Using Company Health Plans to Help Employees Quit

Having access to resources for quitting, increases the likelihood that your employees will be able to quit using tobacco. These resources can be made available through your company’s health plan. Businesses that have included a tobacco cessation benefit in their health plan have seen the following benefits:

- A reduction in total tobacco consumption by employees,
- An increase in the number of tobacco users willing to undergo treatment,
- Increased employee productivity and,
- An increase in the percentage of employees who were able to quit successfully.  

Tobacco Cessation Benefits Are Cost-Effective

- Tobacco use cessation interventions are the single most cost-effective health benefit you can provide to your employees.  
- Tobacco cessation is more cost-effective than most other common and covered disease prevention interventions, such as treatment of hypertension and high cholesterol.  
- It costs between 10 and 40 cents per member per month to provide a comprehensive tobacco cessation benefit (costs vary based on utilization and dependent coverage).  
- Cost analysis has shown tobacco cessation benefits to be either cost-saving or cost-neutral. Overall, cost/expenditure to employers equalizes at three years and the benefits exceed the costs by five years.  

Questions to Ask Health Plans

When reviewing current health plans or bidding for a new one, benefits managers can incorporate some or all of the following tobacco dependence treatment questions into written specifications:  

- How does the health plan identify and document tobacco users and tobacco cessation interventions?
- What tobacco cessation medications are covered? How frequently are these offered, and for what period annually? Are multiple medications covered? Are multiple quit attempts covered in one 12-month period?
- What type of counseling (e.g. in person, online, telephone) is covered, how often is counseling covered annually, and for what period (e.g. 90 days twice per year)?
- Describe the plan design for tobacco cessation (e.g. co-pay, etc.). Is the co-pay similar to other medications?
- Are over-the-counter medications, such as nicotine patches and gum, covered? Is there a co-pay?
- Who is eligible for tobacco cessation benefits? Are dependents covered? Does this include all covered individuals or only those with a drug benefit?
- What other education or counseling materials are provided (e.g. hard copy, on-line, other)?
- How does the plan motivate healthcare providers to provide tobacco cessation counseling (e.g. bonuses)?
- Is the benefit promoted to employees? How?
- How is the percentage of tobacco users who have received treatment assessed? How is the success of the tobacco cessation initiatives evaluated?
Health Benefit Design

Tobacco cessation benefits that have been found to be most effective cover all of the following:

- Counseling and medications
- FDA-approved medications, including both prescription and over-the-counter
- Counseling services, including telephone and individual counseling (While classes are also effective, few smokers attend them.)
- Several counseling sessions offered over a period of several weeks.

Show your employees you want to help them quit and understand the chronic nature of tobacco dependence by designing a benefit that makes it easier for them.

- Eliminate co-pays or require employees to pay no more than the standard co-payment. Data show that smokers rarely misuse cessation services and are more likely to quit when no co-payment is required.
- Provide at least two courses of treatment, both medication and counseling, per year.

Tobacco Treatment Options

Programs consisting of several treatment components have proven to be successful. The most successful and highest recommended treatment option is physician/healthcare provider support and monitoring along with medication and counseling.

1. Healthcare Provider Counseling: Healthcare providers play a critical role in tobacco treatment by counseling patients about tobacco addiction, monitoring their progress, providing information about medications, and following up to reduce relapse.
2. Medications: Nicotine replacement therapies, as well as bupropion SR and varenicline help the tobacco user fight the physical addiction.
3. Utah Tobacco Quit Line (1.800.QUIT.NOW): The Quit Line provides telephone-based counseling, support materials, and referrals to additional assistance. All services are free and confidential.
4. Utah QuitNet: This website (www.utahquitnet.com) provides quitting guides, peer support through message boards and e-mail, expert advice, and other services to help people quit using tobacco. These services are also free and confidential.
5. Local services: Contact your local health department for a list of cessation services in your area.

Sources