

# Part V

Other Possible

# Seminar # 26

"Financial Management in the Substance Use Disorder Journey"

#### The Seminar Goals:

- 1. The attendee will be able to name the four (4) domain parts in the family system.
- 2. The attendee will be able to identify how the degree of <u>functionality</u> and <u>potentiality</u> of each family member will impact the outcome of dealing with a family issue.
- 3. Using the "Functionality & Potentiality Worksheet", the attendee will be able to provide their understanding of each family members role in working to meet a desired family outcome.

### **Practical Exercise One:**

Insurance your policy allow coverage for:

- Inpatient care in an approved facility:
  - 1. Outline plan benefits.
  - 2. Identify Cost, out of pocket.
  - 3. Are their treatment limitations in time?
  - 4. Are their treatment limitations in dollars charged to health plan?
- Outpatient care with an approved provider:
  - 1. Outline plan benefits.
  - 2. Identify Cost, out of pocket.
  - 3. Are their treatment limitations in time?
  - 4. Are their treatment limitations in dollars charged to health plan?
- Medical detox, including medications:
  - 1. Outline plan benefits.
  - 2. Identify Cost, out of pocket.
  - 3. Are their treatment limitations in time?
  - 4. Are their treatment limitations in dollars charged to health plan?

•	Co-occurring mental health conditions:			
	1.	Outline plan benefits.		

- 2. Identify Cost, out of pocket.
- 3. Are their treatment limitations in time?
- 4. Are their treatment limitations in dollars charged to health plan?
- Follow-up counseling:
  - 1. Outline plan benefits.
  - 2. Identify Cost, out of pocket.
  - 3. Are their treatment limitations in time?
  - 4. Are their treatment limitations in dollars charged to health plan?
- Maintenance medication
  - 1. Outline plan benefits.
  - 2. Identify Cost, out of pocket.
  - 3. Are their treatment limitations in time?
  - 4. Are their treatment limitations in dollars charged to health plan?

There are other costs for the family to budget:

- Legal fee's are expensive:
  - 1. Down Deposit
  - 2. Other expenses, labs, testing, etc.
  - 3. Other legal cost such as court fee's, filing fee's, etc.
- Housing costs, if shared.
- Transportation costs, if shared.

### Other Expenses related to long term recovery:

- Entertainment of a responsible type.
- Recreation and physical fitness of a reasonable type.
- Diet requirements sometime cost more to eat healthy.
- Attending social events supportive of recovery.

#### Other Medical Diagnosis related to substance use disorders, have costs:

- Diabetes
- Cardiac
- Pulmonary (respiratory)
- Allergies

## **Soft Expenses:**

- Caregivers lost time at work...
- Caregivers lost commission wages if on commission salary.
- Caregivers medical and mental health costs related to stress from substance use disorders in the family.

#### **VIDEO ONE:**



ASSIGNMENT VIDEO: On www.youtube.com/

**Search Title:** How Much Does Addiction Treatment Cost? Does Insurance Pay For rehab?

Duration: 9:56 min Link: <a href="https://www.youtube.com/watch?v=7KMejQtjm3s">https://www.youtube.com/watch?v=7KMejQtjm3s</a>

There are pros and cons of each type of treatment. The key is determining what's the right fit for your situation. Free Addiction and Recovery Resources: Download Amber's Free Handbook For Parents: <a href="https://www.forfamilyrecovery.com/opt...">https://www.forfamilyrecovery.com/opt...</a> Download Your Free Addiction Treatment Guide <a href="https://amber03dbee.clickfunnels.com/...">https://amber03dbee.clickfunnels.com/...</a> Download Your Free Home Drug Screening Guide For Parents <a href="https://amber03dbee.clickfunnels.com/...">https://amber03dbee.clickfunnels.com/...</a> For more information on how to help yourself or a loved one struggling with a drug or alcohol problem visit: <a href="https://www.hopeforfamiliesrecoveryce...">https://www.hopeforfamiliesrecoveryce...</a> For more information about the best recovery residence program for young men in South Carolina, visit <a href="https://www.greenvilletransitions.com">https://www.greenvilletransitions.com</a>

### **VIDEO ONE:**



ASSIGNMENT VIDEO: On www.youtube.com/

**Search Title:** How Much Does Addiction Treatment Cost? Does Insurance Pay For rehab?

Duration: 9:56 min Link: <a href="https://www.youtube.com/watch?v=7KMejQtjm3s">https://www.youtube.com/watch?v=7KMejQtjm3s</a>

There are pros and cons of each type of treatment. The key is determining what's the right fit for your situation. Free Addiction and Recovery Resources: Download Amber's Free Handbook For Parents: <a href="https://www.forfamilyrecovery.com/opt...">https://www.forfamilyrecovery.com/opt...</a> Download Your Free Addiction Treatment Guide <a href="https://amber03dbee.clickfunnels.com/...">https://amber03dbee.clickfunnels.com/...</a> Download Your Free Home Drug Screening Guide For Parents <a href="https://amber03dbee.clickfunnels.com/...">https://amber03dbee.clickfunnels.com/...</a> For more information on how to help yourself or a loved one struggling with a drug or alcohol problem visit: <a href="https://www.hopeforfamiliesrecoveryce...">https://www.hopeforfamiliesrecoveryce...</a> For more information about the best recovery residence program for young men in South Carolina, visit <a href="https://www.greenvilletransitions.com">https://www.greenvilletransitions.com</a>

# WORKSHEET: ESTIMATE WHAT IT IS LIKELY TO COST:

# **Out of Pocket Expense**

Seminar One: The family is a system	Family Therapy Session	Co-Pay	
Seminar Two: Different roles of the family members	Family Therapy Session	Co-Pay	
Seminar Six: Getting a diagnosis(s)	Medical Office Visit	Co-Pay	
Seminar Twelve, Issue # 3: The Family Intervention	Family Counselor or interventionist	Co-Pay or Private Pay	
Seminar Thirteen, Issue # 4: The Police Intervention	Fines	Private Pay	
Seminar Fourteen, Issue # 5: Emergency Medical Intervention	ER, Labs, ICU Admissions	Co-Pay	
Seminar Fifteen, Issue # 6: Legal System Intervention	Attorney, Court Fines, Probation Fines, Court Fees	Private Pay	
Seminar Sixteen, Issue # 7: Treatment Center Intervention	Residential, Partial Residential, IOP	Co-Pay and Private Pay	
Seminar Nineteen, Issue # 10: Successful Lifelong Recovery	Transportation, Housing, General Living Expenses	Private Pay	
Seminar Twenty, Issue # 11: Bereavement	Funeral Expenses	Private Pay Life Insurance Policy?	
Seminar Twenty-Five Suicide Prevention	Individual Therapy & Family Therapy	Co-Pay	
Financial Budgeting	Financial Advisor, Accountant Fees	Private Pay	
Foster Care Services	Fees charged in Agreement with Plan	Private Pay	