



NJ MARKETPLACE INSURERS DON'T DELIVER FULL SUITE OF ANTI-SMOKING DRUGS

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Only one of the five companies offering insurance through New Jersey's federally operated marketplace covers all seven of the anti-smoking medications mandated by the Affordable Care Act, **according to a report** from the American Lung Association.

The ACA requires insurers to provide recommended preventive services through marketplace plans free to their members. Since the U.S. Preventive Services Task Force has made tobacco cessation one of these services, it should be offered at no charge.

The American Lung Association said that according to the U.S. Department of Health and Human Services, insurers should cover seven different medications for a 90-day treatment regimen for tobacco users without requiring the insurer authorize the treatment first.

Three of the insurers dispute the accuracy of the report, saying that it's outdated or incorrect. But an American Lung Association representative said the information was current, based on a review of each company's list of approved medications that was done in January and February.

The seven medications include a mix of prescription and over-the-counter drugs; the association said all should be available if a patient's doctor prescribes them. The medications are the nicotine patch, nicotine gum, nicotine lozenge, nicotine nasal spray,

nicotine inhaler, bupropion (sold as Zyban), and varenicline (sold as Chantix).

“Quitting smoking is so hard to do and it is not only in our best interest to prevent death and disease caused by tobacco use,” but it should also save money, said Erika Sward, association assistant vice president for national advocacy. She noted that treating tobacco-caused diseases is a significant burden on the healthcare system.

Sward added that quitting can take seven to nine attempts before it’s successful, so the association wants “every arrow in the quiver that could help.”

The association’s report cited statistics showing that 22.4 percent of people who qualify for insurance subsidies smoke, compared with 12.8 percent with higher incomes. The subsidies are available for those with incomes between 100 percent and 400 percent of the federal poverty line, currently between \$24,250 and \$97,000 for a family of four.

While the report says that two of six New Jersey marketplace insurers offer all seven medications, the report counts two subsidiaries of AmeriHealth as separate entities.

If AmeriHealth is treated as one company, then it is the **only one of five insurers** to offer all seven medications on its formulary (list of medications). But AmeriHealth did impose prior-authorization, according to the association.

The other insurers’ formularies all had gaps, according to the association report.

Health Republic Insurance of New Jersey didn’t list nicotine gum and nicotine lozenges and limited the quantity of other medications on its list of medications, according to the report.

Health Republic medical director Dr. Edward Anselm disputed the report’s finding, saying that the company does offer smoking cessation for free. He said he’s requesting that the American Lung Association change its report. Sward said the association would

make the change if Health Republic produces documentation showing that the report is incorrect.

Horizon Blue Cross Blue Shield of New Jersey also doesn't list nicotine gum and lozenges in its formulary and imposes a quantity limit on varenicline, the report said.

Company spokesman Tom Vincz countered that Horizon officials believe the report isn't complete or up to date. He said the company does pay for over-the-counter smoking-cessation products with a prescription at a pharmacy in Horizon's network, and that the prescription medications are available with a small copayment for generics, and no copayment if a generic isn't available.

Oscar Insurance of New Jersey doesn't list nicotine gum, patches, or lozenges, according to the report. Company spokeswoman Cat Cuppernull said that the company covers all smoking-cessation medical services, including counseling and medication, in full.

UnitedHealthcare's Oxford Health Plans is listed in the report as only covering bupropion.

New Jersey Global Advisors on Smokefree Policy (NJ GASP) Executive Director Karen Blumenfeld said insurers should be covering all of the medications at no or low cost.

Blumenfeld added that New Jersey stands out in not putting money it received as part of the 1998 tobacco settlement agreement toward helping people quit smoking. She added that the state collects almost \$1 billion annually in tobacco taxes and settlement revenue, which it doesn't spend on smoking cessation.

Tobacco taxes "could be earmarked for this while we wait to see what happens with the insurance companies," Blumenfeld said.

She noted that there are federally funded resources available in the state to help any New Jersey resident quit. They include the NJ Quitline, 1-866-657-8677, which provides free counseling sessions over the phone with a tobacco-cessation specialist, as well as a free, two-week supply of nicotine patches. Even children under 18 are eligible, with permission from a parent or guardian.

Blumenfeld added that the cost of covering tobacco cessation “is a very small amount, considering what health insurance companies pay out” to treat lung cancer and other tobacco-related diseases.

<http://www.njspotlight.com/stories/15/04/02/nj-marketplace-insurers-don-t-deliver-full-suite-of-anti-smoking-drugs/>