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Smoking Cessation Covered by Health Insurance Stopping tobacco use a key to better health

DENVER - To coincide with the Great American Smokeout on November 20, the Colorado Division of Insurance (DOI) encourages consumers to become familiar with the smoking cessation benefits provided in their health insurance.

These days, under the ACA, health insurance companies and employer group health plans (sometimes called self-funded plans) must cover counseling and intervention for tobacco use with no out-of-pocket costs - meaning no co-payments or coinsurance costs to the insured.

An ACA-compliant plan will cover screening for tobacco use, as well as at least two tobacco cessation attempts per year. Each cessation attempt should include four tobacco counseling sessions of at least 10 minutes each (via telephone, individual or group counseling) and an FDA-approved tobacco cessation medication (either prescription or over-the-counter) for a 90-day treatment regimen when prescribed by a healthcare provider.

"Because the use of tobacco can lead to serious long-term conditions like cardiovascular disease and cancer, anyone who wants to quit should ask about these benefits in their health insurance," said Commissioner of Insurance, Marguerite Salazar. "Ask your insurance company or your employer. If you can't get reliable information, contact the Division."

While tobacco use is not nearly as common as it once was, it continues to impact the health of many people across the nation, including here in Colorado. In 2011, over 18 percent of adults smoked cigarettes, which isn't far from the national average of 21 percent. And 16 percent of Colorado teenagers are also smokers. In the U.S., the use of tobacco accounts for more deaths than car accidents, alcohol use, illegal drug use, suicide, homicide and AIDS - combined.

"Smoking cessation is not only an important benefit, but can be the key to better health and a healthier Colorado," said Commissioner Salazar.

The Division of Insurance has trained experts ready to answer consumers' insurance questions and provide easy-to-understand information. Call 303.894.7490 or 1.800.930.3745 (outside the Denver metro area) or visit dora.colorado.gov/healthinsurance.

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The [Colorado Division of Insurance](http://dora.colorado.gov) regulates the insurance industry and assists consumers and other stakeholders with insurance issues.

[DORA](http://dora.colorado.gov) is dedicated to preserving the integrity of the marketplace and is committed to promoting a fair and competitive business environment in Colorado. Consumer protection is our mission.