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## District Votes to Ban Health Insurance Charge for Tobacco Use

By Wes Rivers

The DC Health Exchange's governing body voted this week to prohibit a surcharge on health insurance premiums for people who use tobacco, a step that will help ensure vulnerable populations in the District can afford health insurance. The Affordable Care Act allows state health regulators to give health insurers the ability to add up to 50 percent to a tobacco user's premiums — a provision known as tobacco rating. While intended to deter tobacco use, tobacco rating is unlikely to have much effect on smoking and, instead, would simply make health insurance more costly and potentially unaffordable.

A surcharge on health insurance would increase the difficulty for residents with a tobacco addiction to access the health services that they need to quit. Unlike a tobacco sales tax, which raises the price sharply and prevents early use and addiction, a tobacco surcharge would affect those who already are addicted, including vulnerable populations trying to access private health insurance for the first time.

Residents with behavioral health disorders would be particularly affected. A [study](#) by the Substance Abuse and Mental Health Services Administration shows that people with mental health and substance abuse disorders make up 40 percent of all cigarettes smoked nationally. With significant disparities today in access to mental health and substance abuse services in the District, health insurance premium increases for tobacco use would make it that much harder to get treatment.

DC Fiscal Policy Institute supports the District's decision to ban tobacco rating on health insurance premiums.