substance abuse treatment provider.

How to Seek Peer Support Services

Many individuals who are struggling with a substance abuse issue find peer supports to be a very helpful part of their recovery process. Groups like Alcoholics Anonymous (AA) and Narcotics Anonymous (NA) exist for the sole purpose of helping their members to get and stay sober. These international fellowships are made up of men and women who have suffered with a drinking or drug problem, and who

have made the decision to recover. Both AA and NA utilize a 12-step model of recovery. They are non-professional, self-supporting, multiracial, apolitical groups that are available almost everywhere. There are no costs or requirements to join, with membership open to anyone who wants to do something about his or her drinking or drug problem.

- **Alcoholics Anonymous (AA):** Seeking peer supports for a problem with alcohol through AA is as simple as calling 419-380-9862. Calls to this number are answered 24 hours a day/7 days week, and will provide the caller with information about AA, as well as assistance on how to find a local meeting that best meets the caller's needs. Local meeting schedules and additional information on AA can also be found at www.toledoaa.com.
- **Narcotics Anonymous (NA):** The process of getting connected to peer-lead supports through NA is similar to that of AA. By simply dialing 419-250-6262 callers can speak with a recovering member of NA anytime day or night. The person answering the telephone will walk the caller through the process of locating a meeting and provide information about recovery and the NA organization. More information about NA, including area meeting schedules, can be found at www.natoledo.org.
- **Al-Anon/Al-Ateen:** Al-Anon/Al-Ateen are non-professional, peer-lead support groups designed to help those who whose lives have been negatively affected by a loved one's drinking. Individuals can be connected to an Al-Anon member 24 hours a day/7 days a week by dialing 419-537-7500. Here callers can receive support, information on the Al-Anon/Al-Ateen organization, and guidance on how to find a local meeting. Like AA and NA, there is no cost to attend meetings. Information can also be

found at www.toledoal-anon.org or by email at Help@ToledoAI-Anon.org

Payment for Services

Understanding how to pay for mental health and addiction services can add to the stress that many families experience when needing care. Fortunately, all of the providers included in this handout are willing to assist consumers with questions about insurance and other methods of payment. However, it is important to note that the contract for benefits is between the policy holder and their insurance company. For this reason, it is important that consumers have a good understanding of their insurance benefits before they seek substance abuse or mental health services.

Private Insurance/Ohio Medicaid Plans – There are many different private and public insurance companies. Coverage for substance abuse treatment can vary from company to company. Even policies offered by the same insurance company can provide different benefits based on the individual policy. Generally, each company will provide their members with an Insurance Benefits Card, which provides basic information on both the front and back of the card.

Information found on the front of an insurance card typically includes the following:

- Insurance Company Name – Examples Blue Cross, Aetna, Paramount, Medical Mutual etc.
- Name of the Primary Policy Holder - If the insurance is offered through an employer, this would most likely be the name of the employee.
- Name(s) of Covered Family Members – This would include the names of all eligible household members such as a spouse or children.

- Group Number- This is a long series of numbers that identifies the group of members who share similar insurance benefits.
- Member Identification Number – This is a number that is assigned to the primary policy holder.
- RX Number – This is a number that identifies potential prescription drug benefits.
- Eligibility Begin Date/Void after date – For those covered through Ohio Medicaid, eligibility dates may be included on the insurance card. Medicaid insurance coverage begins on the eligibility date, and continues through the end of the void after date. Service received before the Eligibility Begin Date or after the Void after date, may not be covered.

Front of Card:

Private Insurance Example (Front)

<p>Middle America Insurance Company</p> <p>Group Number: 123456789</p> <p>Member ID: 987654321</p> <p>RX#: 1234</p> <p>Name:</p> <p>01 -John Smith</p> <p>02 – Lisa Smith</p> <p>03 – Billy Smith</p> <p>04 – Mary Smith</p>

County Medicaid Example (Front)

County:	
<u>Defiance</u>	Ohio Medicaid
<u>Case Number</u>	
<u>Xxxxxxxxxxxxxxxxxx</u>	
<u>Eligibility Begin Date</u>	
<u>01/01/2010</u>	
<u>Void After Date</u>	
<u>01/31/2010</u>	
Ohio Department of Medicaid	Medicaid.ohio.gov
Consumer Hotline: 1-800-324-8690	

Important information can also be found on the back of an insurance card. This information typically includes the following:

- Insurance company web address – More information about an insurance company, individual insurance benefits, and health and wellness information can be found on-line. To get specific benefit information on-line, an individual log-in account name and password is required. The process to establish an account log-in and password is specific to each individual insurer.
- Mailing address
- Service Provider Number – This is the number that service providers can use for things like determining benefits on behalf of a consumer, obtaining pre-authorization for a specific treatment, or to check on claims.
- Member Services Number – This is usually a toll free number that can be used by consumers to determine insurance coverage for services including mental health and substance abuse treatment.

- RX Number – Often there is a separate number that consumers can use to check on prescription drug benefits.

Back of the card:

Private Insurance example (Back)

Middle America Insurance Company		
P.O. Box 0000		
Small Town, Ohio 11111		
Member Services	-	1-000-000-0000
Providers Call	-	1-000-000-0001
RX Member Services	-	1-000-000-0002
www.MAIC.com		

County Medicaid Example (Back)

Medicaid ID	#####
Eligible Individual	Jane Doe
Date of Birth	1/01/0000
Medicare Number	#####

The simplest way to find out what drug and alcohol addiction treatment benefits are provided through an insurance policy is for consumers to simply call the Members Services line found on the back of their insurance card, and speak with a Member Benefits Specialist. Member Benefits Specialists understand the specifics of individual policies, and can explain available treatment coverage; however, before checking insurance coverage for drug or alcohol treatment, it may be helpful to be familiar with a few key terms.

Key Terms:

- **Primary Care Physician (PCP)** – A PCP is a physician, such as a general practitioner, chosen by an individual to serve as his or her health-care professional. PCP’s and their staff provide care for a variety of health-related problems. They also maintain a medical history and medical records on their patients, and provide referrals to specialists as needed. Some insurance companies require the selection of a PCP.
- **Inpatient** - Inpatient care generally refers to any medical or mental health services that require admission into a hospital. Inpatient care tends to be directed toward more serious concerns that require one or more days of overnight stay at a hospital. Insurance coverage for services provided while “Inpatient” usually differ from Outpatient Benefits.
- **Outpatient** - Outpatient care is medical or mental health care provided on an outpatient basis, including diagnosis, observation, and treatment, intervention, and rehabilitation services. Outpatient benefits are provided in many settings including community health centers, community mental health and substance abuse treatment agencies, and even hospitals. Insurance coverage for services provided while “Outpatient” usually differ from inpatient benefits.

- **Precertification/Preauthorization** - Many insurance plans require certain costly healthcare services to be approved by the insurance company prior to the insured person receiving the service. For example, many insurance plans require pre-certification by the insurance company before a non-emergency hospitalization. Both a Primary Care Physician's office and a substance abuse treatment provider can assist with obtaining precertification for mental health or substance abuse treatment.
- **Referral** - Some insurance plans require that an insured individual get permission from a particular in-network healthcare provider such as a primary care physician (PCP), before seeking care from another provider or specialist.
- **In-Network**- Insurance companies often contract with specific insurance providers in order to negotiate a reduced cost. If the doctor, hospital or health care facility is part of an insurance company's network services, can be obtained at lower prices.
- **Out-of-Network** - An out-of-network provider is one which has not contracted with an insurance company for payment at an agreed upon rate. Some health plans, like HMOs, reimburse out-of-network providers at a reduced rate, and sometimes not at all. This means that the patient could be responsible for up to the full amount charged by the provider.

Remember, all of the providers included in this handout are very familiar with the process of confirming insurance coverage, and can be very helpful with confirming benefits for substances abuse or mental health treatment.

What to do if you can't afford the treatment that is needed? Worrying about how to pay for drug and alcohol addiction services can keep people from getting the help that is needed for themselves or their loved ones. Most

insurance companies will pay for treatment. For individuals with little or no insurance coverage, public funding options are available. The best way to explore public funding for drug and alcohol addiction treatment, as well other payment options, is to contact one of the providers included in this handout.

For more information on addiction and recovery, or for help finding a treatment, simply dial **2-1-1** or **1-800-468-4357**

This guide has been provided by:



The Four County
ADAMhs Board

Four County Board of Alcohol, Drug Addiction and Mental Health Services