



Consumer Guide

FINANCIAL AND INSURANCE INFORMATION PROVIDED BY THE D.C. DEPARTMENT OF INSURANCE, SECURITIES AND BANKING
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Smoking Cessation Insurance Benefits

Did you know that your health insurance plan could include benefits to help you stop smoking? Specifically, the Affordable Care Act requires health insurance plans to cover preventative services – which includes smoking cessation services – without cost-sharing or co-payments, co-insurance and deductibles.

The coverage includes smoking cessation benefits for at least two attempts to quit per year. The coverage for a smoking cessation attempt includes: Four tobacco cessation counseling sessions of at least 10 minutes each (including telephone counseling, group counseling and individual counseling) without prior authorization; and all FDA-approved tobacco cessation medications for a 90-day treatment regimen when prescribed by a health care provider. In the District of Columbia, health insurers are prohibited from varying rates for health plans based on tobacco use.

Contact your insurance agent, plan administrator or [DC Health Link](#) to learn more about smoking cessation benefits. Also, please note that the District's Department of Health has a program to help you stop smoking. For additional information on the District's Tobacco Control program, visit doh.dc.gov/smoking-and-tobacco or call 1 (800) QUIT NOW (784-8669).

About DISB

The mission of the D.C. Department of Insurance, Securities and Banking is two-fold: 1) protect consumers by providing equitable, thorough, efficient, and prompt regulatory supervision of the financial services companies, firms, and individuals operating in the District of Columbia; and 2) develop and improve market conditions to attract and retain financial services firms to the District of Columbia. Visit us online at disb.dc.gov.

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