

In most states, insurance won't cover addiction treatments

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(HealthDay)—In a finding that brings bad news as America struggles



with an opioid epidemic, a new report shows that only four states provide adequate insurance coverage for addiction treatment.

"We are calling on states to ensure <u>health plans</u> cover the full range of effective addiction treatments and address the serious gaps identified in this report," said report author Lindsey Vuolo. She is director of health law and policy at Center on Addiction, in New York City.

"Improving <u>insurance coverage</u> for <u>addiction treatment</u> is essential to resolving the opioid crisis," Vuolo stressed.

In the report, the researchers analyzed addiction treatment benefits in health insurance plans sold across the United States in 2017. The investigators found that more than half of states offered a plan that did not comply with the Affordable Care Act's requirements to cover addiction treatment.

In addition, 20 percent of states offered a plan that violated a federal law that requires insurance plans to pay for addiction treatment the same way they cover treatment for other <u>chronic diseases</u>, like diabetes or cancer.

Only one state (Rhode Island) provided comprehensive coverage for addiction treatment in the two 2017 ACA plans reviewed. Three other states (California, Minnesota and Oregon) offered at least one plan in 2017 that provided comprehensive coverage for addiction treatment, the researchers reported.

A particularly concerning finding was that discriminatory coverage worsened with regard to coverage for methadone, a medication considered the gold standard for treating opioid addiction, the study authors said.

"Amid a national opioid crisis and public outcry for more treatment,



we'd expect to see greater improvements in insurance coverage for addiction benefits," Vuolo said in a center news release.

"We need to use all tools at our disposal, including laws that prohibit discriminatory insurance practices, so more people receive affordable care," she added.

The report from the Center on Addiction was published online March 26.

According to Creighton Drury, CEO of Center on Addiction, "Most people cannot afford addiction treatment unless their insurance plan covers it. Families need to understand they often have the right to insurance coverage—this knowledge can be lifesaving."

And, just as importantly, "health insurance executives and government leaders need to understand that failing to provide insurance coverage for addiction treatment is causing profound heartache and unnecessary loss of lives in our nation. Our report is part of our ongoing effort to call on leaders to take the moral and legal action that is required to address our nation's <u>addiction</u> crisis," Drury added.

More information: The U.S. National Institute on Drug Abuse has more about <u>addiction treatment</u>.

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