

**WYOMING DEPARTMENT OF INSURANCE**  
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## **Consumer Reminder: Follow-up on your New Year’s Resolution to Quit Smoking**

Cheyenne, WY—Did you make a New Year’s Resolution to quit smoking? If so, congratulations! If not, there is still time to make that resolution and to get started in kicking the smoking habit. Psychologists say that maintaining a behavioral change for 21 days can make that change a permanent habit. Wyoming Insurance Commissioner Tom Glause reminds consumers to check with their health insurance companies or employers regarding coverage for smoking cessation services and the specific benefits included in their health insurance policies.

Commissioner Glause said, “It is important to remind Wyomingites that it is never too late to quit smoking. We know the negative effects of smoking on health and consumers can have assistance with smoking cessation programs under the Affordable Care Act (ACA).”

Unfortunately, Wyoming continues to have a high percentage of smokers. In fact, the Center for Disease Control (CDC) ranks Wyoming 50<sup>th</sup> in cigarette use among youth under age 18 and 35<sup>th</sup> in smoking-attributable adult deaths. According to the American Cancer Society, smoking is responsible for nearly 1 in 5 deaths in the U.S and an additional 8.6 million people live with serious illnesses caused by smoking.

Under the Affordable Care Act (ACA), health insurance companies can charge tobacco users more in premiums, sometimes called “tobacco surcharges,” “tobacco premiums,” or “non-smoker discounts.” These policies can result in hundreds or even thousands of extra dollars a tobacco user must pay to get health insurance. Many insurance plans cover medications and counseling to help tobacco users quit and are often available with no cost-sharing like copays, coinsurance or deductibles for the consumer. “Small Group” employer plans, (meaning your employer has fewer than 50 employees and does not have a “self-insured” plan), must offer programs that you can enroll in to try to quit smoking and avoid the extra charges. Commissioner Glause encourages Wyoming consumers to make 2016 the year they quit smoking—permanently.

Wyoming consumers who have related insurance questions can call the Department of Insurance Consumer Assistance at 307-777-7401.