



Emerging Dynamics in the Pharmacy Marketplace: Direct-to-Consumer and Plan Sponsors' Rx Benefits

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April 9, 2026

On-Benefit or Off-Benefit

There are numerous considerations.



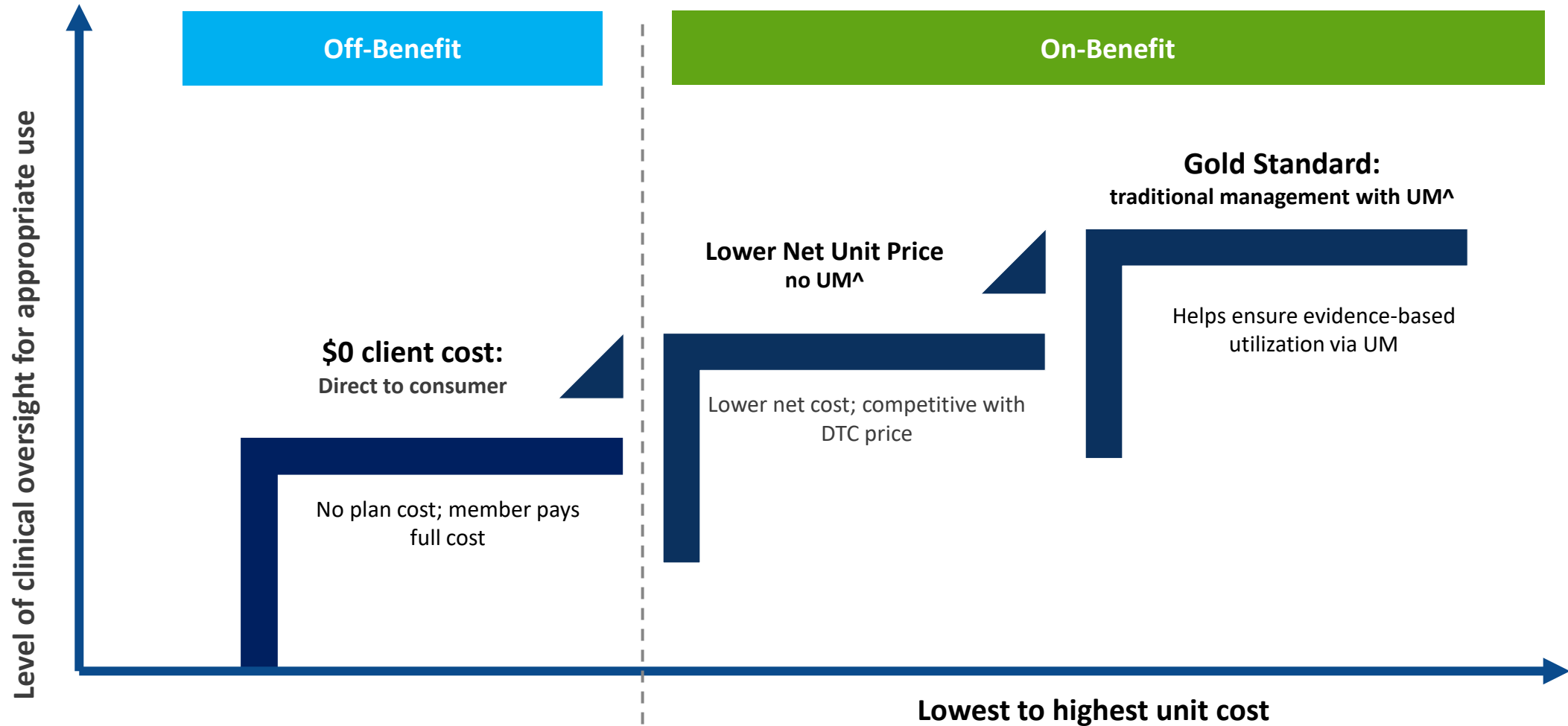
On-Benefit

1. Member access to these medications may **improve or can help prevent other chronic conditions.**
2. **Pipeline** continues to expand as treatment for other conditions.
3. **Utilization management strategies** prevent cosmetic and other off-label use.
4. **Reporting** of member utilization and trends is only available on-benefit.
5. **Point of sale DUR** safety, duplication checks
6. **Additional member cost offsets** available via manufacturer coupons
7. **Lifestyle education programs** - in combination with medication therapy –may deliver better weight loss and maintenance
8. Coverage may be an **employee retention, recruitment tool**

Off-Benefit

1. **No plan cost**, unless a subsidy model is adopted
2. **No member or prescriber abrasion** as there is no UM requirement
3. **Member affordability** will likely be an issue, even at DTC prices
4. Lack of coverage may create a perception of non-competitive **employee benefits**
5. **Lifestyle education programs** - in combination with medication therapy –may deliver better weight loss and maintenance

GLP-1 Weight Loss Medication Management: Three tiers



UM: Utilization Management. [^] Relative net drug cost/month estimates represent an average net client cost across a sampling of clients that accounts for multiple factors, such as average AWP/30 days supply, contracted rebates, network discounts, etc. Gold Standard is comprised of formulary and utilization management programs.

Covered members with non covered drugs: providing a seamless experience on non-covered drugs

