

Finding Treatment for Opioid Use Disorder

If you or someone close to you has opioid use disorder, also called opioid addiction, you aren't alone. There are many resources available to you for finding and affording treatment. Talk to your healthcare provider about treatment options. Read this article to learn about different ways of paying for treatment:

- If you have insurance, talk with your insurance company. The kind and length of treatment they cover will depend on what type of plan you have.
- Affordable Care Act (ACA) coverage can make treatment affordable. If your income is below a certain level, you may be able to get tax credits. That means you'll pay less for the plan.
- Medicare and Medicaid can help you get free or low-cost treatment. Anyone age 65 and over, and people with disabilities, can get Medicare. People with low incomes, the elderly, people with disabilities and others may be able to get Medicaid.
- If you have little or no insurance, you may still be able to get treatment. Go to the [Substance Abuse and Mental Health Services Administration \(SAMHSA\)](#) website for help finding programs.
- Private residential programs may offer financial help to people who couldn't afford them without it.

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If you or someone close to you has opioid use disorder, also called opioid addiction, you aren't alone. The United States is in the middle of an opioid crisis. Find out about how you can afford treatment—no matter what your income level is—and about resources for support.

Treatment

There are many choices for opioid use disorder treatment, and many ideas about which may be best. It's important that you discuss treatment options with your healthcare provider.

How to Afford Treatment

If You Have Insurance

Under federal law, most insurance plans must provide the same coverage for substance use disorders that they would provide for any other illness. But the type and length of that coverage will depend on what kind of insurance plan you have. You'll need to talk to your insurance company to see what treatment is covered, and for how long.

If you're thinking of using an [out-of-network provider](#), our [Medical Cost Lookup Tool](#) can help you find out the usual costs of some types of treatment in your area. Knowing those costs, you may be able to bargain for a lower price from the provider.

Affordable Care Act (ACA) Coverage

Getting insurance coverage through the ACA can be one way of affording treatment. If your income is below a certain level, you may be able to get tax credits. That way, you'll pay less for the plan. You can find ACA-sponsored insurance plans online through the federal [Health Insurance Marketplace](#). Some states have their own [state Marketplaces](#).

Medicare and Medicaid

Medicare and Medicaid can help you get free or low-cost treatment for substance use disorder. Anyone age 65 and over, and people with disabilities, can [get Medicare](#). People with low incomes, the elderly, people with disabilities and others may be able to [get Medicaid](#).

If You Have Little or No Insurance

You might not have insurance. Or, your insurance might cover little or none of the treatment costs. If so, a good place to go is the [Substance Abuse and Mental Health Services Administration \(SAMHSA\) website](#). There, you can find out who offers services for substance use disorder in your area. You can also find contact information for the agency or agencies that offer treatment services in your state. Some states will fund detox and short-term or outpatient rehab. States are all very different in the types of treatment they offer.

SAMHSA also can help you find programs that take Medicare or Medicaid. You can discover programs that charge on a sliding scale, based on your income, as well.

If you don't have insurance, you can use our [Medical Cost Lookup Tool](#) to find out the usual cost for some treatment services in your area. Then, you may be able to bargain with the provider for a lower price.

Financial Help for Private Residential Programs

Many private residential programs offer financial help to people who couldn't afford them without it. Start by making a list of the residential treatment programs in your area that look like good choices. Then, contact them to see if they offer grants, scholarships or other types of financial help. If they do, they'll probably ask you for full information on your finances and your insurance coverage. If you have health insurance, it may cover only part of your treatment, for instance detox. In that case, the residential program may agree to cover part or all of the rest of the costs.

Your Action Plan: Resources

The resources listed below offer information, treatment and support.

Information

[Substance Abuse and Mental Health Services Administration \(SAMHSA\)](#) (800) 662-HELP (4357)

[Shatterproof](#) (800) 597-2557

[MedlinePlus](#)

Finding Treatment

[SAMHSA Behavioral Health Treatment Services Locator](#)

[SAMHSA Buprenorphine Practitioner Locator](#)

[National Alliance of Advocates for Buprenorphine Treatment](#)

[Patient Advocate Foundation \(PAF\)](#)

[USA.gov](#)

12-Step Groups

[Narcotics Anonymous \(NA\)](#) (818) 773-9999 x135

[Alcoholics Anonymous \(AA\)](#) (212) 870-3400. Many AA members have substance use disorders, and some AA groups are open to talking about drug issues.

[Dual Recovery Anonymous](#) (913) 991-2703. For those with joint drug dependence and emotional/psychiatric illness

[Nar-Anon](#) (800) 477-6291. For families and friends of those with substance use disorders

Other Support Groups

[SMART Recovery](#) (866) 951-5357

[LifeRing](#) (800) 811-4142

[Women for Sobriety](#) (215) 536-8026. For women with substance use disorders

[Secular Organizations for Sobriety](#) (323) 666-4295

[National Alliance for Medication Assisted Recovery](#)