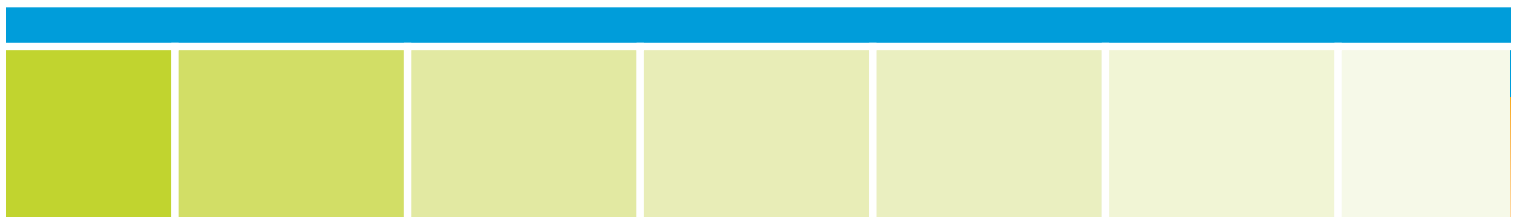




# BENEFITS TO QUIT WORKSITE TOOLKIT

STRATEGIES FOR CREATING A HEALTHIER WORK FORCE AND BOTTOM LINE



## GETTING STARTED

As Florida businesses navigate the economic uncertainty of the future, it is increasingly important to consider costs, productivity losses, and staffing expenses to stay competitive in the marketplace.

Although most major businesses already offer programs to help people quit tobacco,<sup>1</sup> many are also discovering that addressing something as simple as tobacco use in the workplace can have a profound effect on profitability. Keep in mind: each employee that becomes tobacco free will reduce the health care costs of your businesses and increase its overall productivity.

About 70 percent of smokers want to quit,<sup>2</sup> but quitting tobacco is tough. This toolkit is designed to help your business adopt tobacco-related insurance benefits, or Benefits to Quit, that provide your employees with the best tools to become tobacco free. Equipping your employees with the resources to quit tobacco isn't just good for them; it's great for your business.

**Contact your local Tobacco Free Florida representative.**

It may be difficult to know where to start, so don't hesitate to reach out to a local Tobacco Free Florida representative. They can assist you in identifying appropriate tobacco cessation treatment services for your business and guide you through the steps to creating a supportive workplace for employees trying to quit tobacco. Visit [tobaccofreeflorida.com/business](https://tobaccofreeflorida.com/business) for more information and to find a representative in your county.

## THE AFFORDABLE CARE ACT (ACA) AND TOBACCO USE

Recent health care reform brings both uncertainties and opportunities, but one thing is for certain: The Patient Protection and Affordable Care Act (ACA) has drastically changed the health insurance landscape for Americans. To stay competitive, it is essential that Florida businesses remain ahead of the curve and plan in advance to capitalize on some of the ACA's changes.

- **Mandated Coverage of Tobacco-Related Health Benefits:** Under the ACA (since 2010), all new employer-sponsored health insurance plans must cover tobacco-related health insurance benefits.<sup>6</sup>
- **Higher Premiums for Tobacco Users:** Under the ACA, insurers could be able to charge up to 50 percent higher premiums for tobacco users.<sup>6</sup>
- **Plan for Success:** On May 2, 2014, the U.S. Department of Health and Human Services, Labor and Treasury issued guidance on insurance coverage of tobacco cessation. The guidance clarifies that insurance plans should offer access to all U.S. Public Health Service recommended tobacco cessation medications and counseling without cost sharing or prior authorization.

Visit [www.dol.gov/ebsa/faqs/faq-aca19.html](http://www.dol.gov/ebsa/faqs/faq-aca19.html) to view Frequently Asked Questions about ACA implementation. Tobacco cessation is addressed under question five.

**Visit [healthcare.gov/businesses](http://healthcare.gov/businesses) for more information about ACA.**

# TABLE OF CONTENTS

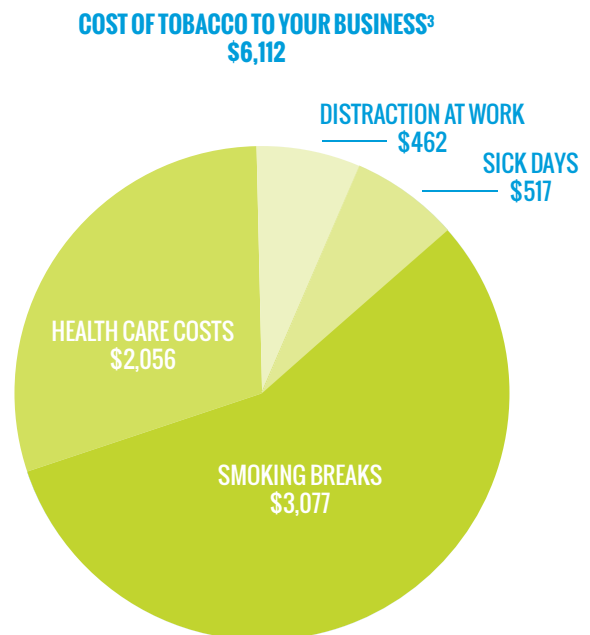
Getting Started	2
The Affordable Care Act (ACA) and Tobacco Use	3
Table of Contents	4
Tobacco Use and Your Bottom Line	5
Calculate How Much Tobacco Costs You	6
Tobacco Free Florida Healthy Profit Model	7
Principle 1: Offer Proven Successful Ways to Quit	8
Principle 2: Create A Supportive Workplace Culture	11
Principle 3: Evaluate Your Progress and Adapt	14
Resource A: Glossary	16
Resource B: Frequently Asked Questions	17
Resource C: Employee Survey	18
Resource D: Benefits to Quit Checklist	19
Resource E: Communication Responsibility Checklist	20
Resource F: Helpful Links	21
References	22

## TOBACCO USE AND YOUR BOTTOM LINE

Recent studies of the private-sector in the United States have suggested that employees who smoke cost businesses, on average, more than \$6,000 per year when compared to non-smoking employees.<sup>3</sup> This cost to Florida businesses comes primarily in the form of increased health care costs and productivity losses.

### TOBACCO USE INCREASES YOUR HEALTH CARE COSTS

It is no secret that health care for employees is one of the largest expenses facing Florida businesses. A report by the Employee Benefit Research Institute indicates that health care costs account for 44.8 percent of after-tax profits among US businesses.<sup>4</sup> On average, health care costs for your employees who smoke are up to 34 percent higher than those who do not use tobacco.<sup>5</sup> Every employee who smokes can cost your business an extra \$2,056 a year in medical expenses.<sup>3</sup> Additionally, under the Affordable Care Act, insurers could be able to charge up to 50 percent higher premiums for tobacco users,<sup>6</sup> which may further impact your bottom line.



### THE COST OF TOBACCO-RELATED DISEASES TO SELF-INSURED BUSINESSES<sup>2,3</sup>

If any of your employees develop one of many medical conditions associated with tobacco use, your business will pay more.

Medical Condition/Event	Annual Treatment Cost
Respiratory Failure on Ventilator	\$314,000
Chemotherapy & Cancer Surgery	\$123,000
Coronary Artery Disease	\$75,000
Bypass Surgery	\$72,000
Stroke	\$61,000

### TOBACCO USE AND WORKFORCE PRODUCTIVITY

Tobacco use is also the leading contributor to lost productive work time.<sup>7</sup> Florida businesses like yours lose an average of \$4,056 per smoker every year in lost productivity.<sup>3</sup> Workers who smoke at least one pack of cigarettes a day experience 75 percent more lost productive time than nonsmoking workers,<sup>7</sup> and just three 15-minute smoke breaks a day add up to more than a week of lost time in just one year.

## CALCULATE HOW MUCH TOBACCO COSTS YOU<sup>3,8</sup>

To calculate the potential costs of tobacco use on your bottom line, use the formula below to see how much your business is likely losing in productivity and health related expenses. The results may surprise you.

### Do the math:

Take the total number of business employees and multiply it by 16.8 percent - the smoking rate in Florida. The result is estimated by the number of smokers your business employs.

$$\boxed{\phantom{00000}} \times \boxed{0.168} = \boxed{\phantom{00000}}$$

**Total # of Employees**      **Florida Smoking Rate**      **# of Smokers**

Next, if you take the number of smokers and multiply it by \$4,056 – the estimated cost of lost productivity – the result is the total lost productivity cost for your business each year.

$$\boxed{\phantom{00000}} \times \boxed{\$4,056} = \boxed{\phantom{00000}}$$

**# of Smokers**      **Lost Productivity Cost Per Smoker**      **Total Lost Productivity Costs**

Now, take the number of smokers and multiply it by \$2,056 – the estimated cost of lost medical cost per employee annually – and that is the total additional medical costs per smoker per year.

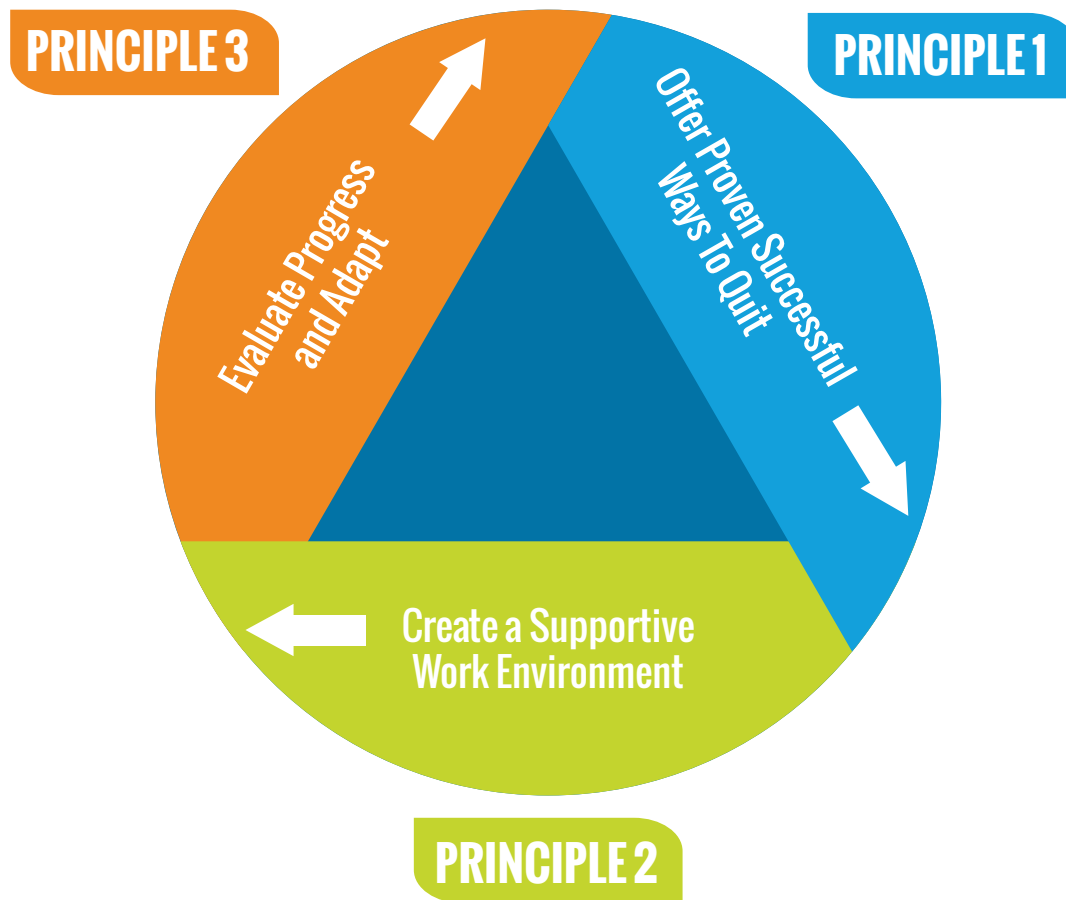
$$\boxed{\phantom{00000}} \times \boxed{\$2,056} = \boxed{\phantom{00000}}$$

**# of Smokers**      **Medical Cost Per Smoker**      **Total Medical Cost**

**Each smoker costs your business more than \$4,000 in lost productivity each year<sup>3</sup>**

## TOBACCO FREE FLORIDA HEALTHY PROFIT MODEL

While tobacco use may be increasing your medical and productivity costs, Florida businesses have the freedom to take action to protect their bottom line and health of their employees. The Tobacco Free Florida Healthy Profit Model offers businesses a framework to maximize their cost savings by helping their employees quit tobacco in the most effective way. The Healthy Profit Model consists of three principles, each of which can be tailored to suit your business.



## PRINCIPLE 1: OFFER PROVEN SUCCESSFUL WAYS TO QUIT

As a business leader, you understand that to be effective, you have to have the right tools for the job. Quitting tobacco is no different. To increase your employee's chance of quitting, the first principle of the **Healthy Profit Model** is to offer your employees' proven successful ways to quit that conform to the guidelines recommended by the US Surgeon General. For businesses like yours, increasing tobacco health insurance benefits for your employees is a great place to start.

### TOBACCO-RELATED HEALTH INSURANCE BENEFITS

The Centers for Disease Control and Prevention (CDC) considers tobacco-related health insurance coverage to be the most cost-effective health insurance benefits you can provide to your workers.<sup>9</sup> After just one year of offering tobacco-related insurance benefits to employees, you can expect a return on your investment through productivity gains and medical savings.<sup>10</sup> After three years, the health care costs alone for employees who quit decrease by an estimated ten percent.<sup>5</sup> Unfortunately, not all tobacco-related benefits offered by health insurance companies are equal. This means that it is particularly important for Florida businesses to understand which tobacco-related benefits are most likely to be successful and cost-effective in helping their employees quit tobacco for good.

#### Health Insurance Benefits ROI:

Studies show that investing in tobacco-related health insurance benefits yield a favorable return on investment.<sup>11</sup> You can calculate the expected return on your investment using the online calculator at [www.businesscaseroi.org](http://www.businesscaseroi.org), provided by America's Health Insurance Plans.

### ABOUT THE BENEFITS TO QUIT

Tobacco Free Florida's Benefits to Quit are a set of tobacco-related health insurance coverages recommended by the US Department of Health and Human Services. The Benefits to Quit provide access to specific treatments that have been proven to help employees quit tobacco successfully.<sup>11</sup> The components of the Benefits to Quit are:

- **Medication:** Cover all seven FDA-approved medications (prescription and over the counter)
- **Counseling:** Cover at least four counseling sessions per attempt (telephone, group and individual)
- **Quit Attempts:** Cover two or more quit attempts per year
- **Minimal Costs:** Eliminate financial barriers to quitting such as copays, deductibles, or dollar limits on services

Be sure to refer to the Benefits to Quit Checklist in the appendix section of this toolkit to help you plan for a conversation with your broker, who can provide information about the specific options available for your organization to adopt the recommended Benefits to Quit. The following section offers a more detailed description of the Benefits to Quit components that should be included. For additional consideration on how to implement these components, visit [www.lung.org/cessationguidance](http://www.lung.org/cessationguidance). Click on "How to Design a Tobacco Cessation Benefit" located under Factsheets and Materials.



## PRESCRIPTION AND OVER-THE-COUNTER MEDICATION

Medication is highly effective at helping tobacco users to successfully quit.<sup>11</sup> Because people respond differently to medications, it makes sense to ensure your employees have access to different choices when trying to quit. Tobacco Free Florida recommends that businesses cover all seven medications approved by the FDA to treat tobacco addiction. Refer to the chart below for a complete list of the FDA approved medications - don't miss out on increased productivity and savings because your benefits package lacks an important coverage.

### Proven Successful Health Insurance Benefits

In order to maximize the chances your employees quitting tobacco successfully, make sure the following products and services are included as part of your health insurance benefits package.

- **Medication:** Cover all seven FDA-approved medications (prescription and over the counter)
- **Counseling:** Cover at least four counseling sessions per attempt (telephone, group and individual)
- **Quit Attempts:** Cover two or more quit attempts per year
- **Minimal Costs:** Eliminate financial barriers to quitting such as co-pays, deductibles, or dollar limits on services

FDA-Approved Medications			
Type	Form	Common Brands	Availability
<b>Nicotine Replacement Therapy (NRT)</b>	Patch	Nicoderm™ Habitrol™	Over-the-counter
	Gum	Nicorette™	Over-the-counter
	Lozenge	Commit™	Over-the-counter
	Inhaler	Nicotrol™	Prescription
	Nasal Spray	Nicotrol™	Prescription
<b>Varenicline Tartrate</b>	Pill	Chantix™	Prescription
<b>Bupropion</b>	Pill	Zyban™	Prescription

## COUNSELING SERVICES

To maximize the chances of your employees quitting tobacco successfully, research suggests that businesses offer health insurance benefits that include support for at least four person-to-person counseling sessions.<sup>11</sup> Individual, group, and telephone counseling have all been used as effective tools to help tobacco users become tobacco free, and longer sessions have been shown to be more effective than brief ones.<sup>11</sup> Make sure your counseling coverage meets the minimum of 30 minutes per session, as recommended by the Centers for Disease Control and Prevention (CDC).<sup>9</sup>

## MULTIPLE QUIT ATTEMPTS

According to the U.S. Surgeon General, it takes multiple tries for most people to quit tobacco.<sup>11</sup> By covering multiple quit attempts per year, you can encourage your employees to keep trying until they quit tobacco for good. Although unlimited attempts is best, experts recommend that at least two quit attempts a year should be covered.<sup>9,11</sup>

## MINIMAL COSTS

It's hard enough to quit smoking without having to worry about financial barriers. Empower your employees to become tobacco free by removing the barriers they might encounter. Co-pays, deductibles, and dollar limits on cessation coverage and other barriers should be eliminated from your plan to make sure that each employee can do whatever it takes to quit tobacco for good.<sup>11</sup> Remember: the more employees who quit, the more you gain in productivity and reduced health care expenses.

Each of your employees is different. While it often takes more than one try for people to successfully quit tobacco, better access to counseling and medication means a greater chance of success. Research has shown that using counseling or FDA-approved nicotine replacement therapy (such as patches or gum) can double or even triple a person's chance of quitting tobacco; combining these methods is even better.<sup>11</sup>



## PRINCIPLE 2: CREATE A SUPPORTIVE WORKPLACE CULTURE

The second principle of the **Healthy Profit Model** makes your employees' choice to quit easier by creating a supportive workplace culture. A supportive workplace culture is one that effectively **communicates** your Benefits to Quit, **motivates** employees to quit tobacco, and **facilitates** their success.

### COMMUNICATE EFFECTIVELY

One of the barriers employees face in using health insurance benefits is that many times, they are simply not aware what options are available to them.<sup>12</sup> With this in mind, it is essential that you effectively communicate about your Benefits to Quit so that employees can find the support they need to become tobacco free. Consider the tips below when communicating with your employees. Your local Tobacco Free Florida representative is available to help you along the way.

### COMMUNICATION TIPS

- **Decide how you will reach your employees** – You should select what communication channels will most effectively reach your entire workforce. Take a look at the Communications Responsibility Checklist in the Appendix section of this toolkit to get started.
- **Assign responsibility** – Make sure nothing falls between the cracks by delegating each task to someone you trust within your organization.
- **Consider your audience** – You know your workforce best. Adapt your messages to meet their needs and expectations.
- **Showcase the advantages** – Your workforce has a lot to gain from quitting. Make this clear in your communications. Don't forget to point out that your health insurance benefits are free. Showcase any additional incentives you decide to offer your workforce for quitting tobacco.
- **Spark interest** – Use an attention grabbing slogan, picture, or graphic to raise the visibility of your communications.
- **Adopt a positive tone** – Remember to be empathetic and helpful when communicating with your workforce.
- **Give the facts** – Highlight the basic facts about your Benefits to Quit and why quitting is important.
- **Call to action** – Make the next step clear by encouraging your employees to do something specific. You could ask tobacco users to contact someone for more information. Managers and employees who do not use tobacco should be encouraged to refer friends and support coworkers trying to quit.
- **Connect to more information** – Make sure your workforce has access to the details of your Benefits to Quit. Encourage employees to visit [tobaccofreeflorida.com](http://tobaccofreeflorida.com) for more information.

## MOTIVATE EMPLOYEES TO QUIT TOBACCO

The decision to quit is an important step for any tobacco user. Create a supportive workplace culture by motivating your employees to make this important choice using some of the tips below. The more motivated your employees are to quit, the better their chance of success.

### MOTIVATION TIPS

- **Showcase employee testimonials** – Ask former tobacco users to provide testimonials describing their journey to beat tobacco. Hearing about others' successes will increase the confidence of employees considering quitting. These stories can be included in areas such as company newsletters, website, or employee break rooms.
- **Encourage friendly competition** – Create a competition between departments or groups to have the most “kept” pledges to quit smoking.
- **Incentivize quitting** – Motivate employees with a low- or no-cost incentives, such as a special parking place for a week to someone who has successfully quit.
- **Celebrate national tobacco awareness events** – Take advantage of nationwide events and campaigns by coordinating your efforts with national tobacco awareness events. A few such events are described below.

### Coordinate Efforts with Tobacco Awareness Events

#### Here are a few:

- **The New Year** – Support your employees' New Year's resolutions to quit tobacco. Acknowledge employees for every week they go without smoking or encourage those trying to quit to partner with a coworker to hold one another accountable.
- **Tobacco Free Florida Week** – This observance, which takes place every spring, is a perfect opportunity to motivate employees to quit and celebrate employees who have quit .
- **Great American Smokeout** – This event is coordinated by the American Cancer Society on the third Thursday of November. You can encourage employees to use this day to make a quit plan or to plan ahead to quit that day. Visit [www.cancer.org/smokeout](http://www.cancer.org/smokeout) for an employee toolkit as well as free materials.

## FACILITATE EMPLOYEES' SUCCESS

Once your employees decide to try quitting, facilitate their efforts by offering helpful information, removing barriers, and fostering a team dynamic. Adapt the simple tips below to your workplace culture to make quitting tobacco easier.

### FACILITATION TIPS

- **Provide tips to quit** – Include helpful tips on how to effectively quit in company newsletters, mass email, and other communication channels.
- **Remove temptation** – Offer smoke-free shifts, in which employees trying to quit can work without experiencing social pressure from co-workers that use tobacco.
- **Upgrade breaks** – Encourage “fresh air” breaks instead of smoking breaks.
- **Foster group effort** – Ask nonsmokers to give up something to empathize with smokers. Design pledge cards for the nonsmokers so they can indicate what they will give up, such as coffee, chocolate, or soft drinks.
- **Encourage co-worker support** – Ask former or non-tobacco users to “adopt a quitter” to offer encouragement to employees while they quit.

## IMPLEMENT A TOBACCO FREE GROUNDS POLICY

Quitting tobacco can be especially difficult when there is temptation in the workplace. Because of this, a tobacco free grounds policy is one of the most effective ways for you to facilitate your employees' attempts to quit tobacco. It will even help those that do not quit, by reducing the number of cigarettes smoked by employees and limiting exposure to secondhand smoke.<sup>12</sup> To learn more about the benefits of a tobacco free workplace, as well as how to implement one in five easy steps, ask your Tobacco Free Florida representative for a copy of the Tobacco Free Grounds Timeline.

### Why tobacco free instead of smoke-free?

Smoke-free workplaces are generally intended to protect non-smokers from the dangers of secondhand smoke, while tobacco free workplace policies aim to provide a work environment where all tobacco users have an easier time quitting or cutting back their tobacco use.

Tobacco free policies also protect all tobacco users, not just smokers. Smokeless tobacco products, such as chew, spit, or dip, are not a safe alternative to cigarettes. These products are addictive and cause many deadly cancers and increase the risk for heart disease.<sup>14</sup>

Finally, a comprehensive tobacco free policy eliminates loopholes and confusion, simplifying communication and enforcement.

## PRINCIPLE 3: EVALUATE YOUR PROGRESS AND ADAPT

The final principle of Tobacco Free Florida's **Healthy Profit Model** is to evaluate your progress toward helping your employees become tobacco free, and then adapt your strategies accordingly. Effective evaluation does not have to be time or resource intensive; planning ahead and building evaluation into your Benefits to Quit from the beginning is the key to saving you time and effort later on.

### WHAT TO EVALUATE

Tobacco Free Florida recommends you consider evaluating the following three outcomes when using the Healthy Profit Model: Cost Savings, Workforce Health, and Communication.

**COSTS SAVINGS** – Evaluating the cost savings of the Healthy Profit Model will allow you to measure the return on investment from helping your employees quit tobacco. Cost savings can be measured by the following indicators:

- **Productivity** – As more employees quit tobacco, you can expect to begin seeing an increase in your productivity. Sick days are a simple productivity indicator that you can measure easily. Combine this with other productivity measures you already utilize.
- **Health care Costs** – Work closely with your insurance provider to evaluate the health care costs and savings from your Benefits to Quit. They may already be tracking many of the measures that will help you assess your efforts such as health insurance premiums and claims. Make sure to seek their help early on to coordinate your efforts and streamline your evaluation strategy. Research has shown that businesses who offer the Benefits to Quit may see returns on investment within the first year.<sup>10</sup>

**WORKFORCE HEALTH** – A successful implementation of the Healthy Profit Model will eventually lead to a healthier workforce. You can evaluate health improvements in your workforce through the following:

- **Health Risk Assessments (HRAs)** – Health Risk Assessments are a useful tool to measure a variety of workforce health indicators, including tobacco use and tobacco-related illnesses. Consider consulting with an independent HRA provider if you are not familiar with this measurement tool.
- **Sick days** – In addition to being a valuable productivity indicator, sick days can also be used to demonstrate an improvement in the health of your workforce.
- **Quit Rates** – You can track how many of your employees quit tobacco through employee surveys or Health Risk Assessments.

**COMMUNICATION** – It is also important to evaluate whether your employees are aware of your Benefits to Quit. Use the following indicators to assess your communication efforts:

- **Awareness** – The simplest way to find out if your employees know about your Benefits to Quit is to ask them directly. Smaller companies may prefer to get feedback from their employees anecdotally, while mid-sized and larger organizations may consider distributing a survey or other more formal evaluation tool.
- **Utilization** – The best measure of your communications is to track the use of your Benefits to Quit. Talk with your insurance provider to see how many employees have actually used the tobacco-related coverage and services you provide.

Ensure your company continues to profit from using the Tobacco Free Florida Healthy Profit Model by regularly (6–12 month intervals) evaluating its impact and making adjustments as necessary. Much like creating a supportive workplace culture, evaluation is a process that will look different from business to business. It is not necessary to evaluate everything indicated in this toolkit; you can tailor the evaluation to your organization. The CDC provides extensive resources to assist in developing an evaluation plan. These resources can be accessed at [www.cdc.gov/workplacehealthpromotion/evaluation](http://www.cdc.gov/workplacehealthpromotion/evaluation).

## THE NEXT STEPS

Equipping your employees to quit tobacco isn't just good for them; it is great for your business. Now that you understand the basics of implementing the **Healthy Profit Model**, Tobacco Free Florida offers a number of tools to turn this knowledge into action.

### TALK TO YOUR LOCAL TOBACCO FREE FLORIDA REPRESENTATIVE

Our staff has been trained to help businesses like yours take advantage of the Tobacco Free Florida Healthy Profit Model. Your Tobacco Free Florida representative is available to advise you every step of the way and answer any questions you may have.

### MEET WITH YOUR INSURANCE REPRESENTATIVE

Talk to your insurance broker or administrator to find out more about what specific coverage options are available to help your employees become tobacco free. They can guide you through the process of adding any additional coverage you need to match the Healthy Profit Model described in this toolkit. Also, insurance companies often keep track of health outcomes and usage statistics that will help you evaluate your Benefits to Quit.

### CHECK OUT THE ADDITIONAL RESOURCES

Look through the additional resources to find tools designed to help you implement, promote and evaluate your Benefits to Quit. Each piece has been designed to make it easier for you to gain the benefits of a tobacco free workforce.

## RESOURCE A: GLOSSARY

**Benefits to Quit:** A recommended set of services and treatments covered by a health insurance plan that is clinically proven to help individuals quit tobacco.<sup>11</sup>

**Bupropion (Zyban):** A prescription medication that helps individuals quit smoking by reducing nicotine cravings and withdrawal symptoms.

**Health Risk Assessment (HRA):** A health assessment tool used to identify health risks and link individuals to resources. Businesses can use HRA data to calculate costs and identify areas for intervention.

**Healthy Profit Model:** A framework for businesses to maximize their cost savings by helping their employees quit tobacco in the most effective way.

**Lost Productive Work Time:** Missed workdays and reduced work performance due to personal or family health issues.

**Nicotine Replacement Therapy:** FDA-approved products such as the patch, gum, and lozenges that help tobacco users quit by safely administering nicotine.

**Quit Attempt:** When a tobacco user abstains from tobacco for at least 24 hours in a serious attempt to quit using tobacco products.

**Tobacco Cessation:** Stopping the use of cigarettes, cigars, pipes, dip, chew or other forms of tobacco.

**Varenicline (Chantix):** A prescription medication that helps tobacco users to quit by targeting nicotine receptors in the brain.



## RESOURCE B: FREQUENTLY ASKED QUESTIONS

**Q: I am interested in implementing a tobacco free grounds policy for my company. How would I go about this process?**

A: That's great! Tobacco Free Florida offers a toolkit to guide your business in adopting tobacco free grounds. Talk to your local Tobacco Free Florida representative for more information.

**Q: How much do the Benefits to Quit cost?**

A: Typically, the Benefits to Quit for tobacco cessation will cost less than \$0.45 per member per month, much less than other commonly covered benefits.<sup>15</sup> These costs may vary by plan, so be sure to talk with your insurance broker.

**Q: Why should I offer the Benefits to Quit if my employees might work somewhere else in a few years?**

A: According to the Bureau of Labor Statistics, workers typically spend 4.6 years at one job, which is more than enough time to see the benefits of supporting an employee's quit efforts.<sup>16</sup> Your business will see immediate productivity gains and the decrease in health care costs will become increasingly apparent over time.

**Q: What changes will the Affordable Care Act (ACA) have on my business in relation to tobacco?**

A: The ACA requires all new private health insurance plans to cover tobacco cessation services with no cost-sharing like co-pays or deductibles.<sup>17</sup> In 2014, the ACA will allow insurers to charge tobacco users 50 percent higher premiums.<sup>6</sup> There is also currently a proposed rule that would approve up to a 50 percent reward for participation in a wellness program that includes prevention or reduction of tobacco use.<sup>18</sup> See the Helpful Links section to find more resources on how the ACA will affect your business.

**Q: To meet the ACA's mandate for tobacco-related coverage, why wouldn't I choose to offer the bare minimum option to keep health care costs low?**

A: Although new insurance plans will offer some kind of tobacco-related coverage, not all of these plans are proven effective. Since businesses will have to pay for this coverage, it makes sense to choose benefits that are proven successful to secure the greatest possible return on investment. Tobacco Free Florida's Healthy Profit Model is backed by research and real-world successes. In the long run, the Benefits to Quit will be more effective than choosing minimal coverage.<sup>15</sup>

**Q: If my business is self-insured, will the Benefits to Quit still save me money?**

A: Yes. If even one of your employees develops one of many medical conditions associated with tobacco use, a self-insured employer like you will pay out thousands more than a fully insured company. Tobacco use results in many costly medical conditions including heart disease, stroke, and ten types of cancer.<sup>19</sup>

**Q: I know it takes most tobacco users more than one attempt to successfully quit, so why should I help my employees quit if they might relapse?**

A: Tobacco is very addictive; studies have shown that it can be as addictive as cocaine or heroin.<sup>20</sup> On average, it takes 8-11 quit attempts for a tobacco user to successfully quit,<sup>21</sup> but using counseling or nicotine replacement therapy (such as patches or gum) can double or even triple a person's chance of quitting tobacco, and combining these methods is even better.<sup>11</sup> The good news is almost 70 percent of tobacco users want to quit,<sup>2</sup> so many of your employees who use tobacco have probably tried to quit before. This is your opportunity to make their next attempt a success. You can do this by designing and promoting the Benefits to Quit using Tobacco Free Florida's Healthy Profit Model.

**Q: Is it illegal to only hire non-tobacco users?**

A: Currently, Florida businesses are free to choose not to hire an applicant based on their tobacco use. Some states have laws restricting the freedom of businesses to consider tobacco use when making staffing decisions, but there are presently no such laws in Florida.<sup>22</sup>

## RESOURCE C: SAMPLE EMPLOYEE SURVEY

1. Do you currently use tobacco products? (If no, skip to question 7)  
 Yes       No
2. Do you use products other than cigarettes (dip, chew, pipes)?  
 Yes       No
3. Are you interested in quitting?  
 Yes       No       Maybe
4. If you want to quit, which of the following medications would you be interested in if they were provided free of charge or at a discounted rate? (Check all that apply)  
 Over the Counter Nicotine Replacement Therapy (patches, gum, lozenges)  
 Prescription Nicotine Replacement Therapies (inhaler, nasal spray)  
 Prescription Medications (Zyban/Wellbutrin, Chantix)
5. If you want to quit, which of the following services would you be interested in if they were provided free of charge or at a discounted rate? (Check all that apply)  
 Individual Counseling  
 Telephone Counseling  
 Online Programs  
 Group Classes  
 Support Groups  
 Wellness Programs  
 Other \_\_\_\_\_
6. Where would you like to get information on quitting tobacco?  
 Posters/brochures  
 Newsletters  
 Staff meetings  
 Mailers to my home  
 Emails  
 Social media (Facebook, Twitter)  
 Other \_\_\_\_\_
7. Is there anything else your employer can do to help employees quit?  
\_\_\_\_\_  
\_\_\_\_\_
8. If you have quit tobacco, would you be willing to share your success story with others who are trying to quit?  
 Yes       No

**Thank you for completing this survey. We appreciate your feedback.**

## RESOURCE D: BENEFITS TO QUIT CHECKLIST

Form	Model Components	Covered By Your Plan	Questions to ask your insurance broker	Notes
<b>Cost Reduction</b>	Offers health insurance premium discounts for non tobacco users		<ul style="list-style-type: none"> <li>What other incentives to increase participation are available?</li> </ul>	
	Eliminates co-pays or deductibles for tobacco-cessation benefit			
<b>Access</b>	Provides coverage to dependents		<ul style="list-style-type: none"> <li>Are other barriers to utilization (e.g. prior authorization, stepped care, lifetime limits) eliminated?</li> </ul>	
	Covers at least two quit attempts per year			
<b>Promotion</b>	Signage		<ul style="list-style-type: none"> <li>Are promotional materials for employees available?</li> </ul>	
	Print Materials			
	Online			
<b>Counseling</b>	Individual		<ul style="list-style-type: none"> <li>What type of counseling is provided?</li> <li>How many counseling sessions are covered annually?</li> <li>How long are counseling sessions?</li> </ul>	
	Group			
	Online			
	Phone			
<b>Medications</b>	Nicotine Replacement Therapy (NRT)		<ul style="list-style-type: none"> <li>What medications to help employees quit tobacco are covered?</li> <li>How often can members access these medications?</li> </ul>	
	Prescription Drugs			
<b>Evaluation</b>	Utilization and Success Tracking		<ul style="list-style-type: none"> <li>How does the plan identify and track tobacco users and tobacco-related health outcomes?</li> <li>What are the utilization and success rates?</li> <li>What are the applicable HEDIS scores?</li> </ul>	
<b>Plan Modifications</b>	Future Changes		<ul style="list-style-type: none"> <li>What effect will the Affordable Care Act have?</li> </ul>	

# RESOURCE E: COMMUNICATION RESPONSIBILITY CHECKLIST

Choose promotion strategies that best suit your business.

Promotion	Who Will Do It	When? How Often?
<b>Posters/Flyers</b> Locations:		
<b>Company Newsletters</b>		
<b>Employee Testimonials</b>		
<b>Company Intranet</b>		
<b>Postcards/Mailers</b>		
<b>Company Websites</b>		
<b>Staff Meeting Presentations</b>		
<b>Phone Messages</b>		
<b>Payroll System</b>		
<b>Social Media</b> Share posts from Tobacco Free Florida on Facebook or retweet @tobaccofreefla		
<b>Special Events</b> e.g. Great American Smokeout, health fairs		

## RESOURCE F: HELPFUL LINKS

**Tobacco Free Florida** engages in a variety of efforts to reduce tobacco use in Florida. Visit the website for a review of current tobacco issues, free resources to quit and other ways you can get involved in the fight against tobacco.

[www.tobaccofreeflorida.com](http://www.tobaccofreeflorida.com)

**America's Health Insurance Plans** provides an easy to use online tool to help calculate your company's potential return on investment from your Health Insurance Benefits to Quit in terms of medical costs. Remember that your savings will be higher than the website projects because it does not take into account gains in productivity.

[www.businesscaseroi.org](http://www.businesscaseroi.org)

**The American Lung Association** website has information on workplace wellness, the economic benefits of quitting smoking, help for smokers who want to quit and tobacco control updates.

[www.lung.org/cessationguidance](http://www.lung.org/cessationguidance)

**The Florida Tobacco Cessation Alliance** recognizes Florida Businesses offering model tobacco cessation benefits to their employees. Visit their website to access the online application.

[www.FTCAlliance.org](http://www.FTCAlliance.org)

**The American Cancer Society** sponsors the Great American Smokeout, a great event to coordinate your efforts to move toward a tobacco free workforce. Visit the website for an employee toolkit, sample promotional materials and ways to connect with events in your community.

[www.cancer.org](http://www.cancer.org)

**Healthcare.gov** is a source for information on the Affordable Care Act. It includes information on how health care reform will affect employers and how the law applies to different types of businesses.

[www.healthcare.gov/businesses](http://www.healthcare.gov/businesses)

**The Kaiser Family Foundation** is a non-profit, non-partisan organization that provides information on key health policy issues, including extensive resources on the Affordable Care Act.

[www.kff.org](http://www.kff.org)

**The National Business Group on Health** offers information on choosing health plan benefits and implementing worksite policies and programs to reduce tobacco use.

[www.businessgrouphealth.org/tobacco](http://www.businessgrouphealth.org/tobacco)

## REFERENCES

1. National Business Group on Health. Exploring Employers' Understanding and Perceptions of the Business Impact of Smoking; 2007. Available at: [http://www.businessgrouphealth.org/tobacco/surveys/2007\\_surveys.cfm](http://www.businessgrouphealth.org/tobacco/surveys/2007_surveys.cfm) Accessed July 3, 2013.
2. Centers for Disease Control and Prevention. Quitting Smoking Among Adults --- United States, 2001--2010. *MMWR*. 2011;60(44):1513-1519.
3. Berman M., Crane R., Seiber E., & Munur M. (2013). Estimating the cost of a smoking employee. *Tobacco Control*. Advance online publication. doi: 10.1136/tobaccocontrol-2012-050888
4. Employee Benefit Research Institute. EBRI Databook on Employee Benefits: Employer Spending on Health Insurance.; 2011. Available at: [http://www.ebri.org/pdf/publications/books/databook/DB.Chapter\\_34.pdf](http://www.ebri.org/pdf/publications/books/databook/DB.Chapter_34.pdf).
5. 5. Leif Associates Inc. The business case for coverage of tobacco cessation: 2012 update. (2012). Available at: <http://www.ctri.wisc.edu/Employers/ActuarialAnalysis.pdf>. Accessed June 29, 2013.
6. American Lung Association. Tobacco-related provisions of the Affordable Care Act. (n.d). Available at: <http://www.lung.org/stop-smoking/tobacco-control-advocacy/reports-resources/2012/factsheet-tobacco-related-provisions-of-the-aca.pdf>. Accessed June 29, 2012.
7. Stewart W.F., Ricci J.A., Chee E., & Morganstein D. (2003). Lost productive work time costs from health conditions in the United States: Results from the American Productivity Audit. *Journal of Occupational and Environmental Medicine*, 45(12):1234-46.
8. Centers for Disease Control and Prevention. (2013). Behavioral risk factor surveillance system survey data.
9. Centers for Disease Control and Prevention. (2002). Coverage for tobacco use cessation treatments. Available at: [http://www.cdc.gov/tobacco/quit\\_smoking/cessation/coverage/page1/](http://www.cdc.gov/tobacco/quit_smoking/cessation/coverage/page1/). Accessed June 29, 2013.
10. America's Health Insurance Plans. (n.d.). Making the business case for smoking cessation programs. Available at: [http://www.businesscaseroi.org/roi/apps/executive\\_summary.pdf](http://www.businesscaseroi.org/roi/apps/executive_summary.pdf). Accessed June 29, 2013.
11. Fiore M. Treating tobacco use and dependence : 2008 Update. (2008). Rockville, MD: U.S. Department of Health and Human Services.
12. Musich S., Chapman L.S., & Ozminkowski, R. (2009). Best practices for smoking cessation: Implications for employer-based programs. *American Journal of Health Promotion*, 24(1): TAHP1-10.
13. Fichtenberg, C., & Glantz, S. (2002). Effect of smoke-free workplaces on smoking behavior: systematic review. *British Medical Journal*, 325(188).
14. National Cancer Institute. (2010). Smokeless Tobacco and Cancer. Available at: <http://www.cancer.gov/cancertopics/factsheet/Tobacco/smokeless>. Accessed September 3, 2013.
15. Fitch K., Iwasaki, K., & Pyenson, B. (2006). Covering smoking cessation as a health benefit: A case for employers. New York: Milliman, Inc.
16. U.S. Department of Labor. (n.d.). The Affordable Care Act and wellness programs. Available at: <http://www.dol.gov/ebsa/newsroom/fswellnessprogram.html>. Accessed June 29, 2013.
17. American Lung Association. (2011). Helping smokers quit: Tobacco cessation coverage 2011. Available at: <http://www.lung.org/assets/documents/publications/smoking-cessation/helping-smokers-quit-2011.pdf>. Accessed June 29, 2013.
18. Kaiser Family Foundation. (2012). Focus on health reform: Rate restrictions. (2012). Available at: <http://kaiserfamilyfoundation.files.wordpress.com/2013/01/8328.pdf>. Accessed June 29, 2013.
19. Centers for Disease Control and Prevention. (2004). The health consequences of smoking. Atlanta, GA: U.S. Department of Health and Human Services.
20. Centers for Disease Control and Prevention. (2011). Nicotine Addiction. Available at: [http://www.cdc.gov/tobacco/quit\\_smoking/how\\_to\\_quit/you\\_can\\_quit/nicotine/](http://www.cdc.gov/tobacco/quit_smoking/how_to_quit/you_can_quit/nicotine/). Accessed June 29, 2013.
21. Centers for Disease Control and Prevention. Tobacco-use cessation. (2012). Available at: <http://www.cdc.gov/workplacehealthpromotion/implementation/topics/tobacco-use.html>. Accessed June 29, 2013.
22. American Lung Association. (2012). State "smoker protection" laws. Available at: <http://www.lungusa2.org/slati/appendixf.php>. Accessed September 3, 2013.
23. Fitch, K., & Pyenson, B. (2011). Benefit designs for high cost medical conditions. New York: Milliman, Inc.
24. Musich S., Napier D., & Edington D. (2001). The association of health risks with workers' compensation costs. *Journal of Occupational and Environmental Medicine*, 43(6):534-42.