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AB290 is needed to protect patients from unscrupulous treatment providers

*By Ryan Hampton
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Looking back on my own fight with addiction, I now know that what I needed was long-term, qualified and safe care. A professional setting to be housed, receive medical care, and access peer support. However, too many patients fall prey to treatment facilities that are more interested in bilking insurance companies than in providing the support they need to enter and sustain long-term recovery.

Each year, people suffering from addiction come to the “Rehab Riviera” to seek treatment at the thousands of rehabilitation centers in the Southern California counties of Los Angeles, Orange, San Bernardino, and Riverside. While many of these facilities provide excellent medical support and treatment, others are nothing more than revolving door predatory scams that treat patients as pawns in a scheme to maximize profit.

Over the past several years, an ugly trend has popularized within the Southern California addiction treatment industry. Unscrupulous individuals looking to make an easy buck, rather than provide qualified treatment, have flocked to our communities and started enticing potentially lucrative victims to seek treatment by promising “free” care. A dangerous concoction of policy loopholes has led to many patients being taken advantage of by these bad actors.

In California, individuals from out-of-state are eligible to purchase health insurance as soon as they move to California. Profit-driven addiction treatment facilities entice people to move to California and then sign the patients up for health insurance with the promise that the treatment facility will pay the insurance premiums. Once the patient is insured, these operators generate inflated and often unnecessary charges for questionable treatment and medical tests.

The medical bills begin to rack up, sometimes costing patients’ insurance hundreds of thousands of dollars for a 90-day treatment stay. As these costs skyrocket, other California consumers foot the bill through higher health insurance premiums.

When a patient’s insurance benefit runs out, the rehabilitation center stops paying the insurance premiums and kicks the patient out, often back onto the streets, in a practice so common it’s nicknamed “curbing.” This practice has led to the untimely death of countless people.

Fortunately, legislation has been introduced in California to protect patients from this practice and stop unscrupulous treatment providers from driving up health insurance premiums for all Californians.

Assembly Bill 290 by Assemblymember Jim Wood removes the financial incentive for treatment providers to bring people to California for addiction treatment by promising them “free” insurance coverage or treatment. Treatment providers can still pay patients’ health insurance premiums, but they will no longer be able to charge exorbitant rates for their services.

AB 290 protects patients seeking addiction treatment by preventing the treatment facility from cutting off insurance payments mid-year, preventing the providers and insurance companies from overbilling patients, and ensuring that patients are given information about all of their insurance coverage options.

Addiction is the ultimate fight for an individual’s life, and not all win. Those fighting addiction and their loved ones are counting on lawmakers to provide the best policies to support a system of care for long-term recovery. Those of us who seek treatment should be welcomed with safe and genuine care, rather than be used and disposed of for our worth in insurance claims.

AB 290 will fix a loophole in California that is allowing unscrupulous operators to prey on the suffering. Our communities are dying. And we deserve better than the status quo.

Ryan Hampton is a person in recovery from heroin addiction and author of “American Fix: Inside the Opioid Addiction Crisis—and How to End It,” published by St. Martin’s Press. He’s a nationally recognized activist and founder of the nonprofit advocacy organization The Voices Project.