

# Benefits Insights

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## Employer-sponsored Tobacco-use Cessation Programs

There are significant health and financial costs associated with tobacco use. In addition to the physical and emotional distress brought on by tobacco-related diseases and deaths, tobacco users often incur greater costs for health care and life insurance, increased absenteeism and lower productivity than non-users.

Employers can attempt to combat the negative health and economic effects of tobacco use by adding tobacco-use cessation treatment to their employee benefits programs. In fact, paying for employees' tobacco cessation treatment provides more return on investment than any other adult treatment or prevention benefit. This article provides information on the prevalence and health impact of smoking, proof of the economic cost of tobacco-related illnesses, and guidelines for designing and implementing the most effective tobacco cessation benefits.

### Tobacco Use Costs Lives, Time and Money

- Tobacco use is the leading preventable cause of death. In fact, smoking is responsible for roughly one in five deaths each year in the United States.
- Over 600,000 nonsmokers are killed by secondhand smoke each year.
- A significant amount of time is lost from business due to smoking breaks and the illnesses and fatalities that are caused by smoking, as smokers are more likely to suffer disabilities, more likely to miss work and less productive than nonsmokers.
- On average, health care expenses and lost productivity due to smoking cigarettes cost a staggering \$193 billion each year in the United States alone.

- Other business-related costs of smoking include workers' compensation claims, accidents, fires, and cleaning and maintenance.

### Employer Strategies for Promoting Tobacco Use Cessation

Smoking is an addiction that often requires repeated attempts and professional intervention to overcome. Because many successful interventions require medical attention, it is necessary for most employees to have these services covered as part of their health benefit in order to participate.

For businesses, making an investment in tobacco cessation benefits not only improves employee health but also reduces the costs associated with tobacco use. In fact, paying for tobacco-use cessation treatment is the single most cost-effective health insurance benefit for adults that can be provided to employees, and is considered the benefit with the most positive impact on health.

Under the federal health care reform law, many (but not all) health plans are required to provide tobacco-use screening for all adults and cessation interventions for tobacco users, without cost-sharing.

Confirm that the health plan you offer to your employees covers effective treatment of smoking (or request one that does) including, but not limited to, the following:

- At least four 30-minute counseling sessions, including both telephone and individual counseling—tobacco users are more likely to use these sessions than classes



- Both prescription and over-the-counter nicotine replacement medication and other medications to aid in cessation of tobacco use
- Counseling and medication for at least two smoking cessation attempts per year
- No copays or deductibles on these services, as programs that offer counseling and medications free of charge are generally more effective than those that require cost sharing
- Coverage for employees' spouses and dependents, in addition to the employee
- In addition, do or consider the following when creating your benefits package:
  - Ensure that health care providers (those in on-site medical clinics and those with larger health care plans) adhere to Health Employer Data Information Set (HEDIS®) requirements. HEDIS measures whether providers screen all patients for smoking, counsel smokers to quit and recommend FDA-approved medications.
  - Communicate to employees the types of cessation benefits that are covered under their health plans.
  - Ensure that smoking cessation counseling emphasizes problem-solving and social support to enhance the likelihood of abstinence.
  - Promote a healthy workplace that discourages smoking and values the well-being of all employees. Implement workplace bans on smoking to reduce tobacco use and protect nonsmokers from secondhand smoke.
  - Offer incentives to achieve and maintain healthy lifestyles, subject to legal limits.

### Evaluating Your Health Plan's Coverage

Performance data is a valuable tool to help identify high-quality health care. Most managed care plans have data on HEDIS measures and will provide the data on request.

In addition, the National Business Coalition on Health's eValue8 initiative assesses health care plans on their efforts to promote smoking cessation. In addition to consulting these resources, purchasers should ask prospective health care providers whether their plans actively try to identify smokers, what smoking initiatives are in place and what support is provided to former smokers to prevent relapse.

### Cost Benefits of Tobacco Use Cessation Programs

The minor cost of covering tobacco-use cessation benefits seems insignificant when compared to the major financial burden that tobacco use places on businesses. The increasing health care costs from tobacco-related illnesses erode employer profits, creating a cycle of diminished health care coverage, salaries and other benefits for employees.

Because smoking cessation efforts are relatively inexpensive and yield a large, long-term benefit, they can help combat the rising cost of health care.

### Additional Resources

For additional resources on tobacco use, smoking cessation and smoking-related diseases, please visit [www.cdc.gov/tobacco/](http://www.cdc.gov/tobacco/).