

■ Understanding GLP-1 Medications & Insurance Coverage

(For Patients of First Medical Associates)

■ Why doesn't insurance always cover GLP-1 medications?

Insurance companies have very strict rules. Most require:

- A BMI \geq 30, or
- A BMI \geq 27 with certain health conditions (like high blood pressure, diabetes, or high cholesterol).

Even if you qualify, many requests are still denied.

■ What is a prior authorization (PA)?

A PA is when your doctor sends medical records to your insurance company asking for approval. The insurance company decides if they will pay for your medication.

■ Does my doctor's office submit a PA for everyone who asks?

No. At First Medical Associates, we only submit PAs if your medical record shows that you clearly meet your insurance company's rules. Submitting PAs when the criteria are not met almost always results in a denial and delays care.

■ What if I don't qualify under my insurance rules?

You still have options:

- Lifestyle & Nutrition Program – Support with diet, exercise, and other medications that are covered.
- Self-Pay / Cash Options – Some patients choose to pay out of pocket. We can discuss manufacturer savings programs or other resources.
- Other Medications – In some cases, alternative medicines may be appropriate.

■ I was already on a GLP-1 before joining this practice. Will it continue?

We will review your case. Insurance may still require a new PA with full documentation. If criteria are not met, insurance is likely to deny coverage, even if you've been on the medication before.

■ Key Takeaways

- GLP-1 medications can be effective, but insurance coverage is limited.
- Our practice only submits PAs when criteria are clearly met.
- If you don't qualify, we'll work with you on alternative treatment options or discuss cash-pay choices.

■ Questions? Talk with your provider at your next visit, or send us a message through the patient portal. We are committed to helping you find safe, effective, and affordable ways to manage your health.