

WYOMING DEPARTMENT OF INSURANCE
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Consumer Alert: Check with insurance companies, employers about available quit-smoking treatments

Cheyenne, WY— For nearly 40 years, annually on the third Thursday of November—this year, November 19, 2015----smokers across the nation take part in the American Cancer Society's Great American Smokeout. Individuals may use the date to make a plan to quit or quit smoking that day. The Great American Smokeout event challenges people to stop using tobacco and helps people know about the many tools they can use to help them quit. Smokers may have new opportunities to get the help that they need to quit smoking for good. Tom Glause, Wyoming Insurance Commissioner, is encouraging consumers to check with their health insurance companies or employers regarding coverage for smoking cessation services and the specific benefits included in their policies.

Commissioner Glause said, "We know the negative effects of smoking on health and under the Affordable Care Act (ACA) consumers can have assistance with smoking cessation programs." According to the American Cancer Society, smoking is responsible for nearly 1 in 5 deaths in the U.S. An additional 8.6 million people live with serious illnesses caused by smoking.

The federal agencies implementing the Affordable Care Act have announced that health insurance companies and employer group health plans are required to cover medications and counseling to help tobacco users quit. These benefits must be provided with no cost-sharing (like copays, coinsurance or deductibles) for the consumer.

The federal guidance said that it will consider an insurance plan to be in compliance with this smoking cessation requirement if it covers both screening for tobacco use and, for those who use tobacco products, at least two quit-smoking attempts per year.

Each cessation attempt includes four tobacco cessation counseling sessions of at least 10 minutes each (including telephone counseling, group counseling, and individual counseling) and all FDA-approved tobacco cessation medications (including both prescription and over-the-counter medications) for a 90-day treatment regimen when prescribed by a health care provider. These benefits should be available without prior authorization.

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