

Penalty could keep smokers out of health overhaul

January 24 2013, by Ricardo Alonso-Zaldivar



Californian State Assemblyman Richard Pan, D-Sacramento, right, talks with schools chief Tom Torlakson, after Gov. Jerry Brown, delivered his State of the State address at the Capitol in Sacramento, Calif., Thursday, Jan. 23, 2013. Millions of smokers could be priced out of health insurance because of tobacco penalties in President Barack Obama's health care law, say experts who are just now teasing out the potential impact of an overlooked provision in the massive legislation. "We don't want to create barriers for people to get health care coverage," said California state Assemblyman Richard Pan, who is working on a law in his state that would limit insurers' ability to charge smokers more." The federal law allows states to limit or change the smoking penalty. "We want people who are smoking to get smoking cessation treatment," added Pan, a pediatrician who represents the Sacramento area. (AP Photo/Rich Pedroncelli)

(AP)—Here's a possible new cost for people with the cigarette habit.

Experts say millions of smokers could be priced out of health insurance because of tobacco penalties under President [Barack Obama's health care law](#)

The Affordable Care Act allows health insurers to charge smokers buying an individual policy up to 50 percent higher premiums starting next Jan. 1.

A 60-year-old smoker could wind up paying nearly \$5,100 on top of normal premiums.

Younger smokers could be charged lower penalties under rules proposed last fall by the Obama administration.

Workers with job-based coverage can avoid tobacco penalties by joining a [smoking cessation](#) program.

The older smokers buying individual coverage could face a heavy financial hit at a time in life when smoking-related illnesses typically emerge.

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