



Cottingham & Butler

How to Self-pay for GLP-1s

Glucagon-like peptide-1 (GLP-1) medications have become increasingly popular for managing Type 2 diabetes and obesity. However, not all healthcare plans cover GLP-1s, and many that do still carry high costs or have strict requirements. Some plans exclude medications prescribed for weight loss, require prior authorization or leave employees responsible for substantial costs until they meet their deductible.

This article explains why GLP-1 coverage gaps occur, explores potential self-pay options and outlines questions to ask before choosing a program.

Why GLP-1s May Not Be Covered

Health plan coverage varies by medication and its prescribed use. For example, Ozempic (semaglutide) and Mounjaro (tirzepatide) are approved to treat Type 2 diabetes, while Wegovy (semaglutide) and Zepbound (tirzepatide) are approved for chronic weight management and certain other uses. A plan may cover one U.S. Food and Drug Administration (FDA)-approved medication but not another.

Even when a GLP-1 drug is included in your plan's formulary, you may encounter requirements such as the following:

- Meeting body mass index or medical condition criteria
- Documenting previous weight management efforts
- Trying another medication first
- Obtaining prior authorization from the insurer
- Using a designated pharmacy or care management program
- Paying the full negotiated cost until you meet your deductible

Before assuming a medication is not covered, review your plan's formulary or summary of benefits. You can also ask your insurer, HR department or benefits administrator whether alternatives, exceptions or appeals are available.

GLP-1 Self-pay Options

If your plan does not cover a prescribed GLP-1 medication, you might assume your only option is to pay the full list price, which can exceed \$1,000 per month. However, federal most-favored-nation (MFN) agreements, price-manufacturer programs, and other legitimate self-pay options may provide certain FDA-approved medications for approximately \$150-\$450 per month.

There are a number of ways you can self-pay for GLP-1s using discount programs:

Trump Rx and MFN agreements

[TrumpRx.gov](https://trump-rx.gov) is a federal website that connects consumers with discounted cash prices for participating prescription medications. These discounted prices largely result from federal MFN agreements, in which drug manufacturers agreed to align certain U.S. prices with lower prices charged in other countries. It does not replace a physician or directly dispense medication. Instead, it helps users locate available prices, generate coupons and be directed to participating manufacturers or pharmacies.

For some GLP-1s, TrumpRx provides you with a coupon directly after filling out information proving eligibility. For others, the website links out to manufacturer discount coupons.

As of September 2026, advertised monthly prices start at \$149 for the Wegovy pill, \$199 for Wegovy pens and Ozempic, and \$299 for Zepbound. These prices may vary based on dose, supply, eligibility and program changes.

Manufacturer Self-pay Programs

Drug manufacturers increasingly offer direct pharmacy programs that allow people with a valid prescription to purchase FDA-approved medications outside their insurance plans.

Novo Nordisk's [NovoCare](#) Pharmacy provides self-pay access to Wegovy and Ozempic. As of September 2026, eligible patients may pay introductory prices starting at \$199 per month for certain injectable starting doses. After the introductory period, Wegovy injections generally cost \$349 per month, with a higher price for the highest-dose formulation. The oral form of Wegovy starts at \$149 per month, although its price increases at higher doses.

Eli Lilly offers Zepbound, Mounjaro and the oral weight management medication Foundayo through [LillyDirect](#). Available prices vary by product, form and dose. For example, Zepbound self-pay prices through LillyDirect currently start at approximately \$299 per month for the starting dose and increase to \$449 per month for the two highest maintenance doses. Patients who do not refill within 45 days of their previous order may be charged a higher standard price for that refill. Foundayo self-pay prices currently range from approximately \$149-\$349 per month. Discounted prices for some higher doses may require patients to refill within a specified period.

These programs typically require a prescription from a licensed healthcare provider. A physician can send the prescription directly to the program's participating pharmacy, which may deliver the medication to your home. Self-paying does not eliminate the need for a medical evaluation or prescription.

Prices and eligibility rules can change, so review the program's terms before enrolling. Ask whether the advertised amount is an introductory price and what you will pay as your dose increases.

Federal Programs

Some programs also assist commercially insured patients whose plans do not cover the medication. However, savings cards generally have detailed restrictions. For example, people enrolled in Medicare, Medicaid, TRICARE or other government-funded healthcare programs may be ineligible for certain offers. Coverage, age, residency and prescribed-use requirements may also apply.

However, Medicare beneficiaries have a separate avenue for savings on the horizon. The Centers for Medicare and

Medicaid Services has announced the Medicare GLP-1 Bridge, a short-term pilot program launching July 1, 2026, through Dec. 31, 2027, that will let eligible Medicare Part D beneficiaries access certain GLP-1 medications, including Wegovy and Zepbound, for \$50 per monthly supply. The program is available nationwide, though participants must meet prior authorization criteria and be enrolled in a qualifying standalone prescription drug plan or Medicare Advantage plan with drug coverage.

Read the complete terms rather than relying solely on the advertised minimum price. A statement that patients may pay "as little as" a certain amount does not guarantee that price for everyone.

Telehealth Programs

Online weight management services may provide medical consultations, prescriptions and ongoing support. Common examples include platforms such as Hims & Hers, Ro and WeightWatchers, which combine virtual clinician visits with medication delivery and, in some cases, coaching or lifestyle support. However, membership or consultation fees may be separate from medication costs. While many telehealth programs provide access to brand-name medications, some advertised prices apply to compounded medications rather than the FDA-approved brand-name product.

Compounded medications can serve patients with specific medical needs that an FDA-approved drug cannot meet, but they are not FDA-approved. This means the FDA has not reviewed them for safety, effectiveness or quality. The agency has also warned about dosing errors, fraudulent products and improperly stored compounded GLP-1 medications.

Before using an online provider, confirm that it:

- Requires an evaluation and prescription from a licensed healthcare professional
- Clearly identifies the medication and whether it is FDA-approved or compounded
- Uses a state-licensed pharmacy
- Provides ongoing clinical support, including help managing side effects
- Explains all membership, consultation, laboratory and medication fees
- Provides instructions for proper dosing, storage and administration

Be cautious of providers that sell GLP-1 medications without a prescription, promise guaranteed results or claim that a compounded product is identical to an FDA-approved drug.

Ask These Questions Before Self-Paying

A low starting price is only one factor to consider. Before choosing a program, ask the following questions:

- What is included in the advertised monthly price?
- Will the price increase when my dose changes?
- Is the discount temporary?
- Are physician visits, laboratory tests or membership fees charged separately?
- Will I receive an FDA-approved medication from a licensed pharmacy?
- Who will monitor my progress and help manage side effects?
- Do I have health savings account or flexible spending account funds available?
- Will my payments count toward my plan's deductible or out-of-pocket maximum?
- What happens if I need to stop treatment or switch medications?

GLP-1 medications are not appropriate for everyone and may cause significant side effects. Work with a qualified healthcare professional to evaluate your health history, treatment goals and potential risks.

Make an Informed Choice

Lacking traditional insurance coverage does not necessarily mean paying the full list price for a GLP-1 medication. Manufacturer pharmacies, federal pricing resources and savings programs may provide more affordable access to FDA-approved products.

Start by confirming your benefits and discussing covered alternatives with your physician. Then compare several reputable self-pay options, including the medication price, clinical support, eligibility requirements and long-term costs. Prices and program terms change frequently. Verify current information directly with the manufacturer or pharmacy before beginning treatment.

Contact your HR team about additional resources available for GLP-1s.