

J.W.TERRILL

a Marsh & McLennan Agency LLC company

SMOKING CESSATION Helping Employees Break the Habit

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J.W. Terrill

Surgeon General's Report on Smoking and Health

- 1964** Report first issued, 42% of Americans smoke
- 1966** Required warning labels on cigarettes
- 1969** Begin to phase out cigarette ads on TV and radio

1970 37% of Americans smoke

1971 Last cigarette ad airs on TV

1975 Army and Navy stop providing cigarette rations to troops

1980 33% of Americans smoke

1986 Surgeon General Report dedicated to the health effects of secondhand smoke.

- 1990** 26% of Americans smoke
- 1993** The White House goes smoke-free
- 1999** Outdoor and transit billboard ads for tobacco products banned

2000 23% of American's smoke

2009 Congress authorizes biggest federal tobacco excise tax ever

2014 16.8% of Americans smoke

50th Anniversary Surgeon General's Report on Smoking and Health

Key Findings

- Cigarette smoking has declined
- Still the leading cause of death and disease
- Secondhand smoke causal factor for stroke
- Increase number of women developing smoking related disease

“We are at a historic moment in our fight to end the epidemic of tobacco use that continues to kill more of our citizens than any other preventable cause.”

Rear Admiral Boris D. Lushniak, M.D.,
Acting U.S. Surgeon General

Negative Health Effects

- Cancer
 - Lung, trachea, esophagus, oral, lip, nasal cavity, larynx, stomach, bladder, pancreas, kidney, liver, uterine, colon, rectum
- Respiratory disease
 - COPD, emphysema, TB, asthma
- Heart disease
 - Stroke, cardiovascular disease, PAD, abdominal aortic aneurysm

Negative Health Effects

- Type 2 Diabetes
- Compromises immune system
- Eye disease
- Reproductive health

Power of Nicotine Addiction

- Fast acting
- Increases dopamine
- Especially with children and teens



Current Smokers

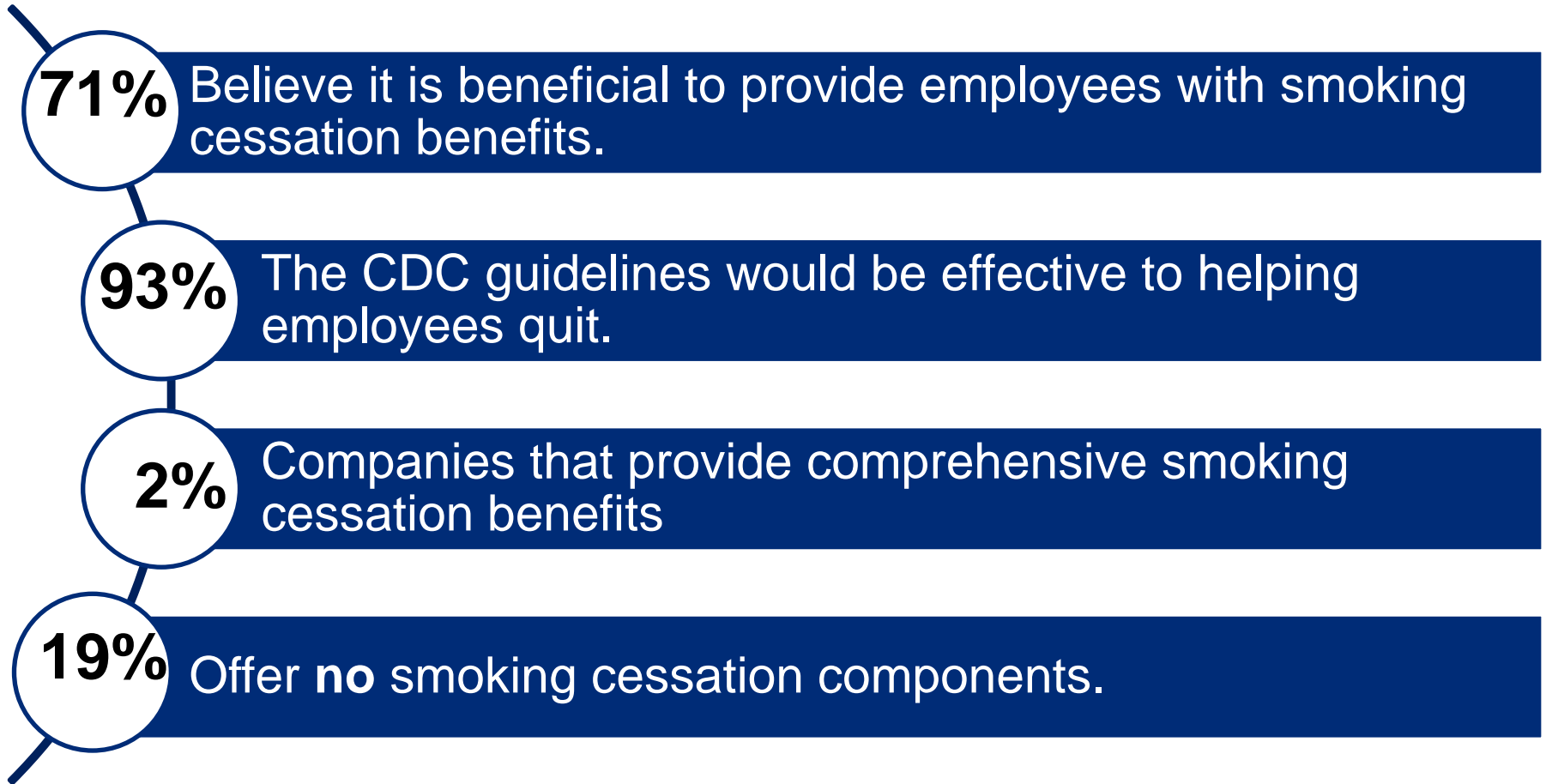


Smokers

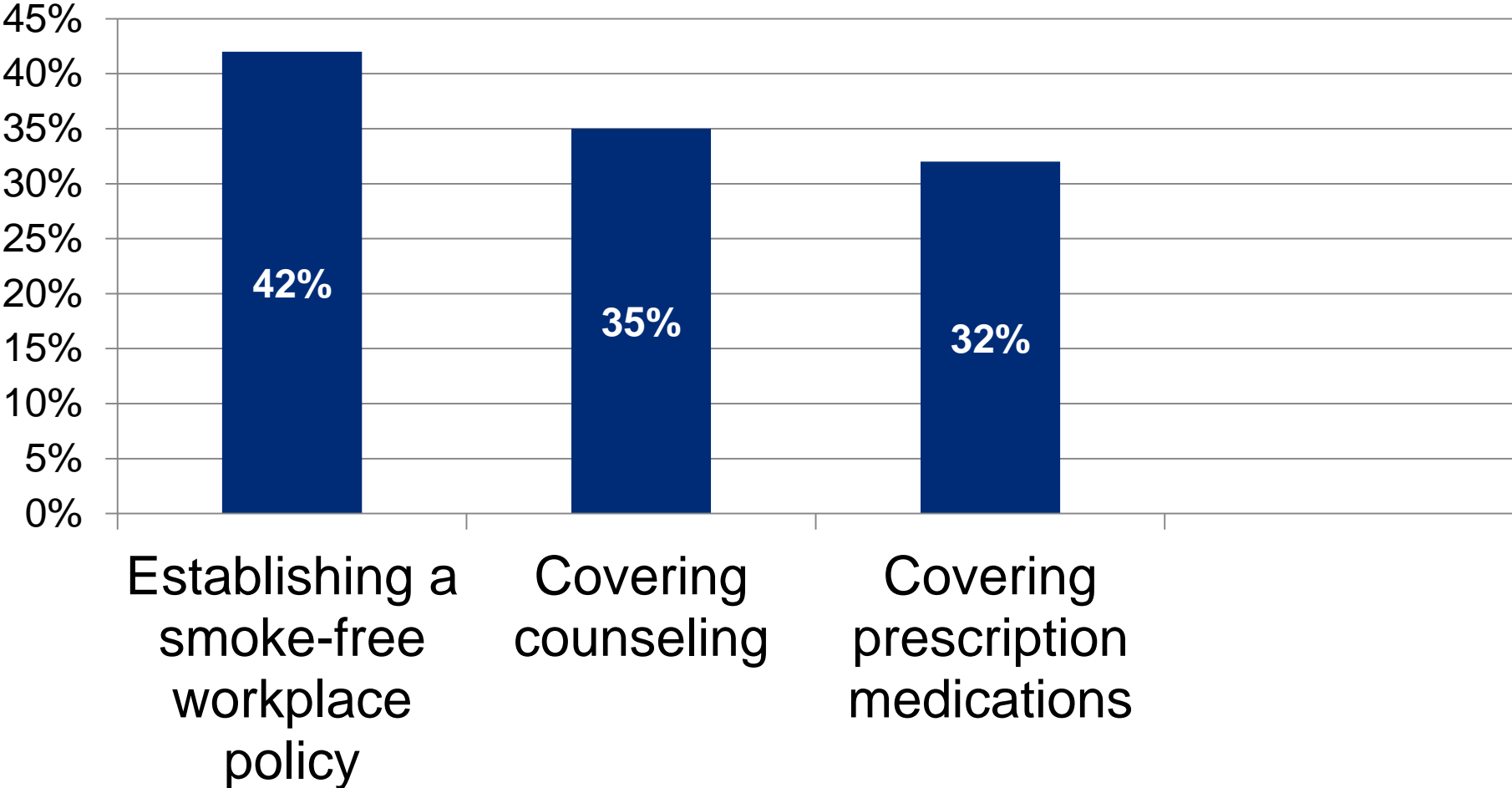




Employer Survey



Employer Survey



CDC and AHRQ Recommendations

- Cover at least 4 counseling sessions
- Cover smoking cessation prescription medications
- Cover OTC NRT
- Provide counseling and medication coverage for at least 2 smoking cessation attempts per year
- Eliminate or minimize co-pays or deductibles for counseling and medications

Recommendations

- Treat as a chronic disease

Employer Best Practices

- Smoke-free workplace
- Plan design coverage for medications
- Smoking cessation programs

Smoke-Free Workplaces

- Smoking restrictions indoors
 - Reduces exposure to second-hand smoke
 - Reduces number of cigarettes smoked
 - Increase in number of smokers who quit

Smoke-free Workplace



Workplace Smoking Bans

- Assess the need and interest
 - Form committee
 - Assess management interest
 - Assess the workplace
 - Gather input

Workplace Smoking Bans

- Planning phase
 - Convene a planning committee
 - Develop a policy
 - http://www.cdc.gov/nccdphp/dnpao/hwi/downloads/CDC_tobacco_policy.pdf

Workplace Smoking Bans

- Communication strategy
- Implement the initiative
 - Offer cessation resources
 - Announce the policy
 - Create a supportive environment
 - Enforcing the policy

Workplace Smoking Bans

- Evaluation
 - Pre and post implementation surveys
 - Smokers who have quit

The Business of Quitting

- Cover smoking cessation prescription medications
- Cover OTC NRT
- Cover at least 4 counseling sessions
- Provide counseling and medication coverage for at least 2 smoking cessation attempts per year
- Eliminate or minimize co-pays or deductibles for counseling and medications

Effective Medications

- Bupropion SR (Wellbutrin)
- Varenicline (Chantix)

- Nicotine gum
- Nicotine inhaler
- Nicotine lozenge
- Nicotine nasal spray
- Nicotine patch

Counseling

- Individual, group and telephonic
- Problem solving/skills training
- Social support

- Counseling + Medication = Most Effective

Resources

- American Lung Association Freedom From Smoking™
 - Onsite classes
- American Cancer Society Quit for Life
 - Telephonic coaching
- Carrier resources

Free Resources

- www.smokefree.gov
- www.becomeanex.org
- www.lung.org/stop-smoking/
- www.heart.org
- www.cdc.gov/tobacco/osh
 - [Tips from former smokers](#)

Quit Line

- 1-800-QUIT-NOW (1-800-784-8669)

Complementary and Alternative Quit Methods

- Helpful
 - Meditation-based therapies
 - Yoga
 - Guided imagery
- Not sufficient evidence
 - Acupuncture
 - Hypnosis
 - Dietary supplements

Examples of Incentives

- Benefit enhancements
- Lower deductibles
- Reduced premiums
- Flexible benefit credits to attend tobacco cessation classes or telephonic counseling
- Cash

Benefits Package Options

- Beneficiaries
- Medications
- Counseling

Tobacco Use Premium Differentials

- Allowable up to 50% of total premium
- Offer as a discount
- Follow ACA guidelines

ACA Guidelines for Tobacco Use Premium Differentials

- Total reward for a nonsmoker cannot exceed 50% of the total employee-only coverage.

- Eligible individuals must be given an opportunity to qualify for the reward at least once per year.

- A reasonable alternative standard must be made available to any individual for whom it is unreasonably difficult due to a medical condition to satisfy the standard

- Reasonably designed program, not overly burdensome, not to be a subterfuge for discriminating bases on a health factor and not be highly suspect in the method chosen to promote health or prevent disease.

- The plan must disclose in all plan materials describing the terms of the program with the availability of other means of qualifying for the reward.

“Stop smoking today! We can help! If you are a smoker, we offer a smoking cessation program. If you complete the program, you can earn this discount.”

Key Points to ACA Guidelines

1

No more than 50% differential

2

Employer paid program

3

Employee receives discount regardless if they quit smoking or not

Verification

- Serum
- Urinalysis
- Saliva
- Affidavit

Affidavit

I am a smoker or tobacco user and:

- I will participate in and complete a company approved smoking cessation program*.**
Information on company approved programs is available through Human Resources, and you are responsible for enrolling and completing the program and providing written verification of the program's completion to Human Resources by _____.

**If, due to a medical reason, you are unable to achieve the standard for the tobacco free discount contact the human resources office to determine requirements for alternative qualification for the discount.*

- I will not participate in a company approved smoking cessation program and realize I will not receive the discount.**

Electronic Cigarettes

- Battery-operated device
- Vaporizes nicotine
- Not regulated by FDA

Electronic Cigarettes

- Can they help?
- Decide



Q&A

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Legal/regional regulatory statement to be added here if required.