



**The Medicare Answer Guy**  
Jim Robeson, CLU, ChFC

## Medicare and GLP-1 Medications - What you should know

GLP-1 (glucagon-like peptide-1) receptor agonists are prescription medications originally developed to treat Type 2 diabetes. Several brands have expanded FDA indications to include cardiovascular risk reduction and chronic weight management. Common examples include: Ozempic, Wegovy, Mounjaro, and Zepbound. Because they are frequently in the news, many Medicare beneficiaries are asking... "Does Medicare cover these medications?"

### **When Medicare Does Cover Them:**

Medicare Part D (your prescription drug plan) may cover GLP-1 medications when they are prescribed for:

- Type 2 diabetes
- Certain heart-related conditions (when FDA-approved for that purpose)

Coverage depends on your specific drug plan. Some plans may require:

- Prior authorization
- Step therapy (trying another medication first)
- Higher copays depending on the drug tier

Every plan is different, so it's important to check your own formulary.

### **When Medicare Typically Does Not Cover Them:**

By law, Medicare does not cover medications prescribed only for weight loss. If a GLP-1 medication is prescribed strictly for weight management without another qualifying medical condition, it is usually not covered under Medicare Part D. (Continued on next page...)

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### **Important Cost Considerations:**

These medications can be expensive. Even when covered, your out-of-pocket cost will depend on:

- Your plan's deductible
- The drug tier for the prescribed drug
- The stage of your Part D coverage
- The annual out-of-pocket maximum

If you take one of these medications or are considering it, reviewing your drug plan each year during Open Enrollment is especially important.

### **What You Should Do:**

- Talk with your doctor about whether the medication is medically appropriate for you.
- Check with your Medicare drug plan to confirm coverage and estimated costs. Costs vary based on your drug plan, deductible, and coverage phase. These medications can be expensive, so it's important to check your specific plan details.
- Review your coverage annually to make sure your plan still meets your needs.

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**Thank you!!!**

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