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***Majority of Insured Workers with Substance Abuse Treatment Benefits
Belong to Plans That Limit the Amount of Care Allowed, A Practice
“Virtually Unknown in Medical Care”***

The majority (88%) of workers with job-based health insurance had some coverage for substance abuse (SA) treatment in 2006, according to a survey of public and private U.S. employers. The most common forms of SA treatment covered were outpatient treatment (87%), inpatient hospital detoxification (86%), and inpatient hospital rehabilitation (84%). However, most (81%) of these employees with coverage for SA benefits belonged to plans that limited the number of hospital days and/or office visits allowed for SA treatment. The average number of hospital days permitted was 34 per year and 87 per lifetime while the average number of office visits allowed was 34 per year and 68 per lifetime (data not shown). Noting that “such limits in visits and days are virtually unknown in medical care” (p. w478), the authors conclude that “the SA benefit design encourages short stays through caps and other limits, which in some cases may result in inadequate treatment” (p. w481).

SOURCE: Adapted by CESAR from the Office of Applied Studies, SAMHSA, *Treatment Episode Dataset (TEDS) Highlights—2005, National Admissions to Substance Abuse Treatment Services*, 2007. Available online at <http://www.oas.samhsa.gov/dasis.htm#teds2>.