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ATP Announces New Sober Living Program

NSM Insurance Group's Addiction Treatment Providers program offers a comprehensive package of insurance products for sober living homes. The core product offering is General Liability coverage that includes a separate limit for sexual and physical abuse liability. Options are available for professional liability, hired and non-owned auto liability, property and worker's compensation. The program features a self-contained two-page application and an optional monthly direct bill program with no interest charges. Click here to download a PDF of this application. [<http://www.nsminc.com/nsm/pdf/SoberLivingHomesApplication.pdf>]

Sober House Comes to an End
Sober houses gained visibility in popular culture through the show *Sober House* on VH1. For two seasons, the program followed a group of celebrities who had successfully completed treatment in *Celebrity Rehab* with Dr. Drew Pinsky.

Continued on page 2...

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A Closer Look at Sober Living Homes

More than 2 million people in the United States participate in a drug and/or alcohol treatment program each year. Studies show that the longer an individual is in a treatment environment, the greater their chances of maintaining long-term sobriety. For many people, the extended care environment of a sober living home provides an important bridge from in-patient treatment to the mainstream world.



Extended care environments vary widely in terms of accommodations, price, and level of supervision, but all have some common features:

1. Stable Sober Environment

Quite simply, the main benefit of extended care environments is the stability they provide. The extended care environment provides a structured living arrangement in which to develop healthy habits and practice integrating those habits into their daily lives, including employment and social interactions. Residents must submit to random drug and alcohol tests to ensure a safe, sober environment for everyone.

2. Camaraderie and Support

All residents in a sober living house are recovering from some form of addiction, providing a ready support network of peers who are recovering - people who share the same values, goals and desires for sober living. Some extended care environments also have on-site managers--or on-call staff--for professional support.

3. Accountability

The extended care environment requires individuals to assume responsibility and develop accountability. Often, residents must:

- Follow all house rules
- Work or actively seek employment
- Obey curfews
- Commit to length of stay

4. Focused living

In most extended care environments, daily stressors are minimized, with structured shelter and social opportunities provided. The cost of staying in the sober house is usually dealt with in a single, lump sum payment, eliminating the stress of various bills and financial management. Visiting hours are often highly regulated, minimizing outside social interactions.

5. Alcohol Recovery Guidance and Supervision

Many extended-care environments provide some form of continual care. Daily or weekly meetings are usually mandatory and residents are expected to be actively working a 12-step program. Often, residents will have weekly counseling sessions with staff to make sure they are working on their recovery.

Did You Know?

According to Scott McCann, whose 2007 analysis of sober living homes in the United States and Canada entitled "What is a Sober Living Home?"...

- The majority of sober living homes are privately owned and operated by an individual or small partnership.
- There are an estimated 60,000 sober living home beds in the U.S. and Canada.
- The typical stay for a resident is 90 days to 1 year.
- Rent in a sober living home typically ranges from \$250 to \$1,500 per month, but some high end homes charge up to \$10,000 per month
- Many homes also provide probation/parole housing for non-violent alcohol and drug offenders
- The residents of the sober living home are not considered tenants and as such are not protected under tenants' rights laws. Hence, a resident can be ejected on a moment's notice without the due process of eviction procedures.



Source: "What is a Sober Living Home?" by Scott McCann [<http://www.sober.com/blogs/addictionrecovery/archive/2007/11/12/what-is-a-sober-living-home.aspx>]

Have You Heard?

...from page 1

Pinsky announced in December 2010 that he has stopped production of future seasons of *Sober House*, as it was deemed too intrusive, and interfered with the treatment plan.

Online Sober Living Resources

Numerous websites provide information about sober living houses. To learn more check out the following links:

- The NICD Halfway House Listing Service, "How to find a quality halfway house in the United States" [<http://www.nicd.us/How-to-find-a-quality-halfway-house-in-the-United-States.html>]
- The Sober Living Network [<http://soberhousing.net/>]
- Oxford House [<http://www.oxfordhouse.org/userfiles/file/>]

Meet Your Sober Living Home Coverage Team



Our Addiction Treatment Providers Insurance Coverage team has experts in sober living home liability on hand to answer your questions. Please call 800-970-6060 and ask for (pictured left to right) Underwriting Assistant Corrine Smith (ext. 236) at cdsmith@nsminc.com or Program Underwriter Nancy Tedesco (ext. 122) at nrtedesco@nsminc.com to learn more.