

Tobacco Cessation Treatment: What Is Covered?

The U.S. healthcare system is complex, and therefore so is coverage available to help smokers quit. Below is information on what the biggest health insurance programs cover for tobacco cessation, and how the Affordable Care Act (ACA) changes coverage.



Medicare

- Covers people over the age of 65
- Covers nicotine nasal spray, nicotine inhaler, bupropion and varenicline, as well as individual counseling, for 2 quit attempts per year
- The ACA adds
 - Prevention and wellness visit with member's doctor
 - Is closing the Medicare Part D "donut hole," making medications more affordable

33.3 percent of Medicaid enrollees smoke—that is more than 50 percent higher than the total population!

Medicaid

- Covers low-income children and parents (eligibility varies by state)
- Covers comprehensive tobacco cessation treatment for pregnant women. Coverage for all other adults varies by state
- The ACA adds
 - Requirement for coverage of pregnant women in 2010
 - Expands eligibility to all low-income adults in 2014
 - Requires coverage of tobacco cessation medications in all states in 2014

State Health Insurance Exchanges

- Will cover the unemployed, self-employed and those not provided with employer-sponsored insurance in 2014
- Coverage of comprehensive tobacco cessation treatment has not yet been defined
- The ACA adds
 - Creates state health insurance exchanges
 - Requires all plans in exchanges to cover Essential Health Benefit (the current proposal includes an undefined tobacco cessation benefit)

31.5 percent of the currently uninsured smoke. Many of these smokers will be eligible for coverage through health insurance exchanges in 2014.

Employer-Sponsored Insurance

- Covers all individuals provided health insurance through their employer or union
- All new plans must cover tobacco cessation treatment, but coverage varies widely plan to plan
- The ACA adds
 - Requires coverage of all preventive services given an 'A' or 'B' rating by the U.S. Preventive Services Task Force, including tobacco cessation

Uninsured

- Includes all individuals who do not have health insurance
- Phone counseling is available through 1-800-QUIT-NOW
- The ACA adds
 - Designed to reduce the number of uninsured through new state exchanges and expansion of Medicaid