

IMPORTANT COMMUNICATION FROM VEHI

Effective January 1, 2026: GLP-1 Medications Used Exclusively for Weight Loss Will No Longer Be a Covered Benefit

On July 28, the VEHI Board of Directors approved a recommendation to discontinue coverage for FDA-approved Glucagon-Like Peptide-1 (GLP-1) medications prescribed exclusively for weight loss, including but not limited to Wegovy®, Zepbound® and Saxenda®, effective January 1, 2026. This will be a benefit exclusion, which means, beginning January 1, members who continue to use these medications exclusively for weight loss will be responsible for the full cost.

To be more specific, beginning **January 1, 2026**:

Ozempic, Victoza and Mounjaro – prescribed to treat Type 2 diabetes – will **remain a covered benefit** for patients diagnosed with Type 2 diabetes.

Wegovy will also **remain a covered benefit** for patients with a diagnosis of cardiovascular conditions linked to obesity.

The coverage **exclusion of non-diabetic** GLP-1 medications for **weight loss** includes Wegovy, Saxenda, and Zepbound at present. Other non-diabetic GLP-1s may be added to this list over time.

Impacted members will be notified for the first time the week of September 8 through a letter and FAQ mailed to their home address, as well as mailings the first week in October and mid-November. The members' providers will also be notified of this change in October and mid-November.

This benefit exclusion will be in force until VEHI can find a way to offer GLP-1s for non-diabetic and non-cardiovascular conditions linked to obesity in an affordable way. It is important, therefore, that you share this information **with your doctor before January 1, 2026**, to consider its implications for your well-being and to discuss alternative medications and treatment protocols. Your local pharmacist may also be helpful.

Please know that the VEHI Board did not make this decision lightly. It came after several months of research, analysis, and discussion internally, and in consultations with our independent pharmacy advisor and Blue Cross and Blue Shield of Vermont. Additionally, VEHI is following the example of other Blue Cross Vermont health plans, which are also excluding these medications for weight loss.

We understand this will be an adjustment for the members who are impacted and are here to help answer their questions.

Why is VEHI making this change?

If VEHI continued to cover non-diabetic GLP-1s for weight loss, in FY27 we project **this benefit alone** would add as much as 4% to our premium rates – that would amount to an additional expense of nearly **\$14 million dollars** or \$500 in premium charges annually for each adult and child on a VEHI plan.

In 2023, the net ingredient cost of non-diabetic GLP-1s per member per month (PMPM) was **\$4.93**; in 2025, it has jumped to **\$27.73 PMPM**. For 2027, the projected PMPM is expected to be **\$41.57**. Our actual PMPM costs in 2027 could be higher, which is what we are discovering about actual costs in FY26 compared to the costs that were projected in FY25.

Patients and doctors are not responsible for the prices charged for GLP-1s. States and the federal government may eventually have to mandate lower prices or price caps for these medications (as they did with insulin) and remove patent and legal barriers to the speedier introduction of low-cost generic alternatives.

Who is impacted by this change?

Once again, starting January 1, 2026, GLP-1 medication used exclusively for weight loss will be excluded from benefits. Members who use GLP-1 medications exclusively for weight loss will be responsible for the full cost of their medication.

What is the coverage for GLP-1s for the treatment of Type 2 diabetes or for the prevention of certain obesity-related, cardiovascular events?

Members diagnosed with Type 2 diabetes, covered GLP-1 medications include, but are not limited to, Ozempic®, Mounjaro®, and Trulicity®.

For adult members without Type 2 diabetes who are diagnosed with cardiovascular disease and obesity, Wegovy® remains covered if prescribed by your provider to reduce your risk of certain cardiovascular events.

What other options are covered by VEHI to help support a member with weight loss?

VEHI members have access to a range of resources and services, including:

Nutritional or behavioral counseling, including virtual sessions through our telehealth partner, [Amwell](#).

Other weight loss medications, besides GLP-1 drugs.

Bariatric surgery, if clinically appropriate.

Health and wellness benefits through [VEHI's PATH program](#).

Are there self-pay options for impacted members?

There are self-pay/saving programs available through **GLP-1 drug manufacturers**. Please see guidance below on using the programs offered by these manufacturers. We also encourage members to speak with their health care provider and/or pharmacist about the various self-pay/savings options available to them.

As noted above, members who continue to use these prescribed medications after January 1, 2026, will **be responsible for the full cost** and the amount a member pays **will not count** toward any deductible or out-of-pocket limits.

Members can use their Health Savings Account (HSA) or Flexible Spending Account (FSA) provided the expense meets the IRS guidelines as an eligible expense.

What if a VEHI member comes to you with questions or concerns?

Please encourage them to talk to their health care provider as soon as possible about their specific healthcare needs. This change does not mean the impacted member should stop taking their medication.

Share or refer them to VEHI's member [FAQ](#).

For questions regarding the coverage of GLP-1 medications or any other health plan matter, please refer them to the Blue Cross Vermont Customer Service team at (800) 344-6690 (TTY/TDD: 711), Monday through Friday, 7:30 a.m. to 6:00 p.m.

Can VEHI patients get access to non-diabetic GLP-1s on their own through the drug manufacturers?

The pharmaceutical companies **Lilly** and **Novo** have what they call "direct" programs, where a patient can send **the prescription** directly to the manufacturer and obtain a month supply of GLP-1 medication for Zepbound or Wegovy. Here are the links to the manufacturers' programs:

Lilly Direct Program

https://lillydirect.lilly.com/pharmacy/zepbound?utm_source=zepbound&utm_medium=referral&utm_campaign=cy25_obesity-c-zepbound_referral&utm_content=hero-self-pay-placement

NovoCare Pharmacy Program

<https://www.novocare.com/obesity/products/wegovy/get-product.html>