

I have Medicare and/or Medicaid and an eating disorder diagnosis. How do I access care?

Suffering from an eating disorder can be deadly, and it is important to seek treatment and support. Managing expectations and understanding the barriers can be beneficial when seeking treatment and many times accessing care for an eating disorder when utilizing Medicare or Medicaid insurance can be frustrating, and lengthy process filled with roadblocks -- especially for residential treatment. The good news is, there are options for getting coverage, please read below to learn tools for accessing care.

Helpful tips

- Contact The Elisa Project and let us help and support you.
- Make notes of every conversation.
- Record the name and phone number for every person you speak with.
- Be kind and appreciative.
- Ask, "When would you expect to know something?" Then follow up with a call, don't simply wait for a call back.
- **Remember this process can be frustrating, BUT RECOVERY IS WORTH IT, YOU ARE WORTH IT.**

What levels of care are typically covered by Medicare and Medicaid?

Most Medicare and Medicaid plans offer only inpatient and outpatient coverage for eating disorders treatment. It is important to contact your insurance company to see if there are limits to this coverage and to verify what treatment your specific plan offers for eating disorders.

What steps can I take to get Medicare or Medicaid to cover treatment for an Eating Disorder if I encounter roadblocks or am seeking residential treatment?

Step One: Contact your insurance company and ask to be assigned a **Case Manager**. Since each insurance provider may have differing protocols, this step may involve different approaches for different insurance companies.

The key is to remain persistent in getting the same person to work directly with you throughout your efforts to obtain treatment. The role of a case manager is to advocate for you, to be your voice and to work with your insurance provider to get approval for treatment coverage.

Step Two: Once you have a case manager, tell them, "I need to find a treatment center where I can receive **(insert level of care)** treatment for my eating disorder. Can you please help me arrange a Single Case Agreement?" A Single Case Agreement is a onetime contract between the insurance company and the treatment provider. If you have a treatment center in mind that you would like to receive care from, mention that information to your Case Manager now. It is also important to remember, just because your insurance provider is willing to do a Single Case Agreement does not mean the treatment center you

prefer will be willing to accept. In step two it is vital to remain persistent, but also open to hearing what options are available.

Step Three: Follow-up with information requested from your Case Manager and remain persistent. It is important to respond to requests swiftly so you can access treatment as soon as possible. Requests may include, but are not limited to completing medical screenings, completing assessments and providing treatment recommendations from any pre-existing treatment providers.

If a Single Case Agreement is initially denied, you may appeal the denial working with your Case Manager.

What are my options if I can't get a Single case agreement?

If you've gone through the steps and have determined that a Single Case Agreement is not possible, there are other options for paying for treatment. Eating disorder treatment is an investment in your future, so if these options are possible for you, they are worth it!

- **Financing options and loans** are possible sources of funding for your eating disorders treatment. Be sure to do plenty of research regarding these options to ensure they are viable for you and your financial situation.
- **Family and Friends** is the best resource for finding help with payment for treatment. If possible, numerous family may need to be involved through contributions or financing a portion of treatment costs. You may consider combining several of the above options to help you in paying for treatment. Although it can be a challenge to arrange for payment, it's important to remember that you or your loved one deserves to fully recover from an Eating Disorder.
- **Fund-raisers** like online sources GoFundMe, are options for raising funds for treatment. Be sure to share the fund-raiser information with family and friends to generate involvement. Don't be afraid to get personal with your asks. Everyone deserves a chance to recover and your story matters. Reaching out to local religious bodies is also an option as they might be able to make a financial contribution.

The Elisa Project's Case Management services are free-of-charge services to assist individuals in obtaining recovery from an eating disorder. If you or a loved one need help in accessing care or navigating the eating disorders treatment system, call 1-866-837-1999 for help and support today!

Information gathered from Canopy Cover Treatment Center (<http://www.canopycove.com/blog/does-medicare-or-medicaid-provide-coverage-for-eating-disorder-treatment/>) and NEDA (<https://www.nationaleatingdisorders.org/insurance-resources>).