



The Value And Peril Of Imposing A Premium Differential On Smokers

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An article by [Kytte Frye](#) was published on *Becker's Hospital Review's website*.

Healthcare employers have been at the forefront in educating their employees and the general public about the benefits of not smoking and in implementing smoke-free environments; and rightly so, as their mission dovetails with the importance of a healthy lifestyle, Kytte wrote.

Particularly in recent times, all employers have had to contend with skyrocketing increases in health insurance premiums. Many employers are wisely seeking ways to manage and, if possible, limit those costs. And, again, healthcare is well-positioned to offer leadership for those efforts, Kytte explained. A significant way in which to do so is to focus on the lifestyle choices of employees and how those choices might influence premium costs. In this context, one lifestyle choice that should receive considerable attention is smoking and the use of other tobacco products.

[Read Kytte's full article on Becker's Hospital website.](#)