



[Health insurance](#) costs are sky rocketing even as you read this article. Finding affordable health insurance coverage is much harder now than it has ever been and employees are trying to find creative ways to pay for medical expenses. Many companies have adopted wellness programs to help decrease the cost of health insurance and to help their employees live a healthier life. So how does smoking cessation help control health insurance costs? Let's take a closer look at health insurance and wellness programs to understand that question a little better.

Wellness programs are designed specifically for employees to help them live a healthy life. The main objective behind implementing them within a business is to ultimately decrease the cost of health insurance to companies. The three most widely used wellness programs have to do with fitness, weight loss, and smoking cessation.

Insurance companies will provide lower premiums for individuals with a health background so companies are trying to encourage their employees to be fit, lose weight, and quite smoking.

### **What does smoking do to your health?**

As most of us already know smoking can do serious things to your health and ultimately increase the cost of health insurance. Before we look at how smoking cessation decreases the costs, let's look at what smoking can do to your health. Here are just some of the things that can happen as a result of smoking:

- Lung disease, lung cancer and emphysema are all rare disease to get if you don't smoke. However, if you choose to smoke these are things that are commonly found in your body.
- Heart disease is yet another cause of smoking more specifically diseases of the heart arteries. Smoking has killed more people through an increase in heart attacks than it does with cancer or emphysema. The risk of you having a heart attack is increased by six times in women and three times in men if you smoke.
- Smoking increasing bad cholesterol (LDL) and increases insulin resistance.
- Smoking increases your heart rate and blood pressure as well as increase the chance you have at blood clots.
- It impairs the responsiveness of the cells lining the blood vessels and causes spasm of the heart arteries.

### **Immediate effects of quitting**

These statistics may come as a surprise to you, but if you were to quit smoking immediately your body would do some phenomenal things:

- In 20 minutes your blood pressure and pulse would return to normal as well as the temperature in your hands and feet.
- In 8 hours your Carbon Monoxide levels will return to normal.
- In 24 hours your chances of heart attack will decrease significantly.
- In 48 hours smells and tastes return to normal and walking becomes much easier
- In two weeks circulation improves and lung function increases by 30%
- In as little as 9 months shortness of breath decreases and cilia begin to regrow which increase the ability of the lungs to resist infection.
- In just 1 year your risks for heart disease will decrease by almost half of what they were a year ago.

So, how does smoking cessation help control health insurance costs? Well, in just reading some of the previous statistics you can see how a health insurance company would be more willing to offer better insurance prices to individuals who don't smoke.

**The medical costs alone of individuals that smoke average about \$50 billion dollars each year; with loss of productivity the costs rise to \$97 billion.**

As an employer encouraging employees to participate in a smoking cessation wellness program can only make your premiums decrease. With less people smoking, there is more productivity and less money spent on keeping employees who smoke out of the doctors' office or hospital due to heart attacks, heart disease, and other ailments that come from smoking. **Smoking cessation is definitely worth considering if you're really serious about driving the costs of health insurance down.**

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