

Employers: How to Ensure Your Health Benefits and Pharmacy Plan Cover Anti-Obesity Medications

Use this guide to help you overcome health benefits plan and PBM barriers that might be blocking your employees' access to anti-obesity medications (AOMs). Follow the 4 steps below to ensure AOM coverage.

1



Remove Any Health Benefit Plan Exclusions That Deny AOM Coverage. Here's how:

- Find and review the "Summary Plan Description" for your current health plan(s).
- Then find the "Exclusions" section(s) of the Summary Plan Description that may have language that excludes AOMs from coverage. Here's an example of "Exclusions" language that denies AOM coverage: *"No benefits shall be payable under this Plan for the following: Any loss, expense or charge which results from any treatment of obesity (except for surgery to treat morbid obesity)."*
- Exclusions in current benefit plan that prohibit AOMs must be canceled, struck, removed or precluded by means of a rider to the current policy.

2

Find and Remove PBM "Not Covered" Barriers to AOM Coverage. Look at the documents from your PBM that detail which therapeutic categories and individual medications have coverage or do not have coverage. These documents are typically filled in at the start of the PBM contract and have names like "Plan Design Document" or "Benefit Specification Form." Within these documents, find the section(s) where you can instruct your PBM to cover AOMs by checking the appropriate "Yes" check box. See example below of check boxes for AOMs.

Category	Covered? Yes	Covered? No	Covered with Letter of Medical Necessity?	
			Yes	No
Weight Loss Drugs				
Generics				
Brands				

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3

Select Appropriate PBM Prior Authorization for AOM Coverage. The AOM FDA label for use specifies the target populations that qualify for therapy: BMI ≥ 30 kg/m² or BMI ≥ 27 kg/m² with comorbidities, i.e., hypertension, diabetes, etc. Look for the prior authorization (PA) section within the “Plan Design Document” or “Benefit Specification Form” currently in effect with your PBM. Find the PA section(s) in these documents and check the appropriate coverage box to incorporate appropriate PA coverage requirements for AOMs. See example below of PA check boxes for AOMs.

Category	Drug Name	Criteria	Covered w/PA	Covered w/o PA	Not Covered
Anti-Obesity Agents	Generic AOM	Documentation of Medically Accepted Criteria (DMAC)			
	Branded AOM	DMAC			

4

Remove or Minimize Financial Access Barriers Caused by AOM Tier Placement. The last step is to examine your formulary and make sure AOMs are not in a formulary tier that has financially prohibitive copays or coinsurance. Increase employees’ financial access to AOMs by putting them in Tier 2 or lower.