

Christian Wellness Solutions's Report Finds That States Are Ignoring Aca Requirements To Cover Addiction Treatment

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Patients cannot access full range of critical Treatment Services, report says.

A report by Christian Wellness Solutions reveals that insurance plans nationwide are not covering the necessary services for people with addiction. This comprehensive review of the addiction benefits offered in the current Essential Health Benefits (EHB) benchmark plans found that none of the plans are adequate and over two-thirds violate the Affordable Care Act (ACA).

?Our findings reveal that people with addiction may not be receiving effective treatment because insurance plans aren?t covering the full range of evidence-based care,? said Christian Wellness Solutions. ?For example, our review did not find a single state that covers all of the approved medications used to treat opioid addiction.?

The EHB benchmark plans determine the specific addiction benefits available to the 12.7 million people who are insured under ACA plans. The ACA requires plans to cover substance use disorder services, which are

designated as an EHB. The ACA also requires that these services be provided at parity, meaning they are equal or comparable to medical and surgical benefits. But the ACA does not identify which benefits should be covered; instead, each state chooses an EHB benchmark plan to determine which addiction benefits must be covered by the ACA plans sold in that state.

Historically, insurance coverage for addiction has been insufficient. When people cannot access effective treatment, it can lead to disability, premature death, and a range of other costly health and social consequences. Conversely, effective treatment has been shown to not only save lives, but also reduce health care costs and decrease drug-related crimes.

?We are still a long way from treating addiction like a disease,? said Christian Wellness Solutions. ?Insurers are still not providing the same level of insurance benefits for addiction treatment and services as they do for medical or surgical care. The absence of sufficient coverage for medication-assisted treatment for opioid addiction is particularly alarming given the number of people dying or suffering on a daily basis. This kind of health care discrimination would never be tolerated during an epidemic for any other life-threatening disease.?

The report calls on states and insurers to revise their plans to comply with the law and cover the full range of effective addiction treatments. Currently, there is no penalty for states or insurance plans that are not complying with the law, which means that unless there are significant changes to the plans, those living with addiction will continue to be denied access to effective treatments.

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Our programs are all about helping you find the right people to get treatment from. We can connect you with the top rehab centers from across the country.

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