

GLP-1 Medication Coverage – What You Need to Know

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What is changing?

If you are prescribed Wegovy, Saxenda, or Zepbound, you will need to meet new requirements starting **March 1, 2026**. These requirements are part of the [Omada Health program](#). These medications are FDA approved for chronic weight management and obesity-related sleep apnea. Because of the FDA approval designation, using these medications to treat any other condition is not allowed. If you are seeking a new prescription or if you are renewing your prescription, **the prescription may be denied if you cannot meet the Omada program standards.**

Why is this happening?

GLP-1 medications are expensive—about **\$13,000 per person per year**. In the current fiscal year, weight-loss-related GLP-1 prescriptions have made up **over 27% of total plan costs** across the IPBC insurance pool. Lake Forest is expecting an increase of **\$350,000** for 2026 insurance premiums.

To help manage rising healthcare expenses and keep our insurance plan sustainable, the City is adopting a program offered by IPBC. Similar programs are being implemented by other public employers across the country.

Who needs to participate in the Omada program?

Only those using GLP-1 medications for weight loss need to participate. To qualify for a prescription under the new program, you must meet one of the following:

- a. BMI \geq 32, or
- b. BMI \geq 27 with at least two of the following conditions:
 - *Arthritis of the Knee*
 - *Asthma*
 - *COPD*
 - *Coronary Artery Disease*
 - *Heart Disease*
 - *High Blood Pressure*
 - *High Cholesterol*
 - *Non-Alcoholic Fatty Liver Disease*
 - *Obstructive Sleep Apnea*
 - *Polycystic Ovarian Syndrome*
 - *Type 2 Diabetes*

These criteria apply when seeking a **new prescription** or **renewal**.

What do I need to do in the Omada program?

If you aren't already enrolled, follow [these instructions](#) to join Omada. Once enrolled, you must:

1. Complete four weigh-ins and four app check-ins each month.
2. Show at least a 5% weight loss from your starting weight and maintain that over time.

Omada has more information regarding the engagement requirements which are available on [Omada's website](#). These steps are designed to support long-term success and ensure the medication is being used effectively. If these requirements are not met, **your prescription may not be renewed.**

How much money is being saved?

The changes are expected to save the City **\$40,000** during this plan year. Over time, additional savings are expected through improved health outcomes and more targeted use of GLP-1 prescriptions. IPBC offered an option to remove GLP-1 coverage entirely, which would have saved the City \$140,000. The City chose not to pursue that option to preserve access to these medications.

Does the City know who is on these medications?

No, the City does **not** know who is using GLP-1 medications now, and we will not know in the future. This information is private and stays between **you, your doctor, and the insurance provider**. HR does not have access to individual medical records or prescriptions.

Is the City trying to take away benefits?

No. The goal is to **protect the health plan** and keep it affordable and fair for all employees. The changes are intended to ensure GLP-1 prescriptions are used when medically necessary, while still supporting those who need them. We understand this change may feel frustrating, and we're committed to supporting employees through the transition.

What should I do now?

If you're currently using a GLP-1 medication, talk to your doctor to confirm whether it's prescribed for weight loss or another medical condition.