



NW CYPRESS
PEDIATRICS AND FAMILY MEDICINE

Insurance Coverage Basics

Insurance coverage for anti-obesity medications varies widely.

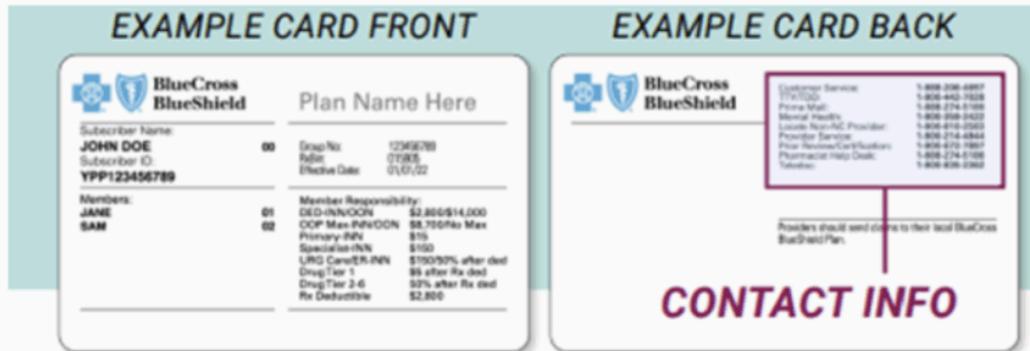
Coverage depends on:

- Your specific insurance plan
- Whether your plan considers obesity treatment a covered benefit
- Whether the medication is on your plan's formulary or it's approved medication list for your medical condition (such as obesity, sleep apnea, cardiovascular disease)
- Your specific medical history, weight and BMI

Remember that even when medications are covered, there may be requirements such as prior authorizations or step therapy protocols. Step therapy means your insurance company may require you to try certain medications before approving the first medication.

How to Call Your Insurance Company & Find Out Your Weight Loss Medication Treatment Options

Find your insurance company's contact information on the back of your insurance card.



Basic information to ask:

Do I have prescription drug coverage for anti-obesity medicine? Yes / No

Do I have a deductible for medications? Yes / No

If yes, what is my yearly deductible? \$ _____

How much of my deductible has been met? \$ _____

1. **Find your insurance card** and locate the customer service number (usually on the back)
2. **Prepare information** before calling:
 - Your member ID number
 - Date of birth
 - The specific medications you want to inquire about
3. **Take notes** during the call:
 - Write down the date and time of the call
 - Get the name of the representative you speak with
 - Record the information provided
4. **Request written confirmation** of coverage information if possible

Key Questions to Ask

Medication name	Covered?	Preferred?	Co-pay?
<input type="checkbox"/> Wegovy (semaglutide)	Y or N	Y or N	\$ _____
<input type="checkbox"/> Saxenda (semaglutide)	Y or N	Y or N	\$ _____
<input type="checkbox"/> Zepbound (tirzepatide)	Y or N	Y or N	\$ _____
<input type="checkbox"/> Contrave (bupropion/naltrexone)	Y or N	Y or N	\$ _____
<input type="checkbox"/> Qsymia (phentermine/topiramate)	Y or N	Y or N	\$ _____
<input type="checkbox"/> Adipex-P (high dose phentermine)	Y or N	Y or N	\$ _____
<input type="checkbox"/> Generic phentermine	Y or N	Y or N	\$ _____
<input type="checkbox"/> Lomaira (low dose phentermine)	Y or N	Y or N	\$ _____

When you call your insurance company, ask these specific questions:

- “Do I have prescription drug coverage for anti-obesity medications?” (Yes/No)
- Then go through each medication and ask if you have coverage (use chart above).
- “Do I have a deductible for medications?” (Yes/No)
 - If yes: “What is my yearly deductible?” \$_____
 - “How much of my deductible has been met so far this year?” \$_____
- For each medication you’re considering, ask:
 - “Is [medication name] covered under my plan?” (Yes/No)
 - If yes, for what medical condition?
 - “Is it a preferred medication?” (Yes/No)
 - “What is my copay or coinsurance for this medication?” \$_____
 - “Is prior authorization required?” (Yes/No)
 - “Are there any step therapy requirements?” (Yes/No)
 - “Are there any quantity limits?” (Yes/No)

Understanding Insurance Terminology

- **Deductible:** Amount you must pay before insurance begins covering costs
- **Copayment:** Fixed amount you pay for a covered medication
- **Coinsurance:** Percentage of costs you pay after meeting your deductible
- **Medication tier:** Classification system that determines your cost share
- **Out-of-pocket maximum:** Annual limit on what you pay before insurance covers 100%
- **Prior authorization:** Doctor's request to insurance for coverage approval
- **Quantity limit:** Restriction on the number of pills/doses covered in a time period
- **Step therapy:** Requirement to try less expensive options before coverage of more expensive medications

Manufacturer Savings Programs

If insurance coverage is limited or unavailable you still have options to access medications. The pricing below may change and it is best to visit zepbound.com or wegovy.com for most up to date information.

- **Wegovy® (semaglutide)**
 - Pay as little as \$0 per month with commercial insurance (maximum savings of \$225 per 28-day supply)
 - Available through NovoCare for \$499 per month (all doses: 0.25 mg, 0.5 mg, 1 mg, 1.7 mg, and 2.4 mg)
 - Through NovoCare: \$199-\$349 per month for self-pay (pricing varies for new patients and by dose)
 - \$199 per month for new self-pay patients in the first two months of 0.25 mg and 0.5 mg doses
 - \$349 per month for existing patients for all doses

- Click to learn more: [Savings Card, Cost & Coverage Support | Wegovy® \(semaglutide\) Injection 2.4 mg](#)
- **Zepbound™ (tirzepatide)**
 - Pay as low as \$25 for a 1-month supply with commercial insurance coverage
 - \$650 per month without insurance coverage
 - Through Lilly Direct: \$299-\$499 per month for self-pay (pricing varies by dose)
 - \$299 per month for 2.5 mg
 - \$399 per month for 5 mg
 - \$499 per month for 7.5 mg, 10 mg, 12.5 mg, and 15 mg doses
 - Click to learn more: [Savings Options | Zepbound® \(tirzepatide\)](#)
- **Qsymia® (phentermine-topiramate)**
 - Available from mail-order pharmacies at approximately \$98/month
- **Contrave® (naltrexone-bupropion)**
 - Available from mail-order pharmacies for approximately \$99/month

Generic Alternatives

- Phentermine and topiramate ([Qsymia®](#) components)
 - May cost less than \$80/month when prescribed separately
- Naltrexone and bupropion ([Contrave®](#) components)
 - May cost less than \$99/month when prescribed separately
- Generic phentermine([GoodRx](#) coupon)
 - Usually available for less than \$30 for a 30-day supply

Pharmacy Discount Programs

- Services like GoodRx can provide significant savings on prescriptions