

A Guide to Understanding and Navigating GLP-1 Coverage



GLP-1 (glucagon-like peptide) medications like Ozempic and Wegovy have continued growing in popularity over the last several years. This class of brand-name medications is approved for both the treatment of type 2 diabetes and for long-term weight management.

GLP-1 medications approved for type 2 diabetes:	GLP-1 medications approved for weight management:
<ul style="list-style-type: none">• Bydureon• Byetta• Mounjaro• Ozempic• Rybelsus• Trulicity• Victoza	<ul style="list-style-type: none">• Saxenda• Wegovy• Zepbound

Most health plans cover GLP-1 drugs for diabetes without any issues. However, coverage for weight management varies by plan. This article is intended to help you understand and navigate GLP-1 coverage.

Understanding Your Current Coverage

If you are interested in accessing GLP-1 drugs for weight management, you will need to investigate their status under your employer-sponsored health plan. Start by checking your insurance benefit guide materials or contacting your insurer directly using the customer service number on the back of your insurance card, to inquire about coverage qualifications. Key questions to ask:

- Is GLP-1 therapy a covered pharmacy benefit if prescribed for chronic weight management?
- What prior authorization rules or quantity limits apply for these medications?
- Are there step therapy requirements to try other medications first?
- Is there a weight management GLP-1 medication that is preferred on my plan?

Seeking Medication Approval

If coverage is in place for GLP-1 therapy for non-diabetic weight loss purposes, gaining authorization often still requires multiple approval steps beyond just having coverage.

Partner closely with your prescribing physician throughout the documentation and prior authorization to streamline the process.

If your prior authorization is denied you will receive notification from your insurer on next steps.

Standard Prior Authorization Criteria Requirements

Prior authorization criteria can vary by insurer, but some standard guidelines are listed below:

Diabetes	Physician confirmation of diabetes diagnosis or Prior anti-diabetic medication use
Weight Loss Management	Physician confirmation of BMI ≥ 30 kg/m ² or BMI ≥ 27 kg/mg ² + comorbidity (i.e. hypertension, type 2 diabetes, dyslipidemia) and Behavioral modifications

BMI = Body Mass Index

Important Things to Keep in Mind

As with any medication, the GLP-1 drug class comes with a list of pros and cons.

While these medications can be highly effective in both helping control blood sugar for diabetic patients and weight reduction for overweight or obese patients they are not without side effects. The potential side effects include nausea, vomiting, constipation, abdominal pain and diarrhea.

These medications also come at a significant cost (with the average being \$1,200 to \$1,400 per month) and have experienced recent drug shortages, making access difficult at times. Your insurer can help you determine your expected out of pocket cost and copay amounts, and reaching out to your preferred pharmacy ahead of time to determine availability of your prescribed medication is always recommended.

As a pharmacist and clinician, I can see the value in the GLP-1 medications in both treating diabetes as well as weight management, but it is important to remember that

these medications as class are relatively new. We still do not know the long-term effects, good or bad.

That being said, for those seeking a GLP-1 to help with weight loss, it is important to remember that medication alone is not the key to success but is instead a tool to be used to help you achieve your weight loss goals. A combination of medication (if deemed appropriate by your prescriber), healthy diet and increased physical activity are all pieces of the puzzle in helping to not only achieve your goals but to maintain them long term. It truly is about lifestyle change for lifelong success.