

# Cessation Benefits Analysis

## The Rationale for Building a Comprehensive Tobacco Cessation Benefit

Given the high costs of health care, why should Taft-Hartley funds provide a comprehensive tobacco cessation benefit? The answer is clear - evidence shows that tobacco use is associated with increased health care costs and decreased workplace productivity. Providing a comprehensive tobacco cessation benefit increases access to proven cessation treatment methods, thereby assisting smokers in their efforts to quit successfully.

Because the process of quitting usually involves several attempts, smokers may need to try different types of cessation medications before achieving success. A comprehensive tobacco cessation benefit enables smokers to find the most appropriate treatment method to quit successfully, and is cost-effective for insurers and employers.

## How to Build a Comprehensive Tobacco Cessation Benefit: Key Components

A comprehensive tobacco cessation benefit meets the following criteria:

1. Covers multiple evidence-based treatment options, including all FDA-approved tobacco cessation medications and counseling:
  - Medications: Covers both prescription and over-the-counter medications. These products should be covered individually and in combinations as recommended by the U.S. Public Health Service's "Treating Tobacco Use and Dependence: A Clinical Practice Guideline." Currently, there are seven FDA-approved medications:
    - Nicotine gum
    - Nicotine patch<sup>2</sup>
    - Nicotine inhaler
    - Nicotine nasal spray
    - Nicotine lozenges
    - Bupropion SR
    - Varenicline
  - Counseling: Covers at least four counseling sessions, approximately 15-30 minutes per session. Counseling sessions can include telephone, individual, and group counseling.
2. Eliminates or minimizes co-pays or deductibles associated with counseling sessions and tobacco cessation medications.
3. Provides both medication and counseling coverage for at least two courses of medication and counseling per year.
4. Does not put a lifetime or cost limit for tobacco cessation counseling and medication.
5. Does not require fund participants to participate in a formal counseling program as a precondition to accessing medication benefits, or vice versa.
6. Provides coverage for dependents.

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The key components of a model benefit are consistent with the recommendations and conclusions of the following evidence-based reviews for tobacco use treatment: Treating Tobacco Use and Dependence: A Clinical Practice Guideline, U.S. Department of Health and Human Services. Public Health Service. June 2008; The U.S. Preventive Services Task Force; The World Health Organization/Society for Research on Nicotine and Tobacco Use Treatment; The Cochrane Collaboration; The U.S. Center for Disease Control and Prevention's Community Preventive Services Task Force; National Action Plan for Tobacco Cessation.

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<sup>1</sup> Evidence-based refers to recommendations which are consistent with the 2008 U.S. Public Health Service Clinical Practice Guideline, Treating Tobacco Use and Dependence.

<sup>2</sup> Nicotine patch is available in over-the-counter or prescription form.

Tobacco Cessation Benefit Components	Fund Health Plan	Model Benefit
<b>Over-the-counter medications</b>	<p>The plan covers all over-the-counter tobacco cessation medications at no cost to the fund participant.</p> <p>Participation in the Blue Cross Blue Shield quit smoking program is required to access over-the medications.</p>	<p>The plan covers all over-the-counter medications, including:</p> <ul style="list-style-type: none"> <li>• Nicotine gum (Nicorette<sup>®</sup>, generic)</li> <li>• Nicotine patch (Nicoderm<sup>®</sup>, Habitrol<sup>®</sup>, Prostep<sup>®</sup>, Nicotrol<sup>®</sup>, &amp; generic)</li> <li>• Nicotine lozenge (Commit<sup>®</sup> &amp; generic)</li> </ul>
<b>Prescription medications</b>	<p>The plan covers all prescription tobacco cessation medications at 20% cost to the fund participant.</p> <p>Participation in Blue Cross Blue Shield quit smoking program is required to access prescription medications.</p>	<p>The plan covers all prescription medications, including:</p> <ul style="list-style-type: none"> <li>• Nicotine inhaler (Nicotrol<sup>®</sup>)</li> <li>• Nasal spray (Nicotrol<sup>®</sup>)</li> <li>• Bupropion SR (Zyban<sup>®</sup>, Wellbutrin<sup>®</sup> &amp; generic)Nicotine patch (Nicoderm<sup>®</sup>, Habitrol<sup>®</sup>, Prostep<sup>®</sup>, Nicotrol<sup>®</sup>, &amp; generic)</li> <li>• Varenicline (Chantix<sup>®</sup>)</li> </ul>
<b>Counseling</b>	<p>The plan provides phone-based coaching at no cost to the participant.</p> <p>Participation in Blue Cross Blue Shield quit smoking program is required to access phone-based coaching.</p> <p>Participants can access other forms of counseling via the employee assistance program, T.E.A.M. Inc.</p>	<p>The plan covers at least four counseling sessions, approximately 15-30 minutes per session. Covered evidence-based counseling sessions include telephone, individual, and/or group counseling.</p> <p>The plan recognizes that a variety of trained professionals, and not just physicians, can provide evidence-based counseling for tobacco cessation (and makes these eligible for reimbursement).</p>
<b>Annual limits</b>	<p>The plan does not have annual limits.</p>	<p>The plan provides coverage for at least two courses of medication and counseling per year.</p>
<b>Lifetime limits</b>	<p>Quit smoking attempts are limited to three attempts per lifetime.</p>	<p>The plan does not have a lifetime or cost limit for tobacco cessation counseling and medications.</p>
<b>Out-of-pocket costs</b>	<p>Fund participants have to pay a co-pay for prescription medications.</p>	<p>The plan eliminates or minimizes co-pays or deductibles associated with counseling sessions and tobacco cessation medications.</p>
<b>Dependents</b>	<p>The plan provides coverage for spouse and dependent children.</p>	<p>The plan provides coverage for spouse, domestic partner, and dependent children.</p>

To learn more about smoking cessation, visit [www.workshifts.org](http://www.workshifts.org).