



**Should health insurers  
have the final say  
about your care?**

*Featuring  
Arlene Stanich-Prince,  
Ohlhoff Recovery Programs*

## ***This time on Code WACK!***

**How do insurance companies put up barriers to addiction treatments?  
How does this affect treatment programs and their clients? *And how  
would it be if we had Medicare for All?***

To find out, we spoke to **Arlene Stanich-Prince**, executive director of [Ohlhoff Recovery Programs](#) in San Francisco, one of the longest standing treatment programs in the area. This is the second of two episodes with Stanich-Prince.

## ***SHOW NOTES***

# WE DISCUSS

## *What challenges do clients face when it comes to dealing with health insurance companies?*

"Ooh, where do I start? It's interesting. I like to think of the insurance companies as we are ... that we collaborate together. We want the best for the client so we're supposedly working together. However, it does feel like insurance companies really are about the money.

"So I spent many years trying to simplify how we work with the companies. We've got inpatient, the residential, we have partial [PHP] hospitalization level of care, and we have intensive outpatient ...

"... we're the ones treating the client. We know how they're doing. We feel that we've made the correct assessment for them to be at this level of care. Somehow the insurance companies have a say over the provider. *'No, they need to step down. They've had enough of that level of care...'* and it just does not make sense to me.

"I just don't understand how someone in residential can all of a sudden in seven days be stepped down to one of those other levels of care that I talked about. That obviously is only about money - paying us less -"

***Stanich-Prince***

## *If somebody is in a residential program and all of a sudden the insurance says, 'no, sorry, they need to step down to outpatient care,' what's the possible impact on the patient?*

"If I had to step somebody down and say, *'oh, you're gonna have to leave now, you have to go home,'* - ... maybe they don't have that safe home to go to...

When I know they're not ready, what's gonna happen is they're gonna relapse." – **Stanich-Prince**

### ***How do you handle that?***

"We have a full team that just works on claims with insurance all day long, just calling and saying, *'you authorized this, and why does it have to go into appeal?'*

"It's really insane. It's sad. It affects the client. The insurance will send them a statement too, saying, 'you stepped down, we're not authorizing' and I'll get family members running over here going, 'oh my God, they're not, oh, we're gonna have to pay this' and I'll go 'slow down, slow down, no, no, no, no. This is how we're doing it. Here's your statement. There's nothing on here.' They are responsible for their deductible and copay, but *'we're not asking you to make up the difference. Let's just get through treatment here. Okay?'*

"But it does put a lot more pressure on us. If the client finds out, you know, they may become very distraught and wanna leave. Many times, there's a client knocking on my door going, *'can I talk to you for a minute about my insurance?'* And I see the stress that it puts on them and they're ready to just go, *'I have to go home. I gotta leave. I can't afford this.'*" – **Stanich-Prince**

### ***What if everybody had comprehensive health insurance - like Medicare for All - that included substance abuse treatment?***

"Then it would change everything. Yes. ... And people probably wouldn't feel so hopeless. Maybe they would feel like *'I have a chance, maybe I will go to treatment.'* If the person, the individual themselves had the choice to say, *'This is what I want, this is where I wanna go.'* Absolutely. Absolutely. Then it could work. Yes, it's a win-win – not just for who gets paid, but also for the person who needs the treatment." — **Stanich-Prince**

# Helpful Links

[Ohlhoff Recovery Programs](#)

[Does Insurance Cover Treatment for Opioid Addiction?](#), *U.S. Department of Health and Human Services*

[What Does Stepping Down, or Up, in Addiction Treatment Mean?](#), *American Addiction Centers*

[I Just Got Denied Coverage: How to File an Insurance Appeal for Substance Use Disorder](#), *Partnership to End Addiction*

[How to Get Help With Addiction if You're Uninsured](#), *Web MD*

[Medicare Coverage of Mental Health and Substance Abuse Services](#), *Center for Medicare Advocacy*

[Health Care as a Human Right - Medicare For All](#), *Senator Bernie Sanders*

## Episode Transcript

Read the full [episode transcript](#).

# Biography: Arlene Stanich-Prince

**Arlene Stanich-Prince, CADC-11-CA, CCAPP** is a Certified Alcohol and Drug Counselor, mental health therapist and clinical supervisor. She has served as **Executive Director, Ohlhoff Recovery Programs**, since 2010.

She has experience as an Addiction Specialist, Addiction Therapist, Admissions Coordinator, Clinical Supervisor, Insurance Specialist, and Ohlhoff Program Director from Detox to Outpatient

Her focus is on Substance Use Disorders, Dual Diagnosis, Drama Therapy, Women in Recovery, Family Intervention, Family & Couples Counseling, and Alumni Aftercare Group.

Highlights of her career include starting the Internship Practicum and the Adolescent Program in SF High Schools; building a freestanding classroom in a Historical District; creating the Ohlhoff Women's Residential Program; and expanding the Steiner Campus to include a new women's long-term residential facility.

Arlene celebrates long term recovery and is very open about her own struggles with addiction and mental health. After 25 years of dancing, she never imagined changing careers and landing at a magical place like Ohlhoff.

Arlene graduated high school at 16 years old with a scholarship to the University of California, Berkeley, where she earned a BA in Dramatic Arts/Dance.

She was a professional dancer with the Berkeley Repertory Theatre, Belgium Ballet, and SF Jazz Company.

She was the owner and Artist Director of Duets Dance Studio and Company, SF, CA, and has served as Instructor, performer and choreographer specializing in *Ballet, Jazz, Tap and Ballroom Dance*. She's been a Guest Choreographer at the Adda Clevenger Theatre School and the SF Conservatory of Music/Opera and Creator with the Sunset District Outreach which offers Free Jazz/Hip-Hop classes to adolescents and young adults

After graduating in CCSF-Drug and Alcohol Studies (with a 4.0 GPA), she transferred from CAADE (CATC-1 & II) to CCAPP (CADC-II); approved CCAPP Clinical Supervisor for practicum students.

She joined Ohlhoff in 2005.

Arlene also holds a First Degree Black Belt in Kenpo Karate and Jujitsu. She lives in San Francisco with her loving husband, Charles Prince. Private time is spent with their amazing adult children and precious grandchildren, Leon, Sawyer, Paz Remington and Ozzy.

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