



Questions Regarding Tobacco Cessation Coverage for Employers to Ask their Health Insurance Plan or Broker

If you are an employer considering adding tobacco cessation coverage to employee health benefit packages, you probably have a number of questions you would like answered. Ideally, your insurance plan or broker should be able to answer "yes" to the questions outlined below and provide you with the data requested. If not, speak to your health insurance plan representative about ways to ensure tobacco cessation treatment is covered.

ASSESSING CESSATION BENEFITS

Coverage

- Are at least two smoking cessation attempts per employee, per year covered with all benefit plans?
- Does the insurance plan promote the state's quitline?

Medications

- Does the insurance plan cover all FDA-approved tobacco cessation medications for all members?
- Are FDA-approved medications available free-of-charge to members attempting to quit?

Tobacco Cessation Medications	Covered (Yes/No)	Cost to Employee
Prescription Nicotine Replacement Therapy		
Zyban (bupropion)		
Chantix (varenicline)		
Over the Counter Nicotine Replacement Therapy		

Behavioral Change

- Does the insurance plan provide and pay for multiple counseling sessions per quit attempt?
- Does the plan offer, but not require, counseling in order to access other cessation benefits?

Incentives

- Does the plan promote participation in the cessation program by providing financial incentives to its members such as lower deductibles?

COVERAGE STRUCTURE

- Is the coverage described above built into all fully-insured group products sold by the health plan?
- For self-insured employers, is the coverage structured as a rider or built in to the plan?
- Does the insurance company track exactly how many tobacco cessation riders have been sold? If yes, present as a percent of self-insured companies: # riders/self-insured companies.
- Is the tobacco rider promoted in the core material provided to all prospective employer groups?
- Are insurance brokers paid a commission for the sale of these riders?

EVALUATION

It is very important that a health plan track outcomes of its tobacco cessation benefit program. If the plan cannot provide you with performance data, its commitment to the program may be questionable.

Variable	Performance Results
% of members identified as tobacco dependent	
% of tobacco dependent members participating in cessation program	
6-month quit rate or 1-year quit rate	

To calculate the return on investment for individual components of tobacco cessation coverage, go to <http://www.businesscaseroi.org/roi/default.aspx>.



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