

Tobacco Cessation Coverage: Medicare

What is Medicare?

Medicare is a federal health insurance program for individuals 65 and older. Some younger disabled individuals are also eligible for the program. The Medicare program is comprised of four distinct parts. They are:

Medicare Part A:

Insurance coverage for hospital stays, nursing homes and hospice care.

Medicare Part B:

Insurance coverage for health care providers, outpatient services, durable medical equipment (DME) and preventive services.

Medicare Part C:

Coverage offered through private insurers that includes Part A and Part B covered benefits. Most Part C plans also cover prescription drugs. Also known as Medicare Advantage.

Medicare Part D:

Prescription drug coverage offered through a private insurance company.

Tobacco Cessation and Medicare:

Quitting smoking improves one's health at any age. The Medicare program offers some tobacco cessation benefits to help smokers on Medicare quit.



Counseling

- Parts A & B¹: Individual counseling is covered with no cost-sharing
 - 4 sessions of counseling are covered per quit-attempt with two quit attempts covered per year
 - Enrollees are eligible regardless of whether they show signs of tobacco-related disease
- Part C: The benefit for enrollees in Part C required to be the same as for enrollees in Parts A & B
 - May need to see an in-network provider to avoid cost-sharing

Medication

- Part D²: Plans should cover: NRT Inhaler, NRT Nasal Spray, Bupropion/ Zyban, Varenicline (Chantix)
 - Over-the-counter (OTC) medications are excluded from coverage by law
 - Cost-sharing is allowed; overall limits by set annually by the Centers for Medicare and Medicaid Services (CMS)
 - Barrier can exist; no regulation limit barriers to treatment
- Part C: If an enrollee receives prescription drug coverage through a Part C plan, the coverage should be the same as the Part D coverage
 - Cost-sharing and other barriers are allowed

Comprehensive Cessation Benefit:

Seven Medications:

NRT Gum (OTC)* | NRT Patch (OTC)
NRT Lozenge (OTC) | NRT Inhaler
NRT Nasal Spray | Bupropion / Zyban
Varenicline (Chantix)

Three Forms of Counseling:

Individual | Group | Phone

¹ <https://www.cms.gov/Medicare/Prevention/PrevntionGenInfo/Downloads/MPS-QuickReference-Chart-1TextOnly.pdf>

² <https://www.cms.gov/medicare/prescription-drug-coverage/prescriptiondrugcovgenin/downloads/cms-4068-f3column.pdf>

* Over the Counter or OTC; meaning a patient does not need a prescription to purchase the medication. However, in order for the health plan to cover the cost a prescription must be written, even for OTC medications.