

## Ready to talk to your insurance company about \_\_\_\_\_?

This guide features questions you can ask your insurance company to better understand your coverage. To contact your insurance company, call the number on the back of your insurance card.

Patient Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

### Does my insurance plan cover weight loss medications?

Yes (see below)                       No (move to financial questions)

### My insurance plan provides coverage

#### Prior Authorization

Does my plan require prior authorization? **YES or NO**

*If your plan does not require prior authorization, skip to D) Financial questions*

#### A) More coverage questions

What are the covered conditions for using this medication, and are there specific diagnostic codes associated with them?

**Patient diagnosis codes:** \_\_\_\_\_

*Some insurance companies will cover this medication for certain approved indications or conditions. Your health care provider will need to include this information when completing a prior authorization.*

Do I need to try another medication before my plan will provide coverage? (This process is also known as step therapy.)

I can start with this medication                       First I must try: \_\_\_\_\_

#### C) Keeping my coverage for this medication

What ongoing information do you need once I'm taking this medication? For example...

- How frequently do I need to see my Provider to document my BMI?
- Does my Provider need to document that I am meeting certain requirements for my lifestyle? Like specific exercise programs, counseling, or nutritional plans.

#### D) Financial questions

How much will I pay for this medication? (Is it considered a coinsurance or copay?)

\_\_\_\_\_  
Is my plan considered commercial insurance or government insurance?

\_\_\_\_\_  
How much is my deductible? (*Have I met it this year? If not, how much is left, and what will my cost be afterward?*)

\_\_\_\_\_  
What is my out-of-pocket maximum? (*How close am I to reaching it and what will my cost be afterward?*)

\_\_\_\_\_  
Are there other ways to get cost savings? (*Like a 90-day prescription, a specific pharmacy, or a mail-order pharmacy.*)

If your insurance will cover a GLP-1 Rx for weight loss, please contact our office to proceed with the prescription process.

If your insurance will NOT cover branded weight loss medications, you may speak with your Provider to see if they will prescribe Semaglutide or Tirzepatide through a compounding pharmacy.