

Personal Financial Costs of Mental Illness and Addiction



Mental health and addiction also affect employers and our economy

A 2024 study from the National Bureau of Economic Research found that addiction and mental health cost the U.S. economy over \$280 billion annually. Accordingly, a report from the Agency for Healthcare Research and Quality cites that the healthcare cost alone is \$106.5 billion annually.

Here is a snapshot of what typical mental health and addiction services cost without treatment:



Outpatient mental health therapy typically costs \$100-\$200 per session.



In-patient treatment costs \$2,000 a day.



A residential addiction treatment program can cost more than \$30,000 for a 30-day program.



Intervention services, which have not been shown to be effective, range nationally between \$3,800 and \$18,000, but average around \$6,000. Intervention is not typically covered by insurance on a stand-alone basis.



Detoxification supports a person through withdrawal symptoms following drug and alcohol misuse. Detox support averages \$1,750 to \$5,600 per episode.



People in recovery may need ongoing support, especially in the early days and months following a treatment program. In-person counseling generally costs around \$75 to \$100 per session; online therapy subscriptions are available for \$50 to \$100 per month.

Rehabilitation program costs depend on the following factors:

- **Type of facility:** Consider if the facility is an inpatient facilities or outpatient facility. Inpatient treatment programs tend to cost more than outpatient treatment programs because they provide meals and lodging in addition to therapeutic interventions and wellness activities
- **Location of the facility:** Can be near a client's home or not, or in locations including the mountains or beach.
- **Size of the program:** A large program with more participants may cost less than a smaller, more intimate program.
- **Length of the program:** Duration can vary from 30 to 90 days depending on a person's needs, though in some instances a treatment program could be longer.
- **Amenities offered:** Programs may offer lodging and meal plans, recreational activities, facilities including a swimming pool or on-site gym, nutrition counseling and more.

Accredited treatment facilities can be found through the Substance Abuse and Mental Health Services Administration (SAMHSA) at [FindTreatment.gov](https://www.findtreatment.gov).

More information on finding treatment and mental health professionals is available from the following resources:

- [NAMI.org](https://www.nami.org)
- [MHANational.org](https://www.mhanational.org)
- [Shatterproof.org](https://www.shatterproof.org)
- [KidsMentalHealthFoundation.org](https://www.kidsmentalhealthfoundation.org)
- [DrugFree.org](https://www.drugfree.org)

If you or someone you know is struggling or in crisis, help is available. Call or text 988 or chat at 988lifeline.org. To learn how to get support for mental health, drug or alcohol issues, visit [FindSupport.gov](https://www.findsupport.gov). If you are ready to locate a treatment facility or provider, you can go directly to [FindTreatment.gov](https://www.findtreatment.gov) or call 800-662-HELP (4357). (Source: SAMHSA)

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