

Employee medical plan GLP-1 weight loss prescription drug exclusion

Frequently Asked Questions

Updated October 2024

1. What is changing on January 1, 2025?

Allina Health employee medical plans will no longer cover prescriptions for glucagon-like peptide-1 (GLP-1) weight loss medications. This means all employees and their covered dependents do not have coverage for prescriptions of Liraglutide (Saxenda), Semaglutide (Wegovy), Tirzepatide (Zepbound) beginning on Jan. 1, 2025.

2. How is this different from the change announced in July 2024?

Previously, employees and dependents who had a pharmacy claim for one of these drugs between Jan. 1, 2024, and June 30, 2024, were able to fill their prescriptions and continue therapy after the July 1 change. Beginning January 1, 2025, these medications will not be covered for any plan members.

3. Will I receive communication if I'm currently taking one of these medications?

Yes. For employees and dependents impacted by this change, Express Scripts will be mailing a letter to your home in October stating that the medication coverage will be ending.

4. Are Ozempic, Mounjaro, Trulicity, Rebelsus or Victoza medications used to treat diabetes going to be excluded?

No, drugs used to treat diabetes are not impacted.

5. Will Wegovy, Zepbound or Saxenda be covered if my doctor prescribed it for a different condition to treat other than obesity (e.g., cardiovascular disease, stroke, etc.) or if new conditions are FDA approved?

Coverage for these drugs will be discontinued January 1, 2025, regardless of the medical condition being treated.

6. Why are Allina Health employee medical plans excluding coverage for GLP-1 weight loss medications?

Allina Health is responsible for containing medical plan costs for all employees. Our teams work hard to manage medical plan costs and provide valuable medical plan options that remain affordable, without large annual increases to the premiums. If coverage of these drugs continued, medical premiums would significantly increase for plan year 2025 and beyond.

7. How does Allina Health exclude certain prescription drugs from the employee medical plans?

Large employers like Allina Health self-fund medical benefits (also called self-insured), which means Allina Health defines coverage for the plans and pays the claims, and also partners with a third-party vendor partner (Express Scripts) to administer the prescription drug benefits for the employee medical plans. Due to the high cost of these new GLP-1 weight loss medications, many other employers have excluded or will soon be excluding these drugs to maintain the affordability of medical plan coverage for all employees. As a self-insured plan, Allina Health reserves the right to make changes to the employee medical plan. This includes cost sharing (deductible, copay), covered services and covered prescription drugs.

8. Are any weight loss medications still covered?

Yes, there is coverage for the following non-GLP-1 prescription weight loss medications:

- Benzphetamine hcl (Benzphetamine hcl)
- Carboxymethylcellulose/citric (Plenity)
- Diethylpropion hcl (Diethylpropion hcl)
- Naltrexone hcl/bupropion hcl (Contrave)
- Orlistat (Orlistat)
- Orlistat (Xenical)
- Phendimetrazine tartrate (Phendimetrazine tartrate)
- Phentermine hcl (Adipex-p)
- Phentermine hcl (Lomaira)
- Phentermine hcl (Phentermine hcl)
- Phentermine/topiramate (Qsymia)

9. What options does Allina Health provide to assist with weight loss?

For employees and dependents covered under an Allina Health employee medical plan, the Allina Health Complex Care Management (CCM) team serves an extension of your primary care team and helps you meet your health and wellness goals in the face of chronic conditions. The CCM team can connect you with resources and programs to support your weight loss goals. Call 612-863-5465 to get started.

If back or joint pain is limiting your ability to exercise, [Hinge Health](#) provides free virtual physical therapy for those age 18 or older enrolled in an Allina Health employee medical plan.

For all employees, our employee well-being program includes these offerings to support you:

- [Penny George Institute for Health and Healing programs and customized coaching](#) at the LiveWell Center, live coaching via phone or online, and [webinars](#) for exercise, cooking and other well-being topics
- [fitness center/gym discounts](#), including Optum OnePass and YMCA of the North.

For everyone, [Healthy Set Go](#) provides a lot of helpful content related to [movement](#) and [nutrition](#).

10. What alternative interventions are available through Allina Health?

The Allina Health employee medical plans include coverage for bariatric and medical weight loss services at our [Abbott Northwestern Hospital weight management clinic](#). You have access to an expert team of weight loss specialists to help you with sustainable weight management.

11. Are these drugs going to be covered in the future?

Allina Health is actively monitoring the market for cost changes to these drugs.

12. If my doctor recommends one of these medications, what options are there?

If you choose to purchase a medication out-of-pocket, there could be manufacturer discount coupons available through the pharmacy to reduce the cost. However, any cost you pay will not apply to the employee medical plan deductible or out-of-pocket maximum. You can check the manufacturer's websites for available discounts: [Wegovy](#), [Zepbound](#), [Saxenda](#).

If you or a family member has access to other medical insurance coverage, you could also inquire if these medications are covered by the other coverage option. You and your dependents can change coverage during 2025 Benefits Enrollment from November 4 – 18, 2024, or if you experience a qualified life event.

13. Who should I reach out to if I have more questions about my benefits?

Call the *HRConnect* Service Center Monday–Friday, 8 a.m. to 4:30 p.m., at 612-262-4688 or 877-992-8099. TTY/TDD callers may contact the National Relay Service at 711 and request 877-992-8099.

A [Summary of Material Modifications](#) (SMM) is being furnished to you electronically. The SMM describes

important changes to weight loss drug benefits under the Allina Health Medical Plan component of the Allina Health Comprehensive Welfare Benefit Plan (the Plan).

You have a right to request and obtain a paper version of the SMM at no charge. Contact the Allina Health HRConnect Service Center at 612-262-4688 or 877-992-8099 to request a paper version.