



## ***How Parity Law Affects Treatment Coverage***

New legislation makes it easier to get addiction treatment covered by insurance providers, but it's important to understand the law. The Parity Act seeks to equalize coverage for those seeking treatment for mental health and addictive disorders. For years, there have been restrictions on this treatment that didn't apply to other disorders, keeping those in need from getting help. The problem was rooted in prejudice and misinformation about the cost of treatment and the nature of mental illness and substance abuse. The truth is that money spent on treatment may actually save the US billions annually in the criminal justice, welfare and healthcare systems. What does the Parity Act accomplish? Financial or treatment limitations must be made equal between medical, surgical, and behavioral and addictive services if a health plan covers mental health and addictive services. All plans are not required to provide coverage for behavioral and addictive services, but more than 90 percent of current employer-subsidized healthcare plans do provide coverage for behavioral and addictive services, and the requirements for parity apply to them. Health plans must disclose the criteria used to determine medical necessity and the rationale behind denials of any claims for behavioral and addictive services.

.....

**Navigating the maze of health insurance terminology and the specifics of coverage can be complex, but at Foundations, we have an experienced team that does it for you.**

.....

### ***About Foundations Recovery Network***

Foundations Recovery Network is recognized as the premier leader in integrated treatment for co-occurring addiction and mental health concerns. Our award-winning model combines evidence-based addiction treatment with innovative therapies for emotional and mental health to address co-occurring disorders effectively. Results demonstrate that FRN patients are twice as likely to maintain sobriety one year post-treatment compared to those who attend traditional programs.

### ***In-Network or Out-of-Network?***

The truth is that even with the Parity Act and a better understanding of addiction, not all insurance plans cover treatment. In many cases, though, individuals in need of treatment

don't get help simply because they aren't aware of what their insurance will cover. Our team is skilled at working with insurance providers to determine exactly what your specific plan will pay for and how to get you the maximum amount of help possible. You don't have to do this alone. We will help you understand exactly what your insurance will pay for and what treatment options you can afford. We are just a phone call away—24 hours a day, seven days a week.

