

Medications covered for weight loss

For those looking to attain a healthy body weight in 2025, you might have considered weight loss medications. These drugs usually work to help you eat less, absorb less fat, and burn more calories. They include oral medication and injectables such as GLP-1.

Injectables are very high cost. Generally, these medications are used long-term to manage this chronic condition. To help with your weight loss and keep your costs down, your plan aims to offer access to affordable medications that can be taken by mouth instead. Talk to your doctor about the covered options listed below. Some might need plan approval.

Covered oral weight-loss medications:

- benzphetamine
- diethylpropion ER
- Orlistat
- phendimetrazine
- phendimetrazine ER
- phentermine
- Qsymia

When does the plan cover GLP-1 drugs?

Starting in July 2024, all weight loss GLP-1 drugs were excluded by the Public Education Health Trust plan when prescribed strictly to treat weight loss. However, GLP-1 drugs such as Mounjaro and Ozempic are covered to treat type 2 diabetes.

Why does the Public Education Health Trust plan exclude GLP-1 medications to treat weight loss?

Here are three key factors that drive decisions to exclude coverage for certain prescription drugs.

- **High costs** – GLP-1 drugs to treat weight loss such as Zepbound and Wegovy have driven up health care costs. On average it can cost members \$1,000 per month for these. Less than one-third of public sector employers cover GLP-1 drugs for weight loss. For example, the Public Education Health Trust plan spent \$2 million for this drug type from July 2023 – June 2024. That was more than \$900,000 than the previous year.
- **Cost impact on health care premiums** – The high cost of these drugs and its long-term use

to treat obesity, have led to higher premiums for U.S. employers. Plans have had to evaluate the cost of health benefits while trying to keep affordable premiums.

- **Clinically proven** – Your plan wants to make sure that the treatments they cover are the right fit for your health needs and have a proven record of success. There is still debate on how safe and effective GLP-1 medications are for long-term weight loss.

Will coverage for GLP-1s to treat weight loss change?

The Public Education Health Trust plan tracks employee feedback and drug trends. Both help in making informed decisions about future coverage. GLP-1 drug coverage may shift if there are changes in the market like:

- **More competition:** Competition often drives down prices. More options are likely to come to market in 2027-2028.
- **New GLP-1 injectables:** New products are in clinical trials. Approvals could be filed by early 2026.
- **Expanded uses:** The FDA may approve GLP-1 for other uses like treating kidney disease, heart failure or liver disease.