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More Health Plans Cover Quit Smoking Treatments

More Wisconsin insurers and employers are realizing the value of covering quit smoking treatments, according to a survey just released by the University of Wisconsin Center for Tobacco Research and Intervention (UW-CTRI). Coverage of smoking cessation medications has increased about 32 percent in two years--from 2002 to 2004.

UW-CTRI surveyed Wisconsin health plans and compared coverage of smoking cessation treatments in the newly released report, "Tobacco Treatment Coverage by Wisconsin Health Plans 2002 and 2004." Of the more than three million insured Wisconsin residents included in the 2004 survey, 74 percent of insured Wisconsin residents have coverage for at least one stop smoking medication through their health plans. In 2002, only 56 percent had that benefit.

Bupropion (Zyban) and the nicotine patch are the most frequently covered medications, followed by other nicotine replacement products—the inhaler, gum and nasal spray. Some type of cessation counseling is available to 70 percent in the 2004 survey. For five percent of the plans, this includes using a quitline to deliver counseling services. The Wisconsin Tobacco Quit Line is available to all state residents, regardless of insurance coverage.

The reason most often cited by health plans for not covering tobacco cessation treatment is the concern that employees may leave the plan before a return on investment is realized. However, there is some immediate return and a shorter time period (as little as two years) for additional return on investment.

"We've found significant short and long terms benefits from helping people quit smoking by covering costs and offering classes and materials," said Marvin Wiener, M.D., medical director for Unity Healthcare. "In the short term, we see fewer respiratory infections and faster recovery from illness and surgery. Long term, we know smoking is a cause of emphysema, chronic bronchitis, lung cancer, and heart disease. It makes sense to decrease these diseases."

For these reasons, the medical directors of health plans which are members of the Wisconsin Association of Health Plans support the use of evidence-based approaches to smoking cessation, including medications where appropriate.

In Wisconsin, illnesses caused by smoking cost an estimated \$1.6 billion annually in direct health care costs and an additional \$1.4 billion in lost productivity. For this reason, more employers are including tobacco treatment coverage in employee health plans.

"We recognized the hazards of tobacco use and wanted to help our employees get free of smoking. We also know that smokers are less productive and more prone to use health benefits," said Bill Vancos, human resources manager at Wausau Paper. "So we decided to couple quit smoking reimbursement for medications and cessation programs with a smokefree policy. So far, we're very pleased with the results."

The survey report identified some areas for improvement. Some plans fail to recognize the chronic nature of tobacco dependence—that smokers often relapse and may have to try several times before quitting for good. These health plans offer the benefit only once in a lifetime. Others offer only limited follow-up and ongoing support for smokers trying to quit.

Only ten health plans cover combinations of medications (for example, bupropion plus the nicotine patch) which have been shown in research studies to increase the

success of quit attempts. Some plans have very limited coverage for cessation counseling—an hour or less.

The area needing significant improvement is promotion of cessation coverage to all tobacco users. According to the 2001 Wisconsin Tobacco Survey, more than 80 percent of current smokers thought either they did not have coverage or didn't know if they had coverage.

Finally, the report recommends expansion of tobacco cessation coverage to 100 percent of Wisconsin residents with health insurance, increased efforts to document the business case for smoking cessation, and continuation of efforts to inform health plans about recent research findings about effective treatments.

“We believe that 100 percent coverage is within our reach,” said Michael Fiore, M.D., UW-CTRI director. “Including smoking cessation treatment for every health plan member in Wisconsin would be a huge step forward in reducing tobacco use.”

The survey was conducted by the Center for Tobacco Research and Intervention, University of Wisconsin Medical School. The Center has provided cessation and prevention services in Wisconsin since 1992 and is a nationally-recognized research center.

Copies of the report are available from UW-CTRI by calling 608-262-8673 or downloading from the CTRI website, www.ctri.wisc.edu.

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