

BUI's underwriters field questions about nicotine use nearly every day. Below is information borrowed from an internal bulletin used by a well-known laboratory regarding cotinine (nicotine) levels to share with you:

Q: Can a person test positive for cotinine after being exposed to second hand smoke?

A: *No. A small level of urine cotinine can be detected, but it is a full 14-fold less than the lowest level used by any insurer to classify an applicant as a tobacco user!*

Q: Can just chewing on a cigar or chewing other tobacco cause a person to test positive for cotinine?

A: *Yes. Tobacco chewers have some of the highest measured cotinine levels.**

Q: Some vegetables contain nicotine. Can eating these cause a positive urine cotinine test?

A: *No. The foods containing the most nicotine are eggplant and tomatoes (tomatoes contain about half the nicotine of eggplant) and it is virtually impossible to consume enough of these foods to test positive for cotinine on an insurance exam. A person would have to eat 2.75 pounds of eggplant, raw and unpeeled, to meet the minimum insurer cutoff for urine cotinine.*

Q: Can a person test positive for cotinine while using nicotine enhanced gum or lozenges?

A: *Yes. Gums and lozenges designed to assist smokers in quitting can cause extremely high levels of cotinine to be detected depending upon frequency and recency of use, etc.**

Q: Can a person test positive for cotinine while using a nicotine enhanced patch?

A: *Yes. Patches containing nicotine designed to assist smokers in quitting can cause a person to test positive for cotinine on an insurance exam.**

Q: Can electronic-cigarettes with nicotine vapor (vaping) cause a person to test positive for cotinine?

A: *Yes. Any E-cigarette or nicotine enhanced vaping liquid may cause a person to test positive for cotinine on an insurance exam.**

Q: Can a person who rarely smokes cigarettes, less than 2 cigarettes per month, obtain non-smoker rates?

A: *Yes. Provided a person has not tested positive for cotinine on an insurance exam within 12 months, and there is no other tobacco use, non-smoker rates may be available at particular carriers.**

For non-cigarette or rare cigarette tobacco users, certain carriers provide competitive non-smoking rates. Please contact BUI for details.

* Most carriers consider any nicotine use grounds for offering tobacco use/smoker rates.