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Several Kentucky Health Insurance Marketplace Plans Among Majority that Fail to Offer Required Quit Smoking Coverage, New Report Reveals

New Report from American Lung Association Finds Opportunity for Millions to Quit Smoking Ignored by Health Insurance Plans and Policymakers

Louisville, KY (April 28, 2015) – The majority of state health insurance marketplace plans are not providing the coverage they should be for smoking cessation. The plans in Kentucky are no exception. Millions of Americans who have enrolled in health insurance marketplace plans should be provided with free tools to quit smoking, but a new report from the American Lung Association shows fewer than 20 percent of plan issuers nationwide are providing the appropriate coverage. Kentucky does somewhat better, but only half are providing the required coverage for prescription medications.

State health insurance marketplace plans are required by the Affordable Care Act (ACA) to help smokers quit as a free essential health benefit. The new [State Health Insurance Marketplace Plans report](#) concludes that the vast majority of these plans are falling short.

The [report](#) shows that only 60 plan issuers out of 348 (17 percent) nationwide are covering tobacco cessation medications with no cost-sharing as required in the Affordable Care Act, and fewer than half of issuers list those seven approved cessation medications on their publically available drug lists, or formularies. Only one state, West Virginia, had all plans in the marketplace covering all tobacco cessation medications. West Virginia has only one plan issuer selling plans in its marketplace.

In Kentucky zero out of the five insurance plans are in full compliance with ACA guidance. Overall in the United States, 41.4 percent of the issuers selling marketplace plans listed all seven tobacco cessation medications as covered on formularies.

Here in Kentucky, four of the five fail to cover nicotine gum, four fail to cover the nicotine patch, four fail to cover the nicotine lozenge, one fails to cover the nicotine nasal spray, two fail to cover the nicotine inhaler, with no prior authorization or cost-sharing indicated. The only tobacco cessation medication covered by all issuers is bupropion and varenicline.

“Marketplace plans here in Kentucky are not only falling short of the guidelines set by the Affordable Care Act, but more importantly, they are also missing a critical opportunity to help Kentucky tobacco users quit,” said Heather Wehrheim, Advocacy Director, American Lung Association. “Evidence suggests that tobacco use rates of people enrolled in marketplace plans are high, which means that we are missing the chance to offer full cessation benefits to those who may need it the most.”

According to the ACA and federal guidance, all plans should cover a comprehensive tobacco cessation benefit:

- At least four sessions of individual, group and telephone cessation counseling

- All FDA-approved tobacco cessation medications (nicotine patch, gum, lozenge, nasal spray and inhaler; bupropion and varenicline)
- At least two quit attempts per year
- No cost-sharing, like copays, coinsurance or deductibles
- No prior authorization requirements.

“Helping smokers quit is proven to save lives and money. At the Lung Association, we know that quitting is hard. That’s why we’re fighting to make sure everyone has access to all quit smoking medications and counseling to help them quit for good,” said Wehrheim.. “It’s important that our policy makers here in Kentucky and at the federal level make sure all insurance plans get the job done, by covering a comprehensive cessation benefit with no-cost sharing.”

Tobacco use is the number-one preventable cause of disease and death in the United States, and is responsible for almost 500,000 deaths each year. Tobacco use costs our country over \$289 billion annually in smoking-related healthcare expenses and lost productivity. Almost 70 percent of smokers want to quit. Only 60 plan issuers (17.2 percent) indicated full compliance with the tobacco cessation guidance, meaning all seven FDA-approved tobacco cessation medications were listed on the formulary with no prior authorization or cost-sharing indicated.

For more information about tobacco control policies in Kentucky, see the [State of Tobacco Control](#).

For media interested in speaking with an expert about lung health and tobacco use, contact the American Lung Association in Kentucky at heather.wehrheim@lung.org or 502-759-2889.

Tobacco users can receive free assistance quitting tobacco by contacting the American Lung Association’s quitline at 1-800-LUNG-USA

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About the American Lung Association of the Midland States. As the oldest voluntary health organization in the United States, the American Lung Association’s mission is to save lives by improving lung health and preventing lung disease through Education, Advocacy and Research.

With the generous support of the public, we are *"Fighting for Air."* When you join the American Lung Association in the fight for healthy lungs and healthy air, you help save lives today and keep America healthy tomorrow.

As a charter member of the nationwide organization, the American Lung Association of the Midland States is committed to carrying out this mission in Kentucky, Michigan, Ohio and Tennessee. In communities throughout the Midland States region, the American Lung Association is working to improve life one breath at a time through education, advocacy and research.

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