

<Month Year>

MPC_100824-1G-2-ML

<Member first name> <Member last name>
<Member Address 1> <Member Address 2>
<City>, <State> <Zip>

Talk to your doctor about a change to your GLP-1 prescription drug coverage, effective <Effective date>.

Dear <Member first name> <Member last name>,

We're writing to let you know we've made the difficult but necessary decision to end coverage for GLP-1 medications¹ for weight loss, effective <effective date>. This includes Saxenda (liraglutide injection), Wegovy, and Zepbound.

Our records show that you may be taking: <Name of your medication(s) listed here>.

Because the medications are excluded from your pharmacy benefits as of the date listed above, your health plan won't pay any of the cost, and we can't make exceptions—even if you have a prescription or your medication was covered in the past, such as with an approved authorization.

Why we made this change: As a not-for-profit organization, we're unable to provide coverage for these medications without driving premiums even higher. We've approached GLP-1 manufacturers to advocate for lowering prices without success.

We understand this change may greatly affect you. We recommend these next steps as you continue your weight-loss journey.

- **Talk to your doctor or health care provider** to see if there are less expensive alternatives or other medications that would work for you.
- **Check the medication manufacturer's website or talk to your pharmacist.** They may have offers or discounts to help you with the cost.
- **Check your benefits** to see if you have a health savings account (HSA) and/or flexible spending account (FSA) to help pay out of pocket for your medication.
- **Review other benefits and programs** that we offer for weight loss, including nutritional counseling and fitness benefits.

Visit bluecrossma.org/glp-1-coverage-update or review the enclosed Frequently Asked Questions for more information. If you have questions or need additional support, call Member Service at the number on your ID card.

Sincerely,

Pharmacy Division

continued

Enclosure: Frequently Asked Questions

1. Glucagon-like peptide-1 (GLP-1) receptor agonists. Saxenda (liraglutide injection), Wegovy, and Zepbound are GLP-1s primarily prescribed for weight loss but may also be prescribed for other clinical indications and will be excluded from our benefits.



FREQUENTLY ASKED QUESTIONS

Which GLP-1 medications are benefit excluded?

Saxenda (liraglutide injection), Wegovy, and Zepbound are no longer covered as of your plan's effective date, even if you have an existing approved authorization or are currently using one of these medications.

I have an approval letter that says you'll cover my medication through a date that's past my health plan renewal date. Am I still covered?

No, any previous authorization approvals you've received for Saxenda (liraglutide injection), Wegovy, or Zepbound will expire on **<effective date>**.

Can I work with my doctor to request an exception?

We're not able to make exceptions. This is a benefit exclusion, which means these medications are no longer included in your health plan's pharmacy benefits.

What other covered options do I have to help with weight loss?

We have a variety of weight-loss support options for those who've been diagnosed with obesity or want to lose weight. Here are some of those options:

1. Online programs that offer clinically proven support for weight management, nutrition, stress management, and more.
2. Mental health and nutritional counseling with health care professionals, available both virtually and in-person.
3. Reimbursements and discounts for gym memberships, yoga/Pilates/tai chi classes, fitness equipment, weight-management programs, and more.
4. One-on-one support from our medically trained Care Managers.
5. Bariatric surgery for members with health risks from obesity.

Sign in to bluecrossma.org to see other benefits you may have for weight-loss support.

Note: Your benefits may change when your health plan renews in 2026.

How much will GLP-1s for weight loss cost without health insurance?

The cost depends on several factors, including which GLP-1 medication you take. Some cost less than others, so check with your doctor or pharmacist about pricing. Additionally:

- Some pharmaceutical manufacturers provide cost assistance through patient assistance programs or prescription savings cards to help cover part of the drug cost. You can get that information from manufacturer websites.
- If you have a health savings account (HSA) and/or flexible spending account (FSA), you may be able to use these funds to help pay out-of-pocket costs for your medication.

continued

FREQUENTLY ASKED QUESTIONS – CONTINUED

Will my premium go down when you change coverage options for GLP-1s for weight loss?

No, your premium won't go down. Premiums generally increase year-over-year due to a variety of factors, including the prices of hospital and provider services, use of inpatient and outpatient services, an aging population, the increased cost of prescription medications overall, and innovations in health care technology. We're making this change to prevent excessive increases in premiums and ensure we're able to cover all our members for the care they may need.

If drug manufacturers lower the price of GLP-1s, will you reconsider this change?

Yes. If the cost of GLP-1s go down, we'll reevaluate what coverage would mean for our members and our organization. You can check your benefits for prescription medications by signing into your My Blue account and using the medication lookup tool.

Will you still cover GLP-1s to treat type 2 diabetes and other conditions?

We are continuing to cover GLP-1 medications to treat type 2 diabetes. GLP-1s used to treat type 2 diabetes include Liraglutide, Mounjaro, Ozempic, Rybelsus, and Trulicity. These medications will continue to require prior authorization, which includes a documented diagnosis of type 2 diabetes. These medications are not approved by the U.S. Food and Drug Administration (FDA) for weight loss.

GLP-1s like Wegovy and Zepbound that are approved by the FDA to treat other obesity-related conditions, such as sleep apnea or heart disease, are excluded from coverage.

Won't you pay less for health care in the future if fewer members are overweight?

While GLP-1s may eventually reduce the high costs associated with obesity, recent studies show that at the current price, these medications are far from being cost effective.

Will other health insurance providers cover GLP-1 medications in their plans?

Some cover GLP-1 medications for weight loss. Due to high costs of the medication, many other health insurance providers are facing similar issues and have chosen to stop covering GLP-1s or raise their health care premiums. Medicare already does not cover these medications for weight loss.

Blue Cross Blue Shield of Massachusetts complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity.

ATTENTION: If you don't speak English, language assistance services, free of charge, are available to you. Call Member Service at the number on your ID card (TTY: **711**).

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al número de Servicio al Cliente que figura en su tarjeta de identificación (TTY: **711**).

ATENÇÃO: Se fala português, são-lhe disponibilizados gratuitamente serviços de assistência de idiomas. Telefone para os Serviços aos Membros, através do número no seu cartão ID (TTY: **711**).