

Weight Loss Medications & Insurance Coverage

Wegovy, Saxenda, Zepbound. Additional off-label use of Ozempic and Mounjaro.

Glucagon-like peptide (GLP) medications may be helpful for weight loss when used in conjunction with a lifestyle modification program. Not all insurances cover these medications for weight loss, and some may be unavailable due to drug shortage.

If you are interested in these medications, WFPC requires review and understanding of the following:

- 1) These medications are used with a lifestyle modification program. Before starting medications, it is required that patients participate in a lifestyle modification program for 6 months.
 - Approved programs include Weight Watchers or Noom.
 - Alternative programs may be acceptable and must be approved by your provider (e.g. recent food diaries, exercise logs, program receipts, app participation, etc.)
- 2) Check with your insurance plan for a “weight loss rider.” We have found that less than half of insurances cover GLP weight loss medications, and some GLP medications are only approved for type II diabetes. If you do NOT have a weight loss rider - your insurance will not pay for weight loss medications.
- 3) If insurance coverage is available, a Prior Authorization is often required. To complete this, WFPC must have documentation of the following BEFORE submitting a Prior Authorization (for ages 18 and over):
 - BMI ≥ 30 OR ≥ 27 with one weight related comorbidity condition, and
 - Current weight (within 30 days), and
 - Documented participation for a minimum of 6 months in a lifestyle modification program. Documentation examples include “Have scanned receipts for Weight Watches or Noom,” or “Confirmed Noom participation on patient iphone,” or “Logs of food and exercise diary reviewed with patients,” and
 - The medication cannot be used in combination with other glucagon-like peptide-1(GLP-1) agonist containing products.
- 4) After initial approval, continued insurance coverage requires minimally:
 - Maintain at least a 5% weight loss from baseline, and
 - Continued participation in a lifestyle modification program, and
 - Current weight (within 30 days) and BMI ≥ 18.5
- 5) We will not appeal denials if your insurance has indicated it does not cover this medication for weight loss, or you have not participated or been able to show documentation of a lifestyle program.

We understand that it can be disappointing if medications that could benefit you are not covered by insurance. We recommend discussing with your employer and insurance for improved insurance coverage.