

Choosing a Health Insurance Plan: Tobacco Users



Q: I am a smoker, but I eventually want to quit. What should I think about when choosing a health insurance plan?

A: There are several things for current and potential “quitters” to consider when choosing a health insurance plan. Below is a list a smoker should ask when choosing a health plan. *Please note that **Short-Term Plans** are not required to cover tobacco cessation treatment. If you want to quit, a short term plan might not be the best plan for you.*

Will the plan charge you extra in premiums for being a tobacco user?

Many private insurance plans are charging tobacco users more in premiums. These are sometimes called “tobacco surcharges,” “tobacco premiums,” or “non-smoker discounts.” These policies can result in hundreds or even thousands of extra dollars a tobacco user must pay to get health insurance. If a plan charges a tobacco surcharge, it must state this clearly in its application and will ask you if you are a tobacco user.

If the plan will charge you extra for being a tobacco user, can you enroll in a quit-smoking or tobacco cessation program to avoid the charge?

If you are applying for health insurance in the “small group” market (meaning your employer has fewer than 50 employees and does not have a “self-insured” plan), the plan **MUST** offer a program that you can enroll in to try to quit smoking and avoid the extra charges. Even if you are not in the “small group” market, the plan may offer a way for you to avoid the extra charges. Information about this program should be included in application materials. Is the program something you are interested in and able to try?

Does the plan cover nicotine replacement therapy?

Nicotine replacement therapies (NRTs) that are available are: gum, patch, lozenge, (available over-the-counter) nasal spray and inhaler (available by prescription only). These medications should be covered without cost-sharing or prior authorization. You should be able to find out if these medications are covered by looking at the plan’s formulary or preferred drug list, in the plan’s member handbook or by calling the plan’s main information phone number.

Does the plan cover non-nicotine medications to help you quit?

Non-nicotine tobacco cessation medications that are available are: Zyban (generic name is bupropion) and Chantix (no generic version is available). Both of these medications are available by prescription only. Both medications should be covered without cost-sharing or prior authorization in an ACA-compliant marketplace plan. You should be able to find out if these medications are covered by looking at the plan's formulary or preferred drug list, in the plan's member handbook or by calling the plan's main information phone number.

How much will tobacco cessation medications cost you?

Many health plans have "tiered" formularies/preferred drug lists. How much you pay for the medication depends on what tier the drug is in, or whether it is a "preferred" or "non-preferred" drug. You can find this information on the formulary or preferred drug list or in the plan's member handbook. Additionally, many health plans offer their members tobacco cessation medications for free, as a preventive service. Check to see if potential plans offer free medications to quit tobacco.

Does the plan cover tobacco cessation counseling?

Research shows that you are more likely to successfully quit smoking if you are engaged in some type of counseling or coaching. Participating in such a program also might allow you to avoid paying extra for your health insurance. Examples of tobacco cessation counseling are:

- Talking with your doctor, nurse, pharmacist or dentist about quitting
- Taking a quit smoking class at a hospital, community center, doctor's office, or through your employer
- Access to counselors over the phone through a toll-free number

Does the plan have a program like this? Is it something you are interested in or able to participate in? Do you have to pay any of the cost of the program, and are you able to pay it?

Need more help?

If you are buying health insurance through a state health insurance marketplace, visit [Lung.org/openenrollment](https://www.lung.org/openenrollment) and read our FAQs for lung disease patients.

Visit [HealthCare.gov](https://www.healthcare.gov) for more information about health insurance options.

Visit [Lung.org](https://www.lung.org) for more information about lung disease.