

Bluegrass Telehealth Services, LLC

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Weight Loss Options When Insurance Does Not Cover Medications

If your insurance does not cover weight loss medications, there are still several effective self-pay options available. These range from GLP-1 medications to non-GLP prescription options and medication-free programs.

Important Insurance Note

While some insurance plans do not cover GLP-1 medications for weight loss, they **may cover these medications for other FDA-approved indications**. Coverage depends on your diagnosis and individual insurance plan.

- **Zepbound (tirzepatide)** is FDA approved to treat **moderate to severe obstructive sleep apnea** in adults with obesity.
- **Wegovy (semaglutide)** is FDA approved to reduce the risk of **major cardiovascular events** (heart attack, stroke, cardiovascular death) in adults with obesity or overweight who have a history of heart attack, stroke, or peripheral vascular disease.
- **Wegovy** is also FDA approved for the treatment of **MASH (metabolic dysfunction–associated steatohepatitis)**.

If you have one of these conditions, insurance coverage may be possible. We can review your history and help determine whether you may qualify.

How GLP-1 Medications Work

GLP-1 medications help reduce appetite, slow digestion, improve fullness, and support sustained weight loss when combined with nutrition and lifestyle changes.

Brand-Name GLP-1 Options

Wegovy (Semaglutide) – Weekly Injection

- Average weight loss ~15% of body weight
- Pricing: \$199/month (0.25–0.5 mg), \$349/month (1–2.4 mg)
- Provider fee: \$74.99

Wegovy Oral Tablet (Daily Pill)

- Comparable effectiveness to injections in studies
- Pricing: \$149/month (first two doses), \$299/month (higher doses)
- Provider fee: \$74.99

Zepbound (Tirzepatide) – Weekly Injection

- Dual GIP + GLP-1 medication
- Average weight loss ~20–22% of body weight
- Pricing: \$299–\$449/month depending on dose
- Provider fee: \$74.99

Compounded GLP-1 Options

Customized compounded medications are an alternative for qualifying patients, such as those who need dosing options not available with brand-name products or who benefit from added ingredients like B12 for energy/fatigue or pyridoxine (vitamin B6) to help reduce nausea.

- Compounded Semaglutide + B12: starting at \$200/month
- Compounded Tirzepatide + B12: starting at \$290/month
- Includes medication, supplies, shipping, and provider fee

Non-GLP Options

Contrave or Qsymia

- Average weight loss ~5–12%
- \$99/month via specialty pharmacy if insurance does not cover
- Provider fee: \$74.99

Phentermine (Short-Term Option)

- Controlled substance for short-term use only
- Requires video visit, labs, BP and HR on file (KY requirement)
- Medication cost ~\$15–\$20 with GoodRx + \$74.99 visit fee

No Medication Option

A structured meal replacement program is available and can be done with or without medication.