

# MISSISSIPPI STATE AND SCHOOL EMPLOYEES' HEALTH INSURANCE PLAN

## Tobacco Resistance and Awareness Campaign – TRAC

### Participant Frequently Asked Questions

#### **Q. What is TRAC and why has it been implemented?**

**A.** Tobacco use is considered the leading preventable risk factor for illness and disease. The Mississippi Department of Health reports that smoking costs 4,700 Mississippians their lives each year, and 280 children die from the effects of second hand smoke. In an effort to encourage healthy lifestyle choices among our participants, the Mississippi State and School Employees' Health Insurance Plan is implementing Tobacco Resistance and Awareness Campaign (TRAC), a campaign to educate participants about the importance of quitting tobacco use while providing information about available cessation programs. TRAC includes a Plan Sponsored Program (Program) through Motivating Mississippi to help tobacco users kick the habit, as well as a fifty dollar (\$50) monthly Tobacco Use Premium Surcharge (surcharge).

#### **Q. What is considered regular tobacco use?**

**A.** Regular tobacco use is determined as frequent and recurring tobacco use in any form such as a cigarette, pipe, cigar, or using smokeless tobacco, such as snuff or chewing tobacco, within the past three (3) months. An example of regular tobacco use would be using tobacco on a weekly basis.

#### **Q. Are e-cigarettes considered tobacco use?**

**A.** No, electronic cigarettes do not contain tobacco. If you use electronic cigarettes, you will not be subject to the monthly surcharge.

#### **Q. How often do I need to certify my status as a tobacco user or non-tobacco user?**

**A.** You will need to submit the Tobacco Use Attestation Form by May 1, 2015 in order for it to be processed for the July 1, 2015 effective date. You will be required to re-attest annually, twelve (12) calendar months from your last attestation. If you begin regular tobacco use at any time, a new attestation form should be submitted within thirty (30) days.

#### **Q. What is the TRAC surcharge?**

**A.** This surcharge, effective July 1, 2015, adds fifty dollars (\$50) per month to the health insurance premium of an active employee, non-Medicare retiree, or COBRA participant who uses any tobacco product on a regular basis. The surcharge does not apply to spouses or dependents.

#### **Q. If I use tobacco, what can I do to avoid the surcharge?**

**A.** You may indicate on your attestation form that you agree to participate in the Program, provided through ActiveHealth Management, and avoid the surcharge for an initial six (6) months. If you complete the full Program within the initial five (5) months, whether or not you have successfully stopped using tobacco, the surcharge can be waived for an additional six (6) month period. If you do not complete the full Program within the initial five (5) months, you will be subject to the surcharge at the end of the initial six (6) month period. You will have the opportunity to participate in the Program once per twelve (12) month period. For more information please call ActiveHealth at (866) 939-4721 or visit [KnowYourBenefits.dfa.ms.gov](http://KnowYourBenefits.dfa.ms.gov).

You may use other methods of tobacco cessation, however the Program is the only method that will allow the surcharge to be waived. Once you are tobacco free for three (3) months, you can apply to have the surcharge removed by submitting a new attestation form.

#### **Q. What are the requirements of the TRAC Program?**

**A.** The Program is available through *Motivating Mississippi – Keys to Living Healthy* and is administered by ActiveHealth Management. The Program includes the following proven methods to help you quit:

- **Nicotine Replacement Therapy** – Up to eight weeks of nicotine replacement therapy can be mailed directly to you after an initial phone assessment.
- **Lifestyle Coach** – This telephone coaching provides the personal guidance needed to succeed. Coaching calls can be scheduled at a time that fits your schedule.

- **Digital Coaching** – This interactive internet based coaching gives you the option to learn how to quit at your convenience 24/7 by logging onto [www.MyActiveHealth.com/Mississippi](http://www.MyActiveHealth.com/Mississippi). Heartbeat units are earned for each module completed.

In order to complete the Program, you must complete the following within five months of submitting your attestation:

- Four telephone coaching sessions with a lifestyle coach
- Earn one hundred (100) heartbeat units of digital coaching, including all tobacco cessation modules. Up to twenty five (25) heartbeat units can be earned per week.

**Q. How often can I enter into the TRAC Program?**

**A.** You will have the opportunity to participate in the Program once per twelve (12) month period. To participate in the Program and have the surcharge temporarily waived, you must indicate your intent to do so on the attestation form. Once you have submitted your attestation form, please call ActiveHealth at (866) 939-4721 to enroll.

**Q. Can I participate in any program and have the surcharge waived?**

**A.** No, only participating in the Program will waive the monthly surcharge. If you participate in a program not offered through TRAC and are tobacco free for three (3) consecutive months, you may have the surcharge removed.

**Q. I want to quit using tobacco but need help doing it. What should I do?**

**A.** The following are a few free tobacco cessation resources are available to you:

ActiveHealth Management – Administrator of the Plan Sponsored Program

Call (866) 939-4721

Or visit [KnowYourBenefits.dfa.ms.gov](http://KnowYourBenefits.dfa.ms.gov)

Mississippi Tobacco Quitline

Call (800) QUITNOW (800-784-8669)

Or go to [www.quitlinems.com](http://www.quitlinems.com)

ACT Center for Tobacco Treatment, Education and Research

Call (601) 815-1180

Or visit [www.act2quit.com](http://www.act2quit.com)

**Q. What if I regularly use tobacco but complete the attestation form to indicate I am a non-tobacco user? What are the penalties if this is discovered?**

**A.** If it is determined that you have regularly used tobacco products within the last three (3) months or if you start using tobacco products and do not submit a new attestation form within thirty (30) days, you may be subject to penalties. These penalties may include, but are not limited to, the surcharge being retroactively applied and/or possible termination of coverage in the Plan due to insurance fraud, or both.

**Q. What happens if I do not to complete the form?**

**A.** You will be charged the surcharge if you do not to complete and submit the attestation form.

**Q. Where do I send my completed form?**

**A.** If you are an **active employee**, return the completed form to your employer.

If you are a **retiree or COBRA participant**, you can mail or fax your completed form to:

Blue Cross & Blue Shield of Mississippi

P. O. Box 23734

Jackson, MS 39225-3734

Fax: (601) 664-5342