Understanding Insurance Coverage for Obesity Medications

This handout from the Obesity Action Coalition (OAC) is designed to help you understand insurance coverage for prescription medications used to treat obesity and related health conditions. Coverage for these medications can vary by insurance plan, formulary, medical criteria and prior authorization requirements. Knowing what to expect can help you navigate the process and advocate for your care.

FDA-approved Medications for Obesity Treatment

The U.S. Food and Drug Administration (FDA) has approved several prescription medications for chronic weight management. Which medication may be appropriate depends on age, health history, related conditions and insurance coverage.

Medications Approved for Adults

- **Orlistat (Xenical®)** – Oral (capsule)
- **Phentermine-topiramate (Qsymia®)** – Oral (capsule)
- **Naltrexone-bupropion (Contrave®)** – Oral (tablet)
- **Liraglutide (Saxenda®)** – Injection (daily)
- **Semaglutide (Wegovy®)** – Injection (weekly)
- **Semaglutide (Wegovy® Pill)** – Oral (tablet)
- **Tirzepatide (Zepbound®)** – Injection (weekly)
- **Oforglipron (Foundayo®)** – Oral (tablet)

Medications Also Approved for Some Adolescents

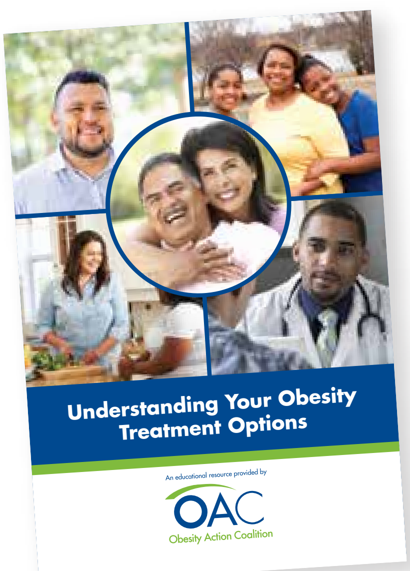
Some medications are also approved for adolescents age 12 and older with obesity, including:

- **Orlistat (Xenical®)** – Oral (capsule)
- **Liraglutide (Saxenda®)** – Injection (daily)
- **Semaglutide (Wegovy®)** – Injection (weekly)
- **Phentermine-topiramate (Qsymia®)** – Oral (capsule)

Medication for Certain Rare Genetic Forms of Obesity

- **Setmelanotide (Imcivree®)** – Injection (daily) is approved for adults and children age 2 and older with certain rare genetic conditions that cause obesity.

Scan to Download



Learn more about Weight Management Medications and treatment options in the OAC's Understanding Your Obesity Treatment Options Brochure.

ObesityAction.org/resources/understanding-your-obesity-treatment-options-brochure/

Coverage Notes

Some medications approved for obesity treatment also have additional FDA-approved uses that may affect insurance coverage. For example, semaglutide (Wegovy®) is approved for chronic weight management and cardiovascular risk reduction, while tirzepatide (Zepbound®) is approved for chronic weight management and obstructive sleep apnea. These medications also have separate approvals for type 2 diabetes under the brand names Ozempic® and Mounjaro®.

Coverage may vary based on diagnosis, plan design and how the medication is prescribed, so it's important to talk with your healthcare provider about which approved uses may apply to your individual health needs.

How Prescription Coverage Works

Drug coverage may be part of your medical plan or handled separately.

- **Separate pharmacy plan or card:** You may have a separate card for prescriptions
- **Pharmacy deductible:** You may need to meet a separate deductible before coverage begins
- **Preferred pharmacies:** Using in-network or preferred pharmacies may lower your costs
- **Mail order options:** Some plans offer lower costs or 90-day supplies through mail-order pharmacies

Understanding Your Costs

Your out-of-pocket costs may include:

- **Deductible:** What you pay before your plan starts covering medications (some plans have higher deductibles)
- **Copay:** A fixed amount for each prescription
- **Coinsurance:** A percentage of the medication cost you pay

Tiers and Formularies

Insurance plans use systems to determine coverage and cost.

- **Tiers:** Medications are grouped into levels. Lower tiers usually cost less, higher tiers cost more
- **Formulary:** A list of medications covered by your plan, many formularies also show what medications are excluded

If your medication is not on the formulary or is placed on a higher tier, you may have options to request changes.

Getting the Medication You Need

You may need to complete additional steps for coverage:

- **Medical necessity:** Your provider may need to explain why a medication is appropriate for you
- **Prior authorization:** Approval from your insurance before coverage begins
- **Step therapy:** Trying a lower-cost option before another medication is approved
- **Quantity or duration limits:** Restrictions on how much or how long a medication is covered
- **Medication switching:** Your plan may suggest a lower-cost alternative
- **Exceptions:** You may be able to request coverage or lower costs if a medication is not covered or placed in a higher-cost tier

Help with High Medication Costs

If costs are a barrier, you may consider:

- Manufacturer savings programs for brand-name medications
- Pharmacy discount programs
- Talking with your provider or pharmacist about options

Tips for Navigating Coverage and Taking Action

- Review your plan's formulary and benefits
- Keep records of communications and ask for written coverage decisions
- Work with your healthcare provider on documentation and treatment options
- Understand your right to appeal denied coverage decisions
- Ask questions and advocate for the care you need
- Stay informed with trusted resources from OAC

ObesityAction.org/advocacy/resources/access-to-care-resources/

*This information is for educational purposes only and is not a substitute for medical, legal or professional advice, diagnosis or treatment.