Weight Loss Medications FAQs

At the March 9, 2026 State Employee Benefits Committee (SEBC) meeting, the Committee voted to increase the copay to $200 per 30-day supply for GLP-1 medications for weight management, such as Wegovy and Zepbound, effective **July 1, 2026** for non-Medicare prescription plan participants.

This copay will be **excluded** from prescription out-of-pocket maximums. The **$200 copay will apply to any current and future medications** in this drug class.

1. **Why is the State increasing the copay for GLP-1 medications for weight management, such as Wegovy and Zepbound*?**
   The SEBC has engaged in ongoing discussions to ensure continued coverage for GLP-1 medications for weight management while addressing cost constraints within the State of Delaware Group Health Insurance Plan (GHIP). These discussions included consideration of program costs, clinical outcomes, and impacts on GHIP health plan premiums (rates) for plan members and the State.

   The increase in copays will help offset a significant portion of anticipated plan cost growth for Fiscal Year 2027. As a result, the SEBC approved a lower-than-projected 2.2% premium rate increase for the upcoming fiscal year.

   In order to promote transparency, the SEBC posts all meeting materials and recordings on the SEBC webpage.

2. **What GLP-1 medications are affected by the copay increase?**
   GLP-1 medications included in the copay increase include, but may not be limited to:
   - Wegovy *(both the injectable and pill version)*
   - Zepbound

   The $200 copay will apply to any current and future medications in this drug class.

3. **If I am taking Wegovy to manage my cardiovascular disease or other FDA approved condition, will I be affected by the copay increase?**
   Yes. Individuals with existing cardiovascular disease or other FDA approved condition and a diagnosis of excess weight or obesity who are prescribed a GLP-1 medication in this class will pay the $200 copay per 30-day supply.

4. **If I am taking Zepbound to manage my sleep apnea or other FDA approved condition, will I be affected by the copay increase?**
   Yes. Individuals with moderate-to-severe obstructive sleep apnea (OSA) or other FDA approved condition and a diagnosis of excess weight or obesity who are prescribed a GLP-1 medication in this class will pay the $200 copay per 30-day supply.

5. **If I am taking Mounjaro, Ozempic or Trulicity to manage my diabetes, will I be affected by the copay increase?**
   No. Individuals with a diabetes diagnosis who are prescribed a GLP-1 medication in the diabetes class will continue to pay the $32 copay per 30-day supply.

6. **Are GLP-1 medications for weight management an eligible expense under Flexible Spending Account (FSA)?**
   Yes. Prescription drugs are eligible for reimbursement under the Health Care Flexible Spending Account (FSA) for active State of Delaware employees. The Health Care FSA limit for the upcoming Plan Year (July 1, 2026 through June 30, 2027) will be $3,400.

   Additional information regarding the Health Care FSA is available online.

7. **Are there any discounts available to reduce out-of-pocket costs for GLP-1 medications like Wegovy and Zepbound*?**
   Yes. Discount resources, including copay savings cards, are available directly from the drug manufacturers.

   Members using **Wegovy** have the option to reduce their out-of-pocket cost by using the Wegovy Savings Card offered by Novo Nordisk, which provides additional savings at the pharmacy. Members can apply online directly through NovoCare.

   Members who received a clinical exception for **Zepbound**, a similar Zepbound Savings Card is available through Lilly which provides additional savings at the pharmacy. Members can apply online directly through Lilly.

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8. **Is the State of Delaware Group Health Insurance Plan considered a government, state, or federally funded medical or prescription benefit program for purposes of the above savings offer?**
   No. The State of Delaware Group Health Insurance Plan is not considered a government, state, or federally funded program for purposes of the above savings offer. *Examples of government, state, or federally funded programs include Medicare, Medigap, VA, DOD, Tricare or Medicaid*.

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