

Wyoming Department of Insurance – ABCs of Health Insurance Series
Tobacco Surcharge for Premiums

Q: Can I be charged higher premiums in the Marketplace if I smoke?

A: Yes, issuers may use tobacco status as a rating factor and assess a surcharge.

Q: What does it mean to “use tobacco”? I’m pretty sure my teenager has smoked at least a couple of times. Do I have to pay a higher rate because of her?

A: “Tobacco use” means a person has used tobacco products an average of four or more times per week for the past six months. The surcharge on tobacco users can only be applied to an individual who can legally purchase a tobacco product in the state. Thus, the surcharge does not apply to a person under age 18.

Q: My income is less than 400% of the FPL and I smoke. Will the tobacco surcharge to the premium be covered by my premium tax credit?

A: No. A tobacco surcharge is not covered by the health insurance subsidy. The premium tax credit will reduce what you have to pay for the regular health insurance premium, but you will have to pay the entire additional tobacco surcharge. For example, if the regular premium for a policy is \$200 per month and you qualify for a premium tax credit of \$75 but you also use tobacco, you would be subject to a 50% tobacco use surcharge, you would have to pay \$225 for that policy (\$200 for the regular premium minus \$75 for your premium tax credit plus \$100 for the tobacco surcharge).

Q: What happens if I take up smoking after I bought the policy?

A: You would be subject to the tobacco surcharge when you renew your plan the following year.

Q: What happens if I disclosed that I smoked when I bought the policy, but now I’ve successfully quit?

A: The insurer is not required to lower your premium until you renew your policy the following year.



Qualified plans available both on and off of the Marketplace are organized in four tiers, or four levels of cost-sharing:

Marketplace plans: The Metal Levels

Plan Type/Metal Level	Plan Pays
	Percentage of total covered expenses (on average) = Actuarial Value
Platinum	90%
Gold	80%
Silver	70%
Bronze	60%

Listed below are the current health insurance companies that offer individual coverage on and off of the Marketplace in Wyoming:

Insurance Companies offering Individual Qualified Health Plans through the Marketplace at www.healthcare.gov:

Blue Cross Blue Shield of Wyoming
www.healthcare.gov
 800-318-2596

Insurance Companies Offering Individual Qualified Health Plans outside of the Marketplace:

Blue Cross Blue Shield of Wyoming
www.bcbswy.com
 800-442-2376

Other Resources:

[Enroll Wyoming](#)
 888-425-7138
 Wyoming 2-1-1

2018 Poverty Guidelines for the 48 Contiguous States					
Household/ Family Size	Federal Poverty Line	100%	200%	300%	400%
1	\$12,140	12,140	24,280	36,420	48,560
2	\$16,460	16,460	32,920	49,380	65,840
3	\$20,780	20,780	41,560	62,340	86,120
4	\$25,100	25,100	50,200	75,300	100,400
5	\$29,420	29,420	58,840	88,260	117,680
6	\$33,740	33,740	67,480	101,220	134,960
7	\$38,060	38,060	76,120	114,180	152,240
8	\$42,380	42,380	84,760	127,140	169,520
For families/households with more than 8 persons, add \$4,320 for each additional person					