

TO HELP CONTAIN COSTS OF NON-APPROVED WEIGHT LOSS DRUGS

The rising cost of prescriptions on health plans already accounts for almost one quarter (22.2 cents of every dollar) of all the costs. Add in the growing use (and misuse) of type 2 diabetes and anxiety-related prescription drugs for non-approved weight loss and costs can escalate even further.

What steps can employers take to help balance the need to provide employees with prescription drug coverage with the fierce pressure to keep the cost of health insurance down?

CONSIDER THESE TIPS TO HELP CONTROL THE EXCESSIVE COST OF NON-APPROVED WEIGHT LOSS DRUGS

1

Inform employees about the appropriate use of prescription medications. Clearly communicate that diabetes and anxiety medications are intended for specific medical conditions and are not suitable for weight loss. Leverage training platforms and communication resources you may already have in place to raise awareness about the potential risks associated with off-label use.

2

Improve prescription drug management, which includes monitoring prescription claims data to detect unusual patterns, excessive refills, or high doses. Collaborate with pharmacy benefit managers (PBM) to set up alerts and controls to spot possible misuse.

3

Consider prior authorization for certain medications. This will compel employees to obtain approval from their healthcare providers before a health plan covers specific drugs to deter misuse and support legitimate usage.

4

Investigate step therapy to encourage employees to try less expensive weight loss treatments first before pursuing higher-cost medications. For example, someone seeking a prescription for Wegovy might first try making lifestyle changes that include diet, exercise, hypnosis, or lower cost drugs approved for weight control.

*Wegovy, an injectable Rx for adults with obesity
Monthly cost: about \$1,350 without insurance
or \$16,188.24 per year.*

Source: Kaiser Family Foundation, 2023

5

Invest in wellness programs that focus on weight management and mental health. Encourage employees to participate in fitness programs, nutritional counseling, and stress management to help reduce the need for off-label drug use. Consider offering lunch and learns to educate employees.

6

Educate about the consequences of non-approved medication use in your health insurance plan policies. Ensure employees understand that misusing medication can lead to denial of coverage or increased out-of-pocket costs.

7

Include counseling and support services for weight management and mental health issues in employee assistance programs as an alternative to prescription medications.

8

Implement regular audits of your health insurance plan to identify if/where misuse of prescriptions may be occurring and assess the effectiveness of different strategies to reduce non-approved drug use.

9

Initiate a dialogue with healthcare providers to ensure they are prescribing medications appropriately and work with benefits advisors to open lines of communication with insurers to identify cases of non-approved use early on.

10

Review prescription data for patterns of misuse and, if found, educate employees as early as possible.

**FOR MORE GUIDANCE ABOUT HOW TO MANAGE PRESCRIPTION DRUG COSTS
FOR YOUR HEALTH PLANS, CONNECT WITH OUR EMPLOYEE BENEFITS TEAM.**

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