

CT Insurance Coverage Guide



Private/Commercial Coverage

The Affordable Care Act (ACA) requires most plans to cover tobacco use cessation benefits as a preventive service.

Benefits should include:

- Screening for tobacco use
- Individual & group cessation counseling for two quit attempts per year (four counseling sessions of at least 10min each).
- All US FDA approved tobacco cessation medications (both over the counter and prescription Nicotine Replacement Therapy [NRT]) for 90 days per quit attempt with prescription from provider.
- No cost sharing or prior authorization for these treatments.

Medicaid Coverage

CT MEDICAID covers:

Individual tobacco use cessation counseling

- Over the counter NRT (patch, gum, and lozenge) and prescription NRT (nasal spray and inhaler)
- Prescription Cessation Medications (Varenicline and Bupropion)
- Group Cessation Counseling is covered for behavioral health care providers, Federally Qualified Health Centers, medical clinics, hospital outpatient clinics & physicians/physician groups.
- Reimbursement for individual cessation counseling is also available through dental care providers.
- Counseling must be provided by a Medicaid-enrolled provider.
- For billing procedure & diagnosis coding go to: www.ctdssmap.com



Medicare Coverage

Medicare Covers

- Individual cessation counseling for two quit attempts per 12-month period—each attempt equals four counseling sessions.
- Counseling must be conducted by a Medicare-approved provider.
- No copay or deductible for persons not diagnosed with tobacco-related disease or condition.
- For persons with tobacco-related diagnoses, Medicare pays 80% of counseling once deductible is met.
- Medicare Part D covers prescription cessation medications.
- Over the counter NRT is not covered.

TRICARE for Veterans & Active Military Coverage

TRICARE for Veterans & Active Military not covered by Medicare covers:

- Individual & group counseling for two quit attempts each year – each quit attempt equals 18 counseling sessions.
- Counseling must be conducted by a TRICARE-authorized provider.
- Over the counter NRT & prescription cessation medications are covered with a prescription from a TRICARE-authorized provider.
- Counseling and medications are provided at no cost.