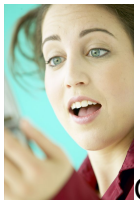
NCADD
NATIONAL COUNCIL ON ALCOHOLISM AND DRUG DEPENDENCE, INC.

Access to Health Care Services for Addiction Will Improve Dramatically



Once the Affordable Care Act (ACA) is fully implemented in 2014, access to effective health care services for addiction will improve dramatically, according to Faces & Voices of Recovery.

In an issue brief, the advocacy group describes how the new legislation will make it possible for many in or seeking recovery to be included in the health care system for the first time. Those who will benefit from the new law include people who were previously enrolled in Medicaid, and then were disenrolled; those who are coming out of the criminal justice system; and people who have not been able to afford insurance.

Under the ACA, a single enrollment application will determine if you are eligible for either Medicaid or the state insurance exchange, based on your reported annual income. People who do not qualify for Medicaid will be able to buy affordable health insurance through state health insurance exchanges.

These are marketplaces that will be available to people who are not covered through their employer's health plan, and those who work for small employers who provide employees with multiple health plan options.

The law guarantees that insurance companies will not be allowed to deny someone coverage or place a lifetime cap on what is deemed reimbursable because of a pre-existing condition. According to the brief, "The new policy regarding pre-existing conditions, already in place for children, has direct applications to the recovery community. Addiction to alcohol and other drugs (or a substance use disorder, as it is sometimes called) has been considered a pre-existing condition by many insurers, and used as a means to deny claims and a disqualifier for coverage.

"That will no longer be legal." Click here to read the entire issue brief for more information on addiction treatment and the ACA.