

GLP-1 Medications for Weight Loss Exclusion FAQ

1. WHAT IS CHANGING WITH GLP-1 MEDICATIONS?

Effective August 1, 2025, GLP-1 medications prescribed exclusively for weight loss, such as Wegovy, Zepbound, and Saxenda, will no longer be covered under BAYADA's CVS Caremark prescription plan.

2. WHO IS AFFECTED BY THIS CHANGE?

This change affects employees and their covered dependents who are using GLP-1 medications for weight loss treatment.

3. WHY IS BAYADA MAKING THIS CHANGE?

This decision was made after careful consideration of the rapid rise in cost and utilization of GLP-1s for weight loss. In just one year, these medications have become the #1 driver of pharmacy spending.

BY MAKING THIS CHANGE, BAYADA AIMS TO:

- Avoid increasing premiums or out-of-pocket costs for all employees
- Ensure the long-term sustainability of our health benefits
- Reinvest in more inclusive, whole-person approaches to chronic condition and weight management care

4. ARE GLP-1 MEDICATIONS FOR DIABETES STILL COVERED?

Yes. GLP-1 medications that are FDA-approved for the treatment of Type 2 diabetes (e.g., Ozempic, Mounjaro) remain covered when prescribed for diabetes management and supported by appropriate diagnosis.

5. ARE GLP-1 MEDICATIONS FOR OTHER INDICATIONS SUCH AS SLEEP APNEA STILL COVERED?

Coverage of secondary indications, as approved by the FDA, will still be covered. An approved prior authorization will be required.

6. WHAT OPTIONS DO I HAVE IF I STILL WANT TO USE A GLP-1 FOR WEIGHT LOSS?

We understand this may be challenging. While not covered under the pharmacy benefit, you may access these medications through:

- Direct-to-consumer telehealth providers
- Specialized weight loss clinics

We recommend partnering with your health care provider to make informed decisions that align with your goals and well-being. Additionally, you can access the GLP-1 Weight Loss Support [Toolkit](#) for guidance on alternative options.

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7. WILL BAYADA OFFER OTHER WEIGHT MANAGEMENT SUPPORT?

Your health is our top priority. We continue to explore future options that integrate GLP-1 for weight loss, along with tools designed to support sustainable, long-term wellness. Specifically, we are continuing to explore future offerings that:

- Integrate weight-loss medications more responsibly
- Include behavioral support, nutrition counseling, and lifestyle-based tools
- Prioritize personalized care focused on long-term well-being

8. ARE OTHER EMPLOYERS MAKING SIMILAR CHANGES?

Yes. Due to the cost and complexity of GLP-1 medications, many large employers and health plans, including Medicare, Medicaid, and Blue Cross Blue Shield, have restricted or removed coverage for weight-loss use. Current benchmarking shows that only 20% of large employers offer GLP-1s for weight loss.

9. SUPPORT FOR IMPACTED MEMBERS

If you need help navigating this change or exploring alternatives, the CVS Caremark Concierge Team is here to support you.

- Call: 833-775-1403
- Visit: <https://www.caremark.com>

To minimize any disruption in care, we strongly recommend contacting CVS Caremark before August 1, 2025, to review your options and ensure a smooth transition.

Be sure to also consult with your physician or health care provider to understand your options and next steps.

10. WHAT IS BAYADA'S LONG-TERM GOAL IN MAKING THIS CHANGE?

This is about preserving access, equity, and affordability for all employees. While we recognize the difficulty of this decision, our goal is to responsibly steward shared resources and develop a care model that supports everyone's health journey.

11. WILL THE COST OF MY GLP-1 CHANGE?

Yes, you will now be responsible for the full cost of the prescription as it will no longer be covered through the insurance plan.

12. WHAT IS A COMORBIDITY AND HOW DO I KNOW IF I HAVE ONE?

Comorbidities are medical conditions that you have in addition to a primary diagnosis i.e. high blood pressure, diabetes, chronic lung disease, deficiency anemias, kidney disease, obesity, etc. Your doctor will tell you if you have multiple underlying medical conditions.

An example is a person who has chronic kidney disease, high blood pressure, and Type 2 diabetes. Your nephrologist will view the kidney disease as your primary diagnosis because this is the care they provide, while the high blood pressure and Type 2 diabetes are comorbidities.

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13. WHAT WEIGHT LOSS MEDICATION ALTERNATIVES DO I HAVE FOR GLP-1?

If GLP-1s are too expensive, there are other FDA approved weight loss medication that may be covered

- **Contrave (Bupropion/Naltrexone)** – Can be as low as \$99/month with discount programs.
- **Qsymia (Phentermine/Topiramate)** – May be covered by insurance.
- **Phentermine (Adipex-P, Lomaira)** – A more affordable short-term weight loss option (~\$30-\$60/month).
- **Orlistat (Xenical)** – May be covered by insurance.

14. WHAT ALTERNATIVES DO I HAVE TO GET A GLP-1 OUTSIDE OF THE AETNA / CVS PLAN?

If you are also enrolled on your Spouse medical plan, you may obtain the GLP-1 through their insurance plan unless it is an excluded drug or if certain criteria must be met (such as BMI criteria or Prior Authorizations).

You can still obtain the GLP-1 as prescribed by your doctor, however, it will not be covered by your medical plan. You can utilize discount programs to obtain a coupon and save on the cost of the prescription, such as GoodRx

Even without insurance coverage, you may still qualify for Manufacturer Savings & Patient Assistance Programs:

Novo Nordisk (Wegovy, Saxenda, Ozempic)

- **Wegovy Savings Card** – Requires commercial insurance, but some patients get lower costs if their plan covers GLP-1s for diabetes but not weight loss
- **NovoCare Patient Assistance** – If you have a low income, you may qualify for free medication
- **Novo Nordisk Introduced NovoCare Pharmacy** and is offering FDA-approved Wegovy (semaglutide) for \$499 per month via home delivery for cash-paying patients

Eli Lilly (Zepbound, Monjaro)

- **Zepbound Savings Card** – If you have commercial insurance (even without coverage), you may still get a discount
- **Lilly Care Foundation** – Helps uninsured or low-income patients access medications
- **Eli Lilly introduced LillyDirect pharmacy** and is offering Zepbound (tirzepatide) via direct purchase in 2.5mg/0.5mL and 5.0mg/0.5mL doses in a single-dose vial 4-count package for a direct-to-patient price of \$349 and \$499, respectively

Check: [Novo Nordisk](#) & [Eli Lilly](#) for savings programs.