

Frequently Asked Questions: 2026 Coverage Changes for GLP-1 Drugs FDA-Approved for Weight Loss

We understand that unexpected changes in your drug coverage can be frustrating. In addition to the enclosed letter about this upcoming coverage change, we hope you'll find these answers to common questions helpful in understanding this decision and determining what it may mean for you.

What is happening?	Beginning January 1, 2026, Blue Cross Vermont will no longer cover prescription drugs containing Glucagon-Like Peptide-1 (GLP-1) receptor agonists that are FDA-approved for weight loss, including Wegovy®, Zepbound® and Saxenda®. This will be a benefit exclusion. After this date, members who continue to use these medications will be responsible for the full cost.
Why is Blue Cross Vermont making this change?	Blue Cross Vermont made this change after considering the long-term effectiveness and the impact on member premiums by continuing coverage for GLP-1 weight loss medications. <ul style="list-style-type: none"> • Weight loss drugs like GLP-1s are not considered essential health benefits, so health plans are not required to cover them. • These medications can be quite costly, which affects the overall affordability of premiums for all members, even though only a small number of people use them. • Lasting weight loss requires ongoing, long-term use of these drugs but many people stop taking them after just a few months.
Who is impacted by this change?	Starting January 1, 2026, members who use GLP-1 medications for reasons other than managing Type 2 diabetes will be responsible for the full cost of these prescriptions. This change only affects those without a Type 2 diabetes diagnosis. We understand this may be an adjustment and are here to help answer any questions you may have.
Does this impact members who take GLP-1s as a treatment for diabetes?	No. If you are prescribed a GLP-1 drug and you have Type 2 diabetes, your medication remains covered by your plan. This includes, but is not limited to, coverage for Ozempic®, Mounjaro®, and Trulicity®.
What other options may be covered by my health plan to help support my weight loss?	Coverage options can vary depending on your health plan, but you may have access to a range of helpful resources, including: <ul style="list-style-type: none"> • 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. • Employer-sponsored health and wellness benefits.
Who can I speak with about this change in my drug coverage?	If you have questions or want to discuss your options, we're here for you. Please call our customer service team at (800) 247-2583. You can also speak with your provider about your specific health care needs.