

HAVING TROUBLE ACCESSING ADDICTION TREATMENT BENEFITS THROUGH COMMERCIAL INSURANCE OR CHIP?

TELL US ABOUT IT – dasdbeck@hotmail.com

In the “subject” line, please put: Act 106

Commercial Insurance and Treatment for Addictions - (PA’s Act 106 of 1989)

Act 106 of 1989 requires all commercial group health plans, HMOs and the Children’s Health Insurance Program to provide comprehensive treatment for alcohol and other drug addictions.

The minimum benefits include:

- (a) Up to 7 days detoxification per admission – 4 admissions per lifetime (hospital or non-hospital residential detoxification)
- (b) Minimum of 30 days rehabilitation per year – 90 days per lifetime (non-hospital residential)
- (c) Minimum of 30 sessions of outpatient/partial hospitalization per year – 120 sessions per lifetime (outpatient/partial hospitalization)
- (d) Family counseling and intervention services
- (e) Additional Treatment – Beyond the coverage described above, 30 additional outpatient/partial hospitalization sessions are provided which can be utilized on a two-to-one basis to provide 15 additional non-hospital, residential treatment days.

Act 106 of 1989 also specifies the method of accessing treatment.

“Under the Act, the only lawful prerequisite before an insured obtains nonhospital residential and outpatient coverage for alcohol and drug dependency treatment is a certification and referral from a licensed physician or licensed psychologist. It is the Department’s determination that the same prerequisite applies for inpatient detoxification coverage. The certification and referral in all instances controls both the nature and duration of treatment.” (*PA Insurance Department, Drug and Alcohol Use and Dependency Coverage, Notice 2003-06*)

The provisions of Act 106 of 1989 have been upheld by the Pennsylvania Insurance Department and the Supreme Court of Pennsylvania.

This is not an emergency or crisis service. For emergencies, call your local county Crisis Hot Line or local Single County Authority on Drugs and Alcohol