

Weight loss drug coverage options

NEW FOR 2026

For self-funded groups that add weight loss drug coverage with a January 1, 2026 or later effective date, we've added new benefit levers to help lower costs for the group.

What's new

Groups have two options:

- Weight loss drug coverage that **includes** weight loss GLP-1 drugs
- Weight loss drug coverage that **excludes** weight loss GLP-1 drugs but covers less expensive prescriptions for weight loss

Including weight loss GLP-1 drugs

Groups can select one of the new benefit levers to aid in controlling spend on these expensive drugs. Election of any limitations will result in loss of rebates.

Weight loss GLP-1 benefit cap ¹	Weight loss GLP-1 cost share ¹
Annual benefit cap of \$9,000 ²	Cost share of 25% ²
Results in \$5,000 average yearly reduction of spend per impacted member when compared to plans that don't have a benefit cap.	Results in \$1,900 average yearly reduction of spend per impacted member when compared to plans that have lower cost share.

¹Groups that add any of the limitations (exclusion of, annual benefit cap, or coinsurance) specific to weight loss GLP-1 medications will result in loss of any rebates.

²These numbers were calculated by assessing potential savings, current, and future member out-of-pocket costs to result in the highest level of group savings without significant member out-of-pocket cost increase.

Which groups are eligible

Self-funded groups that add weight loss drug coverage with a January 1, 2026 or later effective date, and include weight loss GLP-1 drugs in their benefit, can select one or both of the new benefit levers to help lower costs.

Weight loss drug coverage options

If a group adds weight loss coverage that includes weight loss GLP-1 drugs	Then the group can implement the benefit cap, the cost share, or both.
If a group adds weight loss coverage that excludes weight loss GLP-1 drugs	Then the group can cover less expensive prescription drugs for weight loss. The weight loss GLP-1 specific benefit cap or cost share would not be applicable.
If a group has existing weight loss coverage that includes weight loss GLP-1 drugs	Then the group should contact their Premera account representative to understand rebate impact.