



# Health Insurance Bulletin 2010-1

## Smoking Cessation Treatments

The Office of the Health Insurance Commissioner issues this bulletin to remind carriers that Office of the Health Insurance Commissioner Regulation 14—Tobacco Cessation Treatment Coverage, amended January 27, 2010, requires every individual or group health insurance contract, plan or policy that provides medical coverage that includes coverage for physician services in a physician’s office or that provides major medical or similar comprehensive-type coverage to provide coverage for smoking cessation treatments identified as effective in the most recent clinical practice guideline sponsored by the United States Department of Health and Human Services for treating tobacco use and dependence. These treatments include, *without any preset limitations*:<sup>1</sup>

- Prescription drug therapies (with or without counseling sessions);
- Over-the-counter drug therapies (with or without counseling sessions); and
- Counseling sessions.

Cessation benefits should include ALL of these, without preset limitations:

- Nicotine Replacement Therapy Gum
- Nicotine Replacement Therapy Patches
- Nicotine Replacement Therapy Lozenges
- Nicotine Replacement Therapy Inhalers
- Nicotine Replacement Therapy Nasal Sprays

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<sup>1</sup> Any limitations on courses of treatment for drug therapies should be determined by the patient’s physician.

- Bupropion (also know as Wellbutrin or Zyban)
- Varenicline (also known as Chantix)
- Individual counseling
- Group counseling
- Phone counseling

Health insurance contracts, plans or policies that provides medical coverage that includes coverage for physician services in a physician's office or that provides major medical or similar comprehensive-type coverage, but does not include prescription drug coverage, are not required to include coverage for nicotine replacement therapy or any prescription drugs, but must provide coverage for outpatient counseling benefits for smoking cessation.

Christopher F. Koller  
Health Insurance Commissioner  
April 19, 2010