



Quitting Time: Comprehensive Coverage of Tobacco Cessation Services in Private and Public Health Insurance

OVERVIEW

Cigarette smoking continues to be one of the leading cause of preventable disease and death in the United States claiming approximately 480,000 lives prematurely every year.¹ Smoking not only takes the lives of those who use tobacco, but also those who are exposed to secondhand smoke. Smokeless tobacco has been linked to greater incidence of heart disease and stroke.² E-cigarette use has become increasingly popular, especially among youth and adolescents. Recent research has demonstrated that the use of e-cigarettes or vaping products is significantly linked to severe lung injury, and even death.³ The bottom line is that no tobacco product is safe to use.

Smoking costs the U.S. economy more than \$300 billion per year, including productivity losses of \$156 billion and direct medical expenditures of nearly \$176 billion.³ Tobacco control efforts by the American Heart Association and other public health partners have contributed to a decline in U.S. cigarette consumption over the years. However, despite this progress, cigarette use remains the most commonly used tobacco product among adults with approximately 13.7% of adults as current smokers.⁴ Approximately 15.6% of men and 12.0% of women in the U.S. still smoke.⁴ An estimated 58 million people are still exposed to secondhand smoke due to cigarettes, including 14 million children aged 3-11 years.⁵ Additionally, the recent popularity of e-cigarettes and other vapor products has resulted in a significant increase in tobacco use among youth. In 2019, 27.5% of high school students and 10.5% of middle school students reported the use of e-cigarettes.⁶

To help save these lives, AHA advocates for comprehensive coverage of tobacco cessation services in public and private health insurance programs that includes medications and counseling.

SUCCESS OF TREATMENT PROGRAMS

In general, tobacco cessation treatment remains highly cost-effective, even though it is very difficult for people to quit this deadly, addictive habit.⁷ There is a strong relationship between the length of time patients have in behavior counseling sessions, the amount of time they are able to spend with their health care providers and successful treatment outcomes.⁸ Comprehensive, barrier-free, and promoted cessation programs covered by insurance companies lead to increased uptake in treatment and success in quitting. FDA-approved medications and behavioral counseling are cost-effective and are successful cessation strategies, especially when used in combination. Smoking cessation by the age of 40 may reduce mortality by 90%, while stopping smoking by the age of 60 could reduce mortality risk by 40%.¹

Although e-cigarettes have been advertised as tobacco cessation products by the tobacco industry, no e-cigarette has been approved by the FDA for this purpose. Available and FDA-approved forms of nicotine replacement therapy (nicotine gum, transdermal patch, nasal spray, inhaler, and lozenges) increases the rate of quitting by 50% to 60%.⁹ Three out of five U.S. adults attempt to quit smoking, but less than one-third of smokers use cessation medications approved by the FDA or behavioral counseling to assist in quitting.³



ECONOMIC AND HEALTH BENEFITS TO QUITTING

In July 2006, the Massachusetts health care reform law mandated tobacco cessation coverage for the Massachusetts Medicaid population.

- Upon implementation of the benefit, MassHealth subscribers were allowed two 90-day courses per year of FDA-approved medications for smoking cessation, including over-the-counter medications like nicotine replacement therapy, and up to 16 individual or group counseling sessions. Within the first two years of implementation, over 70,000 Massachusetts Medicaid recipients used the benefit, and the smoking rate declined from 38% to 28%.¹⁰ There was also a decline in the utilization of other costly healthcare

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services (38% decrease in hospitalizations for heart attacks, 17% drop in emergency room and clinic visits due to asthma, and a 17% drop in claims for adverse maternal birth complications, including pre-term labor).¹⁰

- Additional research with the program showed that the comprehensive coverage led to reduced hospitalizations for heart attacks and a net savings of \$10.5 million, or a \$3.07 return on investment for every dollar spent.¹¹ Savings will likely continue to increase as time goes on and the impact of quitting in this population increases.

Other research on the economic benefits of quitting smoking includes:

- Medicaid enrollees have nearly double the smoking rates of those with private insurance, and Medicaid spends approximately \$39 billion annually to treat smoking-related diseases.¹²
- The yearly federal/state tax burden from smoking-caused government spending is estimated to be \$925 per household.¹³
- Cigarette smoking accounts for approximately 7.6-8.7% of healthcare expenditures.³

WHERE WE ARE NOW

In January 2014, a provision of the Affordable Care Act (ACA) was implemented that prevented state Medicaid programs that participate in the Medicaid drug rebate program from excluding any of the seven FDA-approved cessation medications from coverage. States have a tremendous opportunity to save even more lives by covering tobacco cessation treatments and removing barriers to treatment such as copayments and prior authorization requirements. Only 34.5% of Medicaid enrollees who attempted to quit used evidence-based counseling or medications, or both.¹⁴ Currently 36 states including the District of Columbia, cover all seven FDA-approved cessation medications, while only 11 states provide comprehensive coverage (individual counseling, group counseling, and all FDA approved medications).¹²

ACA also requires private insurers offering non-grandfathered group or individual health insurance plans to cover preventive services rated as A (“strongly recommended”) & B (“recommended”) by the U.S. Preventive Services Task Force without cost sharing. Tobacco cessation services fall into this category since they are strongly recommended and have shown evidence-based outcomes. Comprehensive tobacco cessation services should be offered in all public and private health care plans.

AHA Action Plan

The AHA advocates for:

- Private and public health insurers to cover comprehensive cessation services for all current tobacco users including both counseling and pharmacotherapy without cost sharing.

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