

Insurance & Self-Pay at Wellness Recovery Center

This document is meant to answer the most common questions about insurance and payment at WRC. If you have further questions, please call WRC at (434) 972-1876. This is our main line – you can ask whomever answers the phone to speak to someone about payment.

Note: please bring **all insurance cards** to your admission. WRC is required to collect insurance information even if we are not able to bill a particular insurance company.

Q: Will Medicaid cover the cost of WRC?

A: Yes. Wellness Recovery Center takes Medicaid, which typically covers the cost of the entire stay.

Q: I don't have Medicaid, but think I qualify. Can you help me get Medicaid?

A: Yes, our case management team will meet with you and help you navigate the process. If you qualify and receive Medicaid, it will often be applied retroactively to your stay at WRC.

Q: Will Anthem BC/BS of Virginia cover the cost of WRC?

A: Yes, we have a partnership with Anthem BC/BS of Virginia. However, each plan is different and you may be responsible for meeting a deductible, co-pay, or co-insurance. Call Anthem ahead of time to get an estimate on cost and say you will be receiving “residential mental health treatment at the Wellness Recovery Center.” Once you arrive we will submit clinical information to Anthem BC/BS to authorize your stay.

Q: Will Anthem BC/BS of [Illinois, California, North Carolina, etc] cover the cost of WRC?

A: No, WRC only has a contract with Anthem BC/BS of Virginia. Individuals with Anthem plans associated with other states and regions will be self-pay and will be assessed for the sliding fee scale.

Q: Will any other private insurance, i.e. Aetna, Optima, Tricare, etc. cover the cost of WRC?

A: No, the Wellness Recovery Center does not accept other private insurance plans at this time. If you have a plan other than Medicaid or Anthem BC/BS of Virginia, you will be placed on the self-pay sliding scale.

Q: Will Medicare cover the cost of WRC?

A: No, the Wellness Recovery Center does not accept Medicare. If you have a plan other than Medicaid or Anthem BC/BS of Virginia, you will be placed on the self-pay sliding scale.

Q: I have both Anthem BC/BS of Virginia and Medicaid. Can you bill Medicaid?

A: No, Medicaid is considered the “payer of last resort”. We must attempt to bill private insurance before we attempt to bill Medicaid.

Q: How does the self pay sliding scale work?

A: The sliding scale is based on your household income and the number of dependents you support. Cost is per day. If you have a spouse, we will include their income in our calculation; if you live with *and* are supported by your parents, we will include their income in our calculation. In all cases, proof of income must be documented with Region Ten. This could include paystubs, a letter from your employer, or bank statements. In some extenuating circumstances, Region Ten will decide what constitutes a “household”. Region Ten can make further adjustments if you have documentation of costs related Child Care, Child Support, and Medical Bills.

Q: **Can I get an estimate about what I will owe on the self-pay sliding scale?**

A: Yes, we are happy to give you an estimate based on your income and financial situation. Call (434) 972-1876 and ask to speak to a case manager or program manager. All estimates prior to receiving your bill are estimates only and for information purposes. Only the Billing department can officially adjust your bill to match the sliding scale. If verification of income of not furnished, you will receive a bill for the full cost of services (\$412/day) which can be re-adjusted once Region Ten has documentation verifying your income.

Q: **How do I provide verification of income?**

A: The most common means are (1) monthly paystubs from the past three months, (2) letter from your employer stating your monthly salary, (3) the previous year’s tax returns, (4) copy of social security, unemployment, or other government benefits, and (5) a letter from family or friends verifying financial support if income is \$0. Please bring documented proof to WRC. Our case managers can help you obtain documentation if you have not been able to do so prior to admission.

Q: **I’m still concerned about the cost.**

A: Region Ten CSB is a safety net organization and we never want finances to be a barrier to services. Our billing team has put lots of people on no-interest monthly payment plans and have gone as low as \$5/month in cases of extreme need. You can also plan to stay less than 14 days – our average length of stay is 10 days.

Q: **I have more questions.**

A: We’re happy to answer! Please call (434) 972-1876 and ask to speak to a case manager or program manager.