

# Substance use disorders: Help is one call away

## Substance use disorders and treatment frequently asked questions

Substance Use Treatment Helpline 1-855-780-5955

### 1. What is substance use disorder?

**A:** Substance use disorder involves excessive and compulsive use of alcohol or drugs. It causes health problems or disability. It limits your ability to meet responsibilities at work, school or home.<sup>1</sup> Substance use disorder is a condition, not a failure of will or weakness of character. It can be serious and life-threatening. It is also treatable and many people can recover if they seek the proper care. Help is nearby. Call the Substance Use Treatment Helpline at **1-855-780-5955** to speak with a licensed clinician.

### 2. How do I know it is time to seek care for me or a loved one?

**A:** There are many signs that tell it's time to seek help. Here are just a few:

- Mood swings or mysterious change in personality
- Neglecting responsibilities or abruptly changing friends
- Weight loss or decline of appearance

Learn more about the warning signs of alcohol and drug use at [www.liveandworkwell.com/recovery](http://www.liveandworkwell.com/recovery). Helpline licensed clinicians are available 24/7 to answer your questions and help you determine next steps.

### 3. What types of treatment programs are available?

**A:** When it comes to treatment, there is no “one-size-fits-all” solution because everyone’s situation is unique. An individualized treatment strategy begins with an assessment by a licensed clinician. In general, treatment options may include one or more of the following:

- Detoxification
- Local, short-term, intensive residential treatment
- Medication-assisted treatment
- Intensive outpatient treatment
- Individual substance use disorder counseling
- Group therapy

You can speak to a licensed clinician right now. They can evaluate your situation and arrange for an almost immediate face-to-face evaluation with one of our trusted network experts who can create a unique care strategy that’s right for you — usually within 24 hours.

### 4. What should I look for in a substance use disorder treatment program?

**A:** There are many factors that can help you achieve a successful recovery. Providers should use evidence-based practices, show a track record of positive results and have the highest level of credentialing. You should have choices in treatment because there are many paths to recovery. A program should also include community services and participation of family and friends who can support your recovery process.

Call the Substance Use Treatment Helpline at **1-855-780-5955** for immediate access to a licensed clinician. They can guide you to a qualified practitioner. You can also visit [liveandworkwell.com](http://liveandworkwell.com) for a list of trusted providers.

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### 5. Why does the location of treatment matter?

**A:** The chances for recovery improve when a treatment and recovery plan is designed and conducted within the patient's local community. This creates a strong, nearby, long-term support system. Local treatment enables rebuilding of relationships with family, friends and others to support a successful recovery.<sup>2</sup>

Substance use disorder can be a chronic condition. Relapse is possible during recovery. Your care team should be nearby and readily accessible. We can help you find trusted care providers in your area. Our experts at the Substance Use Treatment Helpline at **1-855-780-5955** can match you with a local provider.

### 6. Does my health insurance help pay for substance use treatment?

**A:** Yes, and we can help you understand what services are covered and provide options that may minimize your out-of-pocket expense. To learn more, call the Substance Use Treatment Helpline at **1-855-780-5955**. Licensed clinicians can guide you to a treatment provider or treatment center in your covered network. Your benefit information is also available on [liveandworkwell.com](http://liveandworkwell.com) under the "Claims and Coverage" section of the website.

### 7. Do some services require prior authorization?

**A:** Yes, some services offered by your health plan may require prior authorization. This means that you or your treatment provider must seek a medical necessity approval prior to receiving services. Medical necessity criteria are defined by nationally recognized standards of care. Some out-of-network providers may not be aware of medical necessity criteria. They may recommend a higher level of care or more restrictive treatment. Or they may offer you treatment in the only setting that they have available.

We can also help you understand what kinds of treatment require authorization and walk you through the process. Simply call the Substance Use Treatment Helpline at **1-855-780-5955** today to get started.

### 8. Is there going to be any cost to me for treatment?

**A:** There may be a cost to you. This depends on two main factors:

- a) Your treatment provider. In general, in-network providers offer lower out-of-pocket costs than out-of-network providers. In-network providers meet our strict quality standards of care to achieve better results and lower costs for you.
- b) The level of care appropriate for you. Usually, the more intensive the setting, the higher the cost, but this may be dependent on your benefit plan.

Once you have a personal assessment from a licensed clinician, call the Substance Use Treatment Helpline to get an estimate of out-of-pocket costs.

### 9. Why are there cost differences between in-network and out-of-network providers?

**A:** In-network treatment typically means lower out-of-pocket costs. These providers and facilities are contracted with your health plan. They are familiar with medical necessity, coverage determination guidelines and your plan's benefit design. In-network providers handle the insurance paperwork to obtain authorizations and submit claims for you. They usually do not bill you for any charges other than your copayments, deductibles or coinsurance.

If your insurance plan allows services through out-of-network providers, you will very likely pay more for using these services. Costs include a higher deductible and coinsurance, plus any amount over the allowed maximum set by your plan. Please note that some services from out-of-network facilities may not be covered by your plan at all. This can result in more unanticipated out-of-pocket costs. If you agree to see an out-of-network provider, you would be responsible for those costs.

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### **10. How do out-of-network providers manage claims and payments?**

**A:** You may have to personally guarantee payment with a credit card before treatment with an out-of-network provider. They are not limited in what they may charge. You may be billed for the remaining balance of provider charges after your health insurer pays its portion. These providers may not request pre-authorization for services or advocate on your behalf for payment of services. They generally do not submit claims for you. And they may not provide enough information for your health insurer to approve the care provided or pay the claim.

### **11. Can I get into treatment today? If not, when?**

**A:** Call the Substance Use Treatment Helpline today at **1-855-780-5955**. The team can schedule a professional assessment for you, usually within 24 hours. There are local, in-network treatment options in all areas where we provide coverage.

### **12. Can my family be part of my treatment process?**

**A:** Family involvement is recommended throughout the treatment and recovery process,<sup>3</sup> unless there is a clinical reason to limit family participation.<sup>4</sup> Your family may work with community resources to help them understand and support your recovery. A provider may offer family education and sessions with you as part of the treatment process. If you believe this is integral to your recovery, be sure that the treatment provider you choose offers this option.

Signing a release of confidential information allows family members to participate and receive treatment updates. A release may not be required if the person is under 18, but this may vary from state to state.

### **13. Once treatment is complete, is there a connection to community support systems or a transitional program?**

**A:** Recovery is a life-long process. It is important that you remain engaged in outpatient treatment and aftercare programming after you complete formal treatment.<sup>5</sup> Check with your treatment provider to determine which support services will work best for you. The Substance Use Treatment Helpline can offer guidance and resources for your important transition back into the community.

### **14. Is this treatment confidential?**

**A:** Substance use treatment is always confidential and is protected by federal and state laws.

### **15. What if I have more questions?**

**A:** We are available 24/7 to answer your questions. These may include your personal health, care for a family member, coverage, cost of care and more. We are committed to making it as easy as possible for you to access the services you or your loved one may need. Simply call the Substance Use Treatment Helpline today at **1-855-780-5955**.

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### Sources:

1. "Substance Use Disorders." 27 October 2015. SAMHSA. Retrieved 31 March 2016. <<http://www.samhsa.gov/disorders/substance-use>>.
2. "Recovery and Recovery Support." 5 October 2015. SAMHSA. Retrieved 31 March 2016. <<http://www.samhsa.gov/recovery>>.
3. "Substance Abuse Treatment and Family Therapy: A Treatment Improvement Protocol TIP 39," Chapter 1. 2015. SAMHSA. Retrieved 31 March 2016. <<http://store.samhsa.gov/shin/content/SMA15-4219/SMA15-4219.pdf>>.
4. Gifford, Steven. "Family Involvement is Important in Substance Abuse Treatment." 2015. PsychCentral. Retrieved 31 March 2016. <http://psychcentral.com/lib/family-involvement-is-important-in-substance-abuse-treatment>>.
5. "Recovery and Recovery Support." 5 October 2015. SAMHSA. Retrieved 31 March 2016. <<http://www.samhsa.gov/recovery>>.

Only a treating health care clinician or physician can endorse any treatment or medication, specific or otherwise. This service provides referrals to such a professional, as well as information to help you maintain and enhance your personal health management. This service and information is not meant to replace professional medical advice. Certain treatments may not be included in your insurance benefits. Check your health plan regarding your coverage of services.