



Know Your Benefits

What You Should Know About Prescription Weight Loss Drugs

Obesity can increase the risk of serious illnesses and health conditions, such as high blood pressure, Type 2 diabetes, stroke, cancer, mental illness and gallbladder disease. But losing weight can be challenging, and many individuals struggle to lose weight even with healthy lifestyle choices like diet and exercise. For this reason, many individuals turn to prescription weight loss drugs to help them lose weight. These drugs are used to help individuals with obesity who've struggled to lose weight by traditional methods (e.g., diet and exercise).

Many weight loss drugs approved by the U.S. Food and Drug Administration (FDA) function by targeting parts of the brain or pancreas to reduce cravings and feelings of hunger. The recently popular weight loss drug Wegovy differs from previous types of weight loss drugs because of its active ingredient, glucagon-like peptide 1 (GLP-1). GLP-1 drugs, which are intended to treat people with Type 2 diabetes, are currently in high demand for off-label weight loss use. However, these prescription weight loss medications are costly and may not be suitable for everyone. Therefore, it's important to become informed about weight loss drugs and how they interact with insurance coverage to determine if they are right for you.

About the New GLP-1 Weight Loss Drugs

The recent string of popular GLP-1 drugs lowers blood sugar levels and contributes to weight loss by reducing hunger, appetite and cravings. They may also delay the time it takes for the stomach to empty after eating, increasing feelings of satiation and fullness. GLP-1 drugs were originally prescribed to treat diabetes. However, they've gained recent popularity for their ability to help individuals lose weight.

These drugs can help people with obesity lose as much as 15% of their total body weight and could help millions of Americans. However, due to the chronic nature of obesity, these drugs may need to be taken indefinitely to see lasting effects. It's also important to note that these drugs are meant to be used in addition to healthy lifestyle changes and not as a replacement.

How Many Prescription Weight Loss Drugs Are There?

The FDA has approved five prescription weight-loss drugs for long-term use. These drugs promote weight loss in different ways, based on their active ingredients. Here are the FDA-approved weight loss drugs and their functions:

1. **Bupropion-naltrexone (Contrave)** is an anorexiant. These drugs effect weight loss by stimulating the parts of the brain that control satiety.
2. **Phentermine-topiramate (Qsymia)** is an anorexiant. Similar to Contrave, it works by stimulating the parts of the brain that affect satiety.



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3. **Setmelanotide (Imcivree)** is a melanocortin receptor agonist that binds to receptors in the brain to promote feelings of satiety after eating.

It's used to treat people 6 years of age and older with Bardet Biedl syndrome and pro-opiomelanocortin deficiency or leptin receptor deficiency.

4. **Semaglutide (Wegovy)** is a GLP-1 drug. It mimics the GLP-1 hormone, released in the gut after eating to reduce cravings, hunger and appetite and increase feelings of satiety. It also delays the emptying of the gut, causing individuals to feel less hungry. This drug was originally intended to treat diabetes but has shown promise in helping people with or without diabetes lose weight.
5. **Liraglutide (Saxenda)** is a GLP-1 drug. It mimics the GLP-1 hormone, delaying the emptying of the gut and reducing cravings, appetite and hunger. It can also be used to treat people with diabetes.

GLP-1 drugs Ozempic and Mounjaro are currently only approved to treat diabetes, although some health care providers have prescribed them to help individuals struggling to lose weight with diet and exercise. Side effects of these GLP-1 drugs include nausea, vomiting, diarrhea and heartburn. In some cases, these drugs can cause more serious complications, such as pancreatitis, gallbladder problems and severe allergic reactions.

Does Insurance Cover Weight Loss Drugs?

Many private health insurers don't cover prescription weight loss drugs. This includes GLP-1 drugs and other types of FDA-approved weight loss medications. Additionally, only 10 state Medicaid programs currently cover obesity drugs, with eight additional states considering changes to cover these drugs. Medicare does not cover weight loss drugs.

If weight loss drugs aren't covered by insurance, you'll have to pay out of pocket for these drugs, which can be extremely expensive. For example, the average cost of GLP-1 treatment is more than \$1,000 per month for each

individual. Due to the indefinite nature of the treatment, this can add up significantly.

How Can I Be Prescribed Weight Loss Drugs?

Prescription weight loss drugs aren't available over the counter and must be prescribed by a health care provider. Your health care provider may suggest weight loss drugs if you have a body mass index (BMI) greater than 30 or a BMI greater than 27 and weight-related comorbidity and haven't been able to lose weight through diet and exercise. However, these drugs may not be for everyone. For example, individuals who are pregnant, trying to get pregnant or breastfeeding shouldn't take prescription weight loss drugs.

Are Weight Loss Drugs Right for You?

Speak to your health care provider to find out if prescription weight loss drugs could be right for you. Your health care provider may discuss your medical history, family history, medication history and other health challenges. They may also discuss the pros and cons of taking prescription weight loss medication, as well as alternatives to weight loss drugs.

What Are the Alternatives to Weight Loss Drugs?

Weight loss drugs may not be right for everyone. If you don't want to risk the potential side effects of weight loss drugs or are unwilling or unable to take them, you can consider the following practices to increase satiety and fullness:

- Prioritize high-quality foods (e.g., lean protein, vegetables).
- Reduce salt and sugar intake.
- Increase water intake before, during and after meals.
- Eat slowly and regularly.
- Practice mindful eating.

Additionally, you may benefit from natural appetite suppressants, such as green tea, fenugreek and other supplements.



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Learn More About Weight Loss Drugs

Maintaining a healthy weight is essential for your overall health. It can help you to avoid expensive medical treatments and prevent you from developing chronic health conditions. While weight loss drugs may seem daunting, understanding these drugs and how they work, including potential side effects and costs, can empower you to make an informed decision about your health. Consider reaching out to your employer for more information about weight loss drugs and other alternatives and to determine whether these drugs are covered by your health plan.

If you have more questions about weight loss drugs, contact [Sullivan Benefits](#) for more information.