

# Frequently Asked Questions

## GLP-1 Coverage Change



Effective July 1 2025, coverage of GLP-1s for weight loss will be removed.

Employees actively taking GLP-1s for weight loss as of June 30, 2025, will be grandfathered into coverage. On July 1, 2025, their co-pay will increase from \$30 to \$120.

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## Why was this change made?

The sustainability and affordability of the State's benefits program is, and has always been, a

key consideration when making budget decisions. Tough decisions were made to remove GLP-1 drug coverage for obesity conditions starting July 1, 2025, due their high cost. However, employees actively taking GLP-1s for weight loss as of June 30, 2025, will be grandfathered into coverage, and their co-pay will increase from \$30 to \$120 beginning July 1. Current prescribed members will receive communication from either Cigna or Kaiser with additional information and details around how grandfathering works.

We will continue to support our employees efforts to achieve a healthy weight through our award winning STATE OF HEALTH program in addition to a myriad of programs and covered services offered by Cigna and Kaiser. These evidence based programs have a proven track record of success.

Additional information around this change is forthcoming. For questions, employees can reach out to [state\\_benefits@state.co.us](mailto:state_benefits@state.co.us).

### **Does this change impact prescriptions or coverage for GLP-1s for conditions other than weight loss (e.g. Mounjaro or Ozempic for diabetes)?**

Coverage is only being removed for GLP-1s for weight loss. Coverage for GLP-1s for conditions other than weight loss, such as diabetes, will continue.

### **The copay increase makes these drugs unaffordable for me. Is there a way I can reduce this copay or pay less for these drugs?**

Some manufacturers may offer coupon programs that will bring down the costs of these drugs:

- <https://www.wegovy.com/coverage-and-savings/save-on-wegovy.html>
- <https://zepbound.lilly.com/coverage-savings>
- [http://saxenda.com/content/dam/obesity/saxenda/pdfs/Saxenda\\_Savings.pdf](http://saxenda.com/content/dam/obesity/saxenda/pdfs/Saxenda_Savings.pdf)

### **I am not taking GLP-1s for weight loss currently. Can I begin taking them before July 1, 2025, and continue after July 1, 2025?**

Employees actively taking GLP-1s for weight loss as of June 30, 2025, will be grandfathered into coverage.

### **What other weight loss solutions does the state offer employees?**

For more information on the programs below, contact [Cigna](#), [Kaiser](#), or your [agency benefits administrator](#) to learn more.

- [Colorado STATE OF HEALTH Employee Wellness Program](#)
- [Omada Diabetes Prevention Program](#)

- [Healthy Rewards Active&Fit Program through Cigna](#)
- [Foodsmart Nutritional Counseling Services through Cigna](#)
- [Walkingspree Fitness App](#)
- [Kaiser Fitness Offerings](#)
- [Kaiser Healthy Lifestyle Programs](#)

### **If I am grandfathered into coverage and I stop taking these medications, will I lose my grandfathered status?**

Once you have a gap between prescription fills of more than 120 days, you will lose grandfathered status and will no longer be eligible for GLP-1 coverage for weight loss. Other resources offered by STATE OF HEALTH, Cigna and Kaiser can help you to maintain your healthy lifestyle.

### **Can I choose to continue using GLP-1s drugs for weight loss, even if they are not covered by my insurance?**

Yes. In this case, you will be responsible for the full cost of the drug.

### **What if my doctor wants to change my dosage or change my prescription from one GLP-1 for weight loss to another?**

Each insurer has their own guidelines in this area. Please consult with them prior to any changes to your medications.

### **If I am enrolled in the HDHP do I have a copay or must I still satisfy my deductible first?**

Under the HDHP plan, all non-preventive medicines are first subject to deductible then applicable copay. Your annual deductible must be satisfied first before the \$120 copay applies.

### **Can I change my medical insurer during open enrollment without jeopardizing my grandfathered status?**

Yes. Grandfathered users of GLP-1s for weight loss can change insurers (Cigna and Kaiser) without jeopardizing their grandfathered status.

### **Who should I contact if I have questions or concerns about this change?**

Kaiser Co-Pilot (888) 413-0591 can answer questions about how grandfathering works and other coverage questions for Kaiser members.

Medimpact (888) 783-1774 can answer questions about how grandfathering works and other coverage questions for Cigna members.

For general questions and concerns, reach out to your [agency benefits administrator](#).