

All Insurance Plans Should Cover Tobacco Cessation Treatments



Smoking is still a huge problem in the U.S. – over 46 million Americans currently smoke.ⁱ It is an addiction that is extremely difficult to break, and of the millions of smokers that try to quit every year, only 4-7 percent of them succeed.ⁱⁱ

The federal Affordable Care Act takes important steps in helping smokers who have private insurance coverage quit. It requires all private insurance plans created after the enactment of the law to cover tobacco cessation services with no cost-sharing as of September 23, 2010. However, the law does not require coverage of a comprehensive benefit, and it does not apply to plans that were “grandfathered” into the law.

To ensure that private plans give all the help to smokers they should, states must step in. State governments can also ensure that a comprehensive tobacco cessation benefit is available to everyone in the state, and that these benefits are easy to access.

What can states do?

A state should require all insurance providers to cover all recommended cessation therapies, to provide smokers in the state with as many proven-effective options for help as possible.ⁱⁱⁱ Laws or regulations should include:

- ✓ Required coverage of all medications that are FDA-approved for smoking cessation, or alternatively, all medications recommended in the Clinical Practice Guideline *Treating Tobacco Use and Dependence*^{iv} (requiring this instead of listing specific medications will allow the law to stay current when new medications are introduced and/or recommended for smoking cessation).
- ✓ Required coverage of at least 4 hours of cessation counseling, to be available in individual (face-to-face) and group form. Health plans should also refer to the state’s quitline for phone counseling, or can provide their own phone counseling program.
- ✓ Require plans to cover these benefits at least twice per year for members (unlimited quit attempts is better), and provide them without cost-sharing.
- ✓ Ensure that these requirements apply to all health insurance plans operating in the state, including Medicaid and state employee plans.

Nine states are leading the way

Nine states require all insurance companies operating in their borders to cover some level of cessation treatment. Some of these policies are legislative, and some regulatory.

The laws vary widely in how they are written and what they require. Some require a very low minimum for cessation coverage – like limiting the requirement to \$150 per lifetime, or only requiring coverage of prescription nicotine replacement therapy. Others require higher standards – like requiring coverage of all medications and multiple hours of counseling. The American Lung Association recommends that state policies require comprehensive cessation coverage.^v

9 States Require (Some) Cessation Coverage for All Insurance Plans

- ✓ Colorado
- ✓ Illinois
- ✓ Maryland
- ✓ New Jersey
- ✓ New Mexico
- ✓ North Dakota
- ✓ Oregon
- ✓ Rhode Island
- ✓ Vermont

ⁱ Centers for Disease Control and Prevention. National Center for Health Statistics. National Health Interview Survey, Raw data, 2009. Analysis by the American Lung Association, Research and Program Services Division using SPSS and SUDAAN software.

ⁱⁱ Fiore MC, Bailey WC, Cohen SJ, et al. Treating Tobacco Use and Dependence. A Clinical Practice Guideline. US Department of Health and Human Services. Public Health Service, 2008. Available at: http://www.surgeongeneral.gov/tobacco/treating_tobacco_use.pdf.

ⁱⁱⁱ For more information, see American Lung Association fact sheet “What Works to Help Smokers Quit?”

^{iv} U.S. Department of Health and Human Services, Public Health Service. Updated May 2008. Available at: <http://surgeongeneral.gov/tobacco/>

^v For more details about these laws, see American Lung Association *Helping Smokers Quit: State Cessation Coverage*.