Ensuring Coverage of Tobacco Cessation as a Preventive Service

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Our Nation’s Tobacco Epidemic: Tobacco #1 Cause of Preventable Death in US

Tobacco Also Major Healthcare Cost

**Driver**

- Over $289 billion annually in lost productivity and health care costs annually
- Costs to Medicaid alone total $22 billion – or 11% of all Medicaid expenditures.
- 70% of smokers want to quit – but most need help.
  - It takes an average of 8-11 quit attempts before a smoker successfully quits.
Smoking Rates by Income Level, 2012

What Works to Help Smokers Quit

Comprehensive Tobacco Cessation Benefit:
• 7 FDA-tobacco cessation medications
• 3 types of cessation counseling
• Easy to access – no barriers like copays, prior authorization

US Preventive Services Task Force “A” Grade:
• Counseling and Interventions (2009)
  • Adults
  • Pregnant women
  • 2015 - USPSTF in the process of updating its recommendations
Translating the USPSTF Recommendations to Insurance Coverage Requirements

**Challenge:** Difficulty in translating USPSTF and Public Health Service Guideline to insurance coverage

**Result:** Private plans were not covering a comprehensive benefit.
- 2013 Tennessee study: only 1 out of 9 private plans covered a comprehensive benefit
- 2012 Georgetown study found lack of comprehensive benefits, confusing documents, copays still being charged
- 2011 MMWR, Colorado study: lack of comprehensive benefits, tobacco cessation benefits varied more than other preventive services
Tobacco Cessation Guidance

FAQ Issued by Departments of Health and Human Services, Labor and Treasury ACA Implementation FAQ XIX, Question 5
Released May 2, 2014

• At least 4 sessions of individual, group and phone counseling
• At least 90 days of all FDA-approved smoking cessation medications, when prescribed
• At least 2 quit attempts per year
• No cost-sharing
• No prior authorization
In-Depth Look at Tobacco Cessation Coverage in State Marketplace Plans from the Consumer Perspective
More Work to Be Done

- **Lung Association March 31 Report Findings**

Lack of transparency & continued confusion around coverage for tobacco cessation treatments has continued with smokers in state marketplace plans not having access to a comprehensive cessation benefit. **Action is needed.**

State Health Insurance Marketplace Plans: New Opportunities to Help Smokers Quit
Released March 31, 2015
The Results

- Only 60 plan issuers out of 348 (17.2 percent) covered all seven FDA-approved tobacco cessation medications were listed on the formulary with no prior authorization or cost-sharing indicated. As of August 1, now 31% (83 of 342) of plans are in compliance.

- Overall, 41.4 percent of the issuers selling marketplace plans listed all seven tobacco cessation medications as covered on formularies.

- Of the 252 issuers selling plans in federally-facilitated marketplaces, 101 (40.1 percent) listed all seven tobacco cessation medications as covered on formularies.

- Of the 96 issuers selling plans in state-run marketplaces, 43 (44.8 percent) listed all seven tobacco cessation medications as covered on formularies.
Opportunities & Requests

**Opportunities**: 2016 open enrollment offers ways to increase communication, transparency and compliance.
- 2016 requirements: formulary transparency and machine readable formularies

**Request**: Issue bulletin or other communication to plans clarifying that plans include all 3 forms of counseling plus all FDA-approved medications in formularies with no prior authorization or cost-sharing indicated.

*2015 - USPSTF updating tobacco cessation recommendation. An “A” is still recommended.*
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