

September 4, 2025

**To: UUA Health Plan Participants
Congregational Administrators, Treasurers, and President**
Fr: UUA Health Plan
Re: Coverage of GLP-1 Drugs for Weight Loss

Because you are a participant in the UUA Health Plan, we are writing to inform you that the UUA Board-appointed Employee Benefits Trust (EBT), which oversees the UUA's self-funded health insurance plan, has made the difficult decision to cease coverage for GLP-1 drugs when prescribed for weight loss-only, as of December 31, 2025.



Beginning January 1, 2026, GLP-1s will only be covered under the UUA Health Plan for individuals diagnosed with type-2 diabetes. If you are currently prescribed a GLP-1 medication or other medications for weight loss, your coverage for this prescription will not continue, and Highmark will communicate this decision to you and your prescribing doctor. Please discuss this benefit limitation with your health care provider to explore other treatment options.

We realize this news is disappointing to individuals currently prescribed GLP-1s for weight loss. Our faith-based plan seeks to provide a comprehensive array of benefits grounded in our shared UU religious values. We seek to ensure that plan participants who have a range of conditions and bodies can be supported in the health care and medical decisions that make the most sense to them.

We are also committed to the independence and sustainability of our plan, so that it can continue to serve our constituents across the country. In considering the tradeoffs required for the prescription of GLP-1s, the EBT Board has found that their use for weight loss is simply not financially sustainable. We are projecting that the total of GLP-1 claims will exceed \$1.1 million this calendar year.

In reaching this difficult decision, the EBT wrestled with the following questions:

- How do we meet our values-based responsibility to our Health Plan participants to continue to offer a wide array of benefits?

- Would a substantial premium increase to cover the cost of GLP-1 coverage for weight loss meet our fiduciary responsibilities not only for the plan, but our participants and participating congregations/employers?
- If GLP-1 claims escalate, as many analysts predict, resulting in even more premium increases, will that result in individuals dropping our coverage, which would further weaken our plan?

Ultimately, we believe this decision best serves the dual mandate to ensure the financial viability of the UU Health Plan while keeping the faith with our shared UU religious values.

Health Insurance Context

In the interest of transparency, this letter provides additional context about the current usage of GLP-1s on the UUA Health Plan and the broader health insurance markets.



During 2024, GLP-1s accounted for 21.1% of our total pharmaceutical costs, up from 19.7% in 2023. GLP-1s for weight loss-only (including Wegovy and Zepbound) are expected to cost our health plans between \$1,000 and \$1,500 per month per individual.

Due to this skyrocketing expense, many employers and health insurance companies, including the vast majority of Affordable Care Act Plans, Medicare, and most Medicaid plans, have reached the same decision to not cover GLP-1 drugs for weight loss and are restricting access to GLP-1s for weight loss. Blue Cross/Blue Shield plans, including Highmark, are also in the process of denying access to these drugs for weight loss for their fully insured plans. (The UUA Health Plan is a self-funded plan, with plan design decisions made independently from BC/BS.) Recently BC/BS of Massachusetts, which ended 2024 with a \$400 million operating loss, reported that GLP-1s cost more than \$300 million or approximately 20% of their total pharmaceutical costs – similar to our own experience.

Our decision also reflects the emerging statistics about the health sustainability of GLP-1s showing that individuals who stop taking GLP-1 drugs regain approximately 66% of their weight once they stop taking their prescription and that most individuals discontinue GLP-1s within a year. There remains much we do not know about the long-term effects of these drugs, or how their use evolves over time.

While Eli Lilly and Novo Nordisk are the only current GLP-1 manufacturers, other companies are developing new products. For instance, Novo Nordisk

and Lilly have 7 new drugs for weight loss under development and approximately 40 other companies are developing GLP-1 drugs. It is expected that 16 new weight loss drugs are likely to be approved in the coming five years. Some are expected to be oral agents. As new drugs are approved for weight loss, the price will possibly fall although there is no guarantee of that happening and changes at the FDA may delay approval of these new medications. The EBT hopes that the price will drop sufficiently to restore access to GLP -1s for weight loss in the coming years.

The UUA Insurance Plans Team will be holding two town hall zoom calls to answer any questions you may have. These calls are scheduled for:

- **UUA Insurance Plans 2026 GLP-1 Benefit Update Town Hall #1**

Time: Sep 24, 2025, 03:30 PM Eastern Time (US and Canada)

Join Zoom Meeting: <https://uua.zoom.us/j/94985267900>

Meeting ID: 949 8526 7900

- **UUA Insurance Plans 2026 GLP-1 Benefit Update Town Hall #2**

Time: Sep 29, 2025, 07:30 PM Eastern Time (US and Canada)

Join Zoom Meeting: <https://uua.zoom.us/j/98604803875>

Meeting ID: 986 0480 3875

In the meantime, please feel free to reach out to our insurance staff team at insuranceplans@uua.org, or to any of us with questions.

On the path, together,

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