Tobacco Cessation Coverage: Medicare

What is Medicare?
Medicare is a federal health insurance program for individuals 65 and older. Some younger disabled individuals are also eligible for the program. The Medicare program is comprised of four distinct parts. They are:

Medicare Part A:
Insurance coverage for hospital stays, nursing homes and hospice care.

Medicare Part B:
Insurance coverage for health care providers, outpatient services, durable medical equipment (DME) and preventive services.

Medicare Part C:
Coverage offered through private insurers that includes Part A and Part B covered benefits. Most Part C plans also cover prescription drugs. Also known as Medicare Advantage.

Medicare Part D:
Prescription drug coverage offered through a private insurance company.

Tobacco Cessation and Medicare:
Quitting smoking improves one’s health at any age. The Medicare program offers some tobacco cessation benefits to help smokers on Medicare quit.

Counseling
- Parts A & B1: Individual counseling is covered with no cost-sharing
  - 4 sessions of counseling are covered per quit-attempt with two quit attempts covered per year
  - Enrollees are eligible regardless of whether they show signs of tobacco-related disease
- Part C: The benefit for enrollees in Part C required to be the same as for enrollees in Parts A & B
  - May need to see an in-network provider to avoid cost-sharing

Medication
- Part D2: Plans should cover: NRT Inhaler, NRT Nasal Spray, Bupropion/ Zyban, Varenicline (Chantix)
  - Over-the-counter (OTC) medications are excluded from coverage by law
  - Cost-sharing is allowed; overall limits by set annually by the Centers for Medicare and Medicaid Services (CMS)
  - Barrier can exist; no regulation limit barriers to treatment
  - Part C: If an enrollee receives prescription drug coverage through a Part C plan, the coverage should be the same as the Part D coverage
  - Cost-sharing and other barriers are allowed

Comprehensive Cessation Benefit:
Seven Medications:
NRT Gum (OTC)* | NRT Patch (OTC)
NRT Lozenge (OTC) | NRT Inhaler
NRT Nasal Spray | Bupropion / Zyban
Varenicline (Chantix)

Three Forms of Counseling:
Individual | Group | Phone

* Over the Counter or OTC, meaning a patient does not need a prescription to purchase the medication. However, in order for the health plan to cover the cost a prescription must be written, even for OTC medications.