



Tobacco Cessation as a Preventive Service

U.S. Preventive Services Task Force

The U.S. Preventive Services Task Force (USPSTF) is a group of independent national experts that make evidence-based recommendations about the use of preventive services, like screenings, counseling services and preventive medications. The panel of experts gives letter grades to preventive services based on evidence of their effectiveness. These recommendations are meant to guide clinicians in the delivery of preventive services – determining which services are effective and worthwhile for which populations of patients.

One key theme in the *Affordable Care Act (ACA)* is the shift from paying for value versus paying for volume. The Preventive Services Provision is part of that effort. This important provision requires most non-grandfathered plans[†] to cover all preventive services given an ‘A’ or ‘B’ by the USPSTF with no cost-sharing. Further implementing regulations have applied this requirement to other plans as well. All told, this requirement now applies to:

- Insurance plans in the private markets (non-grandfathered plans)
- Individual and small group plans
- Alternative Benefit Plans (plans covering Medicaid expansion population)

Tobacco Cessation – an ‘A’ Preventive Service

The USPSTF gives tobacco cessation services for adults an ‘A’ for effectiveness. However, the USPSTF recommendation is clinical guidance not coverage policy for insurance companies and other payors to simply insert into their plan documents. This leaves some room for insurance companies and other payors to interpret the recommendation in a way that is not consistent with coverage of a comprehensive cessation benefit.

A 2020 report¹ from the American Lung Association found that most exchange plans cover at least some tobacco cessation treatment; however, more could be done to improve coverage of counseling and remove barriers to access the treatment.

Comprehensive Cessation Benefit:

Seven Medications:

- NRT Gum (OTC*)
- NRT Patch (OTC)
- NRT Lozenge (OTC)
- NRT Inhaler
- NRT Nasal Spray
- Bupropion
- Varenicline

Three Forms of Counseling:

- Individual
- Group
- Phone

* OTC – Over the counter; this refers to medications that can be purchased without a prescription. However, to obtain these medications without cost-sharing, a patient needs a prescription from a provider.

[†] This provision does not apply to non-complaint plans, including Short-Term, Limited-Duration plans, Farm Bureau plans and Healthcare Sharing Ministries.



Federal Guidance

The USPSTF recommendation is clinical guidance, not insurance language. This leaves room for payors to interpret the recommendation in a way that does not cover a comprehensive cessation benefit. The U.S. Departments of Labor, Treasury and Health and Human Services issued [an FAQ that translates the USPSTF recommendation](#) into insurance coverage language. The guidance stated that the Departments would consider the relevant health plans to be in compliance with the preventive service requirement for tobacco cessation if they cover, for example:

- Screening for tobacco use
- Individual, group or phone counseling (at least 10 minutes per session)
- All Food and Drug Administration (FDA)-approved tobacco cessation medications (prescription and over-the-counter) when prescribed by a healthcare provider
- At least two quit attempts per year
- 4 sessions of counseling and 90 days of medication per quit attempt
- No prior authorization is required for treatment

There is still some ambiguity in what coverage is required. Some state Insurance Commissioners have issued Bulletins or Consumer Alerts further clarifying what needs to be covered by plans in their state.

¹ American Lung Association. Tobacco Cessation Coverage in State Exchanges – 2020. July 2020. Accessed May 27, 2021 at https://www.lung.org/getmedia/fb9cdabf-7062-4e49-b86b-74754ab642eb/exchange-data-report_final_1.pdf