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NAATP Releases First National Benchmark Report on Addiction Treatment Reimbursement Rates

New Insurance Data Transparency Helps Addiction Treatment Providers Understand Fair In-Network Contract Rates

Washington, DC Immediate— The National Association of Addiction Treatment Providers (NAATP) today announced the release of the **NAATP Addiction Treatment National Rate Benchmark Report**, a landmark analysis that brings long-needed transparency to commercial insurance reimbursement rates for facility-based addiction treatment nationwide.

For decades, addiction treatment providers have struggled to negotiate fair and sustainable reimbursement terms with commercial insurers due to a lack of access to meaningful market and benchmark data that has historically been locked behind proprietary individual contract information. This market data imbalance between insurers and providers has led to widespread inconsistencies in reimbursement—varying dramatically from provider to provider, region to region, and payer to payer—creating financial instability for treatment programs, limited in-network options, and ultimately harming patient access and outcomes during a national addiction crisis.

Facility-based addiction treatment remains one of the few healthcare sectors where reimbursement consistently lags behind the complexity, acuity, and value of the care provided. Many rates are based on outdated or non-compliant parity practices, often linked to Medicaid benchmarks. Medicare, unlike in nearly every other specialty area, still does not reimburse for most levels of facility-based addiction treatment—leaving commercial insurers without standard reference points. The new NAATP benchmark report aims to change that.

“Real progress requires information equity,” said Marvin Ventrell, Chief Executive Officer of NAATP. “For too long, providers have operated without the data needed for balanced, bilateral negotiation. The new federal Transparency in Coverage rule gives us that opportunity—and our investment in this report translates that data into accessible, actionable insight advancing our mission to ensure access to high-quality addiction treatment and advancing our vision of Recovery for All.”

Under the new federal Transparency in Coverage (TIC) rule, all commercial health plans must publicly post in-network negotiated rates in machine-readable files (MRFs). To transform this raw data into meaningful intelligence, NAATP partnered with Third Horizon, a specialty advisory firm with deep expertise in behavioral health, data analytics, and market dynamics in

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health care. Together, they conducted the first carrier-specific national analysis of commercial insurance negotiated in-network rates for addiction treatment.

“Addiction treatment has been difficult and expensive to access for the over 150 million Americans who are commercially insured,” said Greg Williams, President of Third Horizon. “Individuals and families often must rely on out-of-network benefits to access what should be covered - essential health services. This is because commercial carriers have not offered adequate sustainable in-network rates to small community-based providers who are not part of major health systems. NAATP’s commitment to bringing this report to light democratizes the data and allows both sides transparent information as the foundation for potential negotiations.”

The resulting benchmark report offers a clear, data-driven view of reimbursement across multiple levels of care and includes:

- 8,363 distinct providers of facility-based addiction treatment
- Negotiated rates from four major national insurer networks
 - BlueCross BlueShield
 - UnitedHealthcare (including Optum)
 - Cigna
 - Aetna CVS Health

Collectively known as the “BUCAs”, the networks analyzed cover more than 50% of all employer-sponsored insurance beneficiaries and strongly influence commercial rates across individual and regional plans. The report identifies national averages, the most common negotiated rates, and the highest contracted rates across levels of care—information that has never been available to providers at the individual carrier level.

The NAATP Addiction Treatment National Rate Benchmark Report equips providers with the evidence needed to:

- Assess the fairness of their current commercial contracts
- Advocate for reasonable, sustainable reimbursement terms
- Strengthen federal Mental Health Parity and Addiction Equity Act compliance
- Improve financial stability
- Increase access to lifesaving treatment for millions of Americans

About NAATP

The National Association of Addiction Treatment Providers (NAATP) is a nonprofit professional society dedicated to ensuring the equitable availability and highest quality of addiction treatment. NAATP advances the field through leadership, advocacy, training, research, and comprehensive member support.