

Paying for Treatment

(Twin Cities Guide)

Know your options. Know who to call. Get into treatment.

Start Here:

Which Situation Are You In?

Find your path. Follow the steps. That's all you need to do.

Path A

I Have Insurance

Call your insurance. Ask what's covered for substance use and mental health. Get a list of in-network providers and call one today.

Path B

I Don't Have Insurance

Apply through MNsure – free help is available. A Navigator will walk you through it at no cost. Use Fast-Tracker to find open treatment spots now.

Path C

I'm Not Sure/ Overwhelmed

Make one call. A guide will handle the rest. You don't need a plan – just a phone.

Quick Reference

<p>HAVE INSURANCE</p>  <p>CALL YOUR INSURANCE COMPANY</p>	<p>NO INSURANCE</p> <p>CALL MNSURE (1-855-366-7873) OR A FREE NAVIGATOR</p> 
<p>NEED HELP FAST</p>  <p>CALL FAST-TRACKER (1-833-327-8785)</p>	<p>OVERWHELMED</p> <p>CALL YOUR COUNTY</p> 

Each path is covered in detail on the pages that follow – flip to the section that matches your situation.



Visit us online for more free resources or to learn how we can help.

RECOVERY Health Solutions is a co-occurring Intensive Outpatient Program (IOP) in the Twin Cities (Brooklyn Park, MN), supporting Substance Use Disorder and Mental Health together. We offer 8 integrated services with a harm reduction approach.

PATH A

PATH A: Use Your Insurance

Step 1: Call Your Insurance

Use the number on the back of your insurance card, or call directly:

Insurance Plan	Phone Number
Blue Cross Blue Shield of MN	1-800-382-2000
HealthPartners	952-883-5000
UCare	612-676-3200
Medica	1-800-952-3455
UnitedHealthcare	1-877-842-3210
PreferredOne	1-800-997-1750
Cigna	1-800-244-6224
Aetna	1-800-872-3862


What to Say on the Call

"Hi, I'm calling to check my coverage for substance use and mental health treatment."

"Do you cover intensive outpatient programs (IOP)?"

"Do I need approval before I start?"

"What will my out-of-pocket cost be?"

 Record the rep's name and the date of your call.



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WWW.RECOVERYHEALTHSOLUTIONS.ORG

Phone: (763) 425-5959

Email: Info@recoveryhealthsolutions.org

PATH A – CONTINUED

Confirm Coverage & Take Your Next Step

Step 2: Confirm What Is Covered



Assessments

Initial evaluations that determine the right level of care.



Group Therapy (IOP)

Intensive outpatient programs with structured group support.



Individual Therapy

One-on-one sessions with a licensed counselor.



Mental Health Services

Support for co-occurring mental health conditions.



Medication Management

Oversight for medications used in treatment.

Step 3: Know What You Will Pay


\$0: Common with Medical Assistance (Medicaid) plans in Minnesota.

Copays: A fixed amount per visit, depending on your plan.

Deductible: Annual amount you pay before insurance kicks in.

Know This

Call your plan directly to confirm your exact costs.

 Confirm your benefits before you start treatment to avoid unexpected bills.

Ready to Start? Contact RECOVERY Health Solutions

We accept many major insurance plans. No referral required – reach out directly when you're ready.

We Accept Major Plans

Including many of the Minnesota insurance plans listed in this guide. Visit us online for the full list.

No Referral Required

Contact us directly— no doctor's order needed to get started.

We'll Help You Navigate

Our team can help you understand your benefits and what to expect.



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PATH B: You Don't Have Insurance

Step 1: Apply for Coverage

MNsure — Minnesota's Health Insurance Marketplace

Use MNsure to apply for health coverage in Minnesota, including Medical Assistance and MinnesotaCare.

📞 1-855-366-7873

🌐 www.mnsure.org

Who Can Apply?

- Minnesota residents without employer coverage
- People who recently lost coverage
- Low-income individuals and families
- Anyone unsure of what they qualify for

🕒 Many Minnesotans qualify for free or low-cost coverage. Apply now, even if you are not sure.

Step 2: Use a FREE MNsure Navigator

Apply for Coverage

Get help applying for Medical Assistance or MinnesotaCare.

Understand Your Options

Learn what you qualify for and compare plans.

Complete Applications

Navigators help you fill out forms correctly the first time.

Local & In-Person

Get in-person or phone support from state-trained experts.

🕒 It is completely free. Find a Navigator: mnsure.org/help/find-assister/find-navigator.jsp

What to Say to a Navigator:

"Hi, I need help applying for health insurance."

"I need coverage for mental health and substance use treatment."

"Can you please tell me what I qualify for?"

🗉 Navigators are confidential and non-judgmental.

Step 3: Call Your County

Your county can connect you to local support and treatment options.

Hennepin County

📞 612-596-1300

Ramsey County

📞 651-266-4444

Anoka County

📞 763-422-7200

Dakota County

📞 651-554-5611

Washington County

📞 651-430-6459

What to Say to Your County:

"Hi, I need help getting connected to substance use or mental health services."

"I don't have insurance (or I'm not sure what I have)."

"Can you please help me apply and figure out my options?"

⚠️ County workers can connect you to services before your insurance is fully set up. Call today.



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PATH B – CONTINUED

Get Treatment & Immediate Support

Step 4: Find Treatment Openings Now Minnesota Fast-Tracker

Use Fast-Tracker to find open treatment slots across Minnesota.

Call or Text

1-833-327-8785

Find programs with current openings.

Visit Online

fasttrackermn.org

Search open treatment programs in Minnesota.

- ✓ Fast-Tracker searches openings in real time and connects you to a program that fits your needs, insurance, and location.

Step 5: Use Immediate Support

These resources are free, confidential, and available 24/7.

988 Suicide & Crisis Lifeline

Call or text 988 for emotional distress or a mental health crisis.

SAMHSA National Helpline

Call 1-800-662-4357 for free, confidential treatment referral.

⚠ If you are in immediate danger, call 911 or go to your nearest emergency room.

Know This

- **Check for Medical Assistance**

You may qualify for free or low- cost coverage, even if you've never had insurance.

- **Use a Navigator for Free Help**

Navigators guide you step by step at no cost.

- **Get Help From Real People**

Your county, MNsure, and Fast- Tracker all exist to help you.



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PATH C

PATH C: You're Not Sure / Overwhelmed

You do not need a full plan. Start with the option that feels easiest right now.

Call Fast-Tracker


- Get guided help finding treatment openings.
- Call/text: 1-833-327-8785

Call Your County

- Get local support and connections to services in your area.

Use a Navigator

- Get step-by-step insurance help for free.

 Make **one call**. Each of these resources can point you to the next step.

USE THESE WORDS TO START

Keep it simple. Use one of these sentences and move forward:

"Hi, I need help with substance use or mental health, and I don't know where to start."

"Can you tell me the next step?"

- ☑ Use those two sentences. That is enough. The person on the other end knows how to take it from there. You have already done the hard part by reaching out.



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