

# TRICARE Coverage of Weight Loss Medications: What To Know

#### By TRICARE Communications /

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FALLS CHURCH, Va., Are you a
TRICARE beneficiary taking a drug for
weight loss—such as a <u>GLP-1 medication</u>
like Zepbound or Wegovy? Do you have
questions about what's covered—and
why?

Understanding the difference between TRICARE plans and coverage is key to knowing what to expect when filling your prescription. There are different rules about how TRICARE covers these drugs based on your plan.



Airman 1st Class Wisdom Edem, 55th Medical Support Squadron pharmacy technician, pours pills into a pill counter at the Ehrling Bergquist clinic, June 2, 2025. (U.S. Air Force photo by Daniel Martinez)

"People are taking GLP-1 drugs—like

Wegovy and Zepbound—for weight loss now more than ever," said Defense Health Agency Chief Medical Officer, Dr. Paul Cordts. "It's important to understand how—and why—TRICARE covers these drugs, based on your condition and status."

**Important:** The <u>Defense Health Agency</u> is implementing regulatory controls on weight loss medication coverage. These controls take effect **Aug. 31, 2025**. If you have TRICARE Prime or TRICARE Select, these medications are still covered in certain circumstances. Otherwise, if you have an approved <u>prior authorization</u> for weight loss drugs, it's no longer valid. You'll need to see your provider to discuss your options.

If your weight loss drug isn't covered, you should speak with your provider about other options. These may include:

- Nutrition counseling
- Lifestyle and exercise changes

Other clinically appropriate approaches

Your provider can work with you to explore all options and determine the best approach for your health needs. Talk to your provider. You can also visit <u>Health and Wellness</u> for more details on resources that can help you reach your goals.

If you're affected, you'll get a notice in the mail in the coming weeks. Read below to learn more about which groups are affected.

## TRICARE coverage of weight loss medications

TRICARE only covers weight loss medications for certain beneficiary groups. Coverage depends on your condition and certain criteria.

- TRICARE covers weight loss medications, including Saxenda, Wegovy, Zepbound, Qsymia, Phentermine or Contrave, for weight loss if:
  - You're enrolled in <u>TRICARE Prime</u> or <u>TRICARE Select</u>, or get these benefits from a premium-based plan. Premium-based plans include:
    - TRICARE Young Adult
    - TRICARE Reserve Select
    - TRICARE Retired Reserve
    - Continued Health Care Benefit Program
  - You meet TRICARE's clinical criteria.
  - You have a prescription from a TRICARE network provider.
  - Your provider submits a prior authorization form.
- TRICARE covers Trulicity, Ozempic, Mounjaro, and Victoza to treat type 2 diabetes. Coverage requires:
  - Prior authorization
  - Ozempic, Mounjaro, and Victoza require medical necessity forms for a formulary copayment and coverage at a military pharmacy.

Among those **excluded** from weight loss medication coverage are those who have <u>TRICARE For Life</u> or <u>direct care only</u> access.

Use the <u>TRICARE Formulary Search Tool</u> to check your drug's coverage. Also, be sure to <u>download prior authorization forms</u>.

**Note:** GLP-1s for the treatment of diabetes continue to be covered for all patients with a diagnosis of diabetes when <u>medically necessary</u> and when <u>prior authorization</u> requirements are met. Existing cost-shares for these medications haven't changed.

**Remember:** Use the <u>TRICARE Formulary Search Tool</u> to check costs and coverage requirements. Also, talk to your provider to confirm:

- · Your drug's indication
- If you'll need prior authorization

### **Healthy habits are key**

Are you currently taking a drug for weight loss? Remember: Forming healthy habits is crucial to maintaining a healthy weight. These can include:

- Eating a balanced diet
- Exercising
- Cutting back on alcohol

### **Bottom line**

TRICARE covers weight loss medication drugs (including GLP-1s) when you meet certain criteria, based on diagnosis, medical necessity, and your TRICARE plan. Talk to your provider about other options or to confirm coverage for your prescription.

To learn more or check the coverage status of your drugs, visit the <u>TRICARE</u> <u>Formulary Search Tool</u>.

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