



## Healthcare & UnitedHealth Insurance Services

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UnitedHealth Group is one of the largest health care providers in the United States. This group provides insurance to millions of people under the name of UnitedHealthcare. Since this provider is one of the names that gets brought up the most across the country; many people may wonder if their insurance covers substance misuse treatment.

UnitedHealthcare does cover addiction treatment. According to their policies, its plans cover both mental and physical health illnesses. In short, anyone who is suffering from excessive and compulsive use of drugs, alcohol, or prescription medications can use the company's health insurance to treat their addiction. Unfortunately, this does not necessarily mean that one can just walk into an [addiction treatment center](#) and have all the costs covered by UnitedHealthcare. Like many other insurance plans out there, this healthcare organization has some rules in place about the types of treatment they will cover. The exact regulations will vary depending on what state you are in and what sort of plan you have. Generally, you need to find an addiction recovery center that is part of your insurance network, and you may need to pay various coinsurance or copay fees until you reach a deductible.

Healthcare for substance misuse is probably not the first thing on someone's mind; especially when they are struggling with an addiction. Nevertheless, taking the time to make sure all proper steps are taken to seek treatment is very important. For instance, some UnitedHealthcare plans require you to seek approval or get a referral before going to an addiction treatment center, it is important to understand how to advocate for yourself. One of the simplest ways of getting your planned treatment approved is with a clinical assessment.

Depending on your plan, you may be able to get this through a primary care physician or through a treatment provider. Click on this [Healthcare Guide](#) to help you learn more about seeking treatment as a UnitedHealthcare member.