## <u>Insurance- The Basics in Mental Health and Substance Abuse Treatment</u>

## **Private Insurance**

This is insurance that is run through mostly parents

It also is run through individual's who currently work

Most substance abuse treatment centers take private insurance across state and some out of state

In general private insurance is accepted everywhere

However it is hard to extend in treatment, pay for individual counseling and approve long term MAT treatment

## **State Insurance- Medicare and Medicaid**

This is not accepted in every facility

However it is easier to extend in a facility with this insurance

It does pay for long term counseling

Pays for MAT treatment

With state insurance you have a primary and secondary insurance

One gets billed and one does not