Frequently Asked Questions

2026 GLP-1 CLINICAL GUIDELINES & COVERAGE REQUIREMENTS

As of January 1, 2026 Express Scripts, Harvard's pharmacy benefit manager, introduced a comprehensive weight management program called EncircleRx to support members using GLP-1 medications for weight management. EncircleRx incorporates updated clinical criteria for coverage, along with an ongoing lifestyle modification program through 9amHealth.

This approach is designed to promote effective, sustainable weight management by combining medical treatment with personalized support and healthy behavior strategies. There is no change to the coverage guidelines for GLP-1 medications used to treat diabetes.

The following FAQs provide more details about these updates and what they mean for participants.

Blue Cross Blue Shield (BCBS) announced their plans no longer include coverage for GLP-1 medications without a rider. Will Harvard include this rider to their plans?

The prescription drug coverage for the Harvard-sponsored BCBS and HUGHP medical plans is not administered by BCBS. It is administered by Express Scripts (ESI), so the coverage is not affected by BCBS's new policy. **The Harvard-sponsored BCBS and HUGHP medical plans will continue to cover GLP-1 medications for weight loss through ESI's EncircleRx program**.

Why were these changes made?

We updated our GLP-1 coverage to bring it in line with standard coverage practices for weight-management medications and to help manage increasing program costs. Just as importantly, we want to give members the best chance for lasting success. That's why ongoing participation in the 9amHealth virtual health program through EncircleRx **will be required for members using GLP-1s for weight loss**. The program provides education, tools, and support to help you build healthy, sustainable habits alongside your treatment.

What medications are included in this change?

Wegovy®, Zepbound®, and Saxenda® are medications approved by the U.S. Food and Drug Administration (FDA) for weight management. These medications, along with healthier behaviors, including a reduced-calorie diet and increased physical activity, help address chronic weight management issues.

What are the coverage requirements as of January 1, 2026 for these medications?

For these medications to be covered, you must:

1. Have a body mass index (BMI) of 32 or higher; or a BMI of 27 or higher along with at least two weight-related health issues documented through a Prior Authorization review.
2. Join and participate in the 9amHealth virtual weight management program, which is available at no extra cost to you. Read on for more details on the program requirements and how it works.

What if my current BMI is lower than the BMIs outlined above?

If you are already taking one of these weight loss medications, the new required coverage review will look at your documented BMI and weight-related health issues **at the time you started receiving coverage for the medications**. If your initial BMI measurement does not meet the criteria outlined above, your GLP-1 medication will no longer be covered.

Can you tell me more about the BMI and weight-related health issues requirements?

If your BMI is 32 or higher, you can qualify for coverage in EncircleRx. As noted above, the review will look at your documented BMI at the time you started receiving coverage for the medication.

If your BMI is 27 to 31 you can qualify for coverage in EncircleRx **only if you also have two weight-related health issues** such as 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, or Type 2 diabetes.

My GLP-1 medication was previously covered through my Harvard-sponsored medical plan. Will it continue to be covered?

If you met the BMI criteria outlined in the previous question at the time you started getting coverage for the medication, your coverage will continue **only if you also join and participate** in the 9amHealth virtual health program.

How do I figure out my BMI?

BMI, or body mass index, is a measure of your body composition based on your height and weight. You can find BMI calculators online. Your doctor can also tell you your BMI.

Do I or my doctor need to take any action, or can I just keep getting my medication?

Any participant taking these medications for weight loss will need to get a new authorization as of January 1, 2026. Participants will also need to enroll in the 9amHealth program on or after January 1. Once you've enrolled in the 9amHealth program, your doctor can request a review for authorization. Read the next few questions for more details.

I don't think I will meet the new coverage requirements. What does that mean for me and my coverage for this medication?

If you do not meet the new coverage requirement and a new authorization is not approved, your GLP-1 medication will no longer be covered by your University-sponsored insurance. You will be responsible for the cost which will not count toward your out-of-pocket maximums.

GLP-1s aren't the only option. Other safe, effective medications can help with your weight loss goals, especially when combined with healthy lifestyle changes. You can still sign up for the 9amHealth program. Your care team will discuss your goals and help you find the medication that's right for you. Ask your provider or the 9amHealth providers for alternative medication options.

You can use a health care flexible spending account (FSA), if you are eligible, to help pay the cost of the medication. An FSA is a savings account to which you can contribute pre-tax dollars (up to $3,400 for 2026) that can be used for eligible medical expenses, including GLP-1 medications that are prescribed by a doctor. You must elect an FSA during open enrollment (OE), and you cannot make changes to your election after the end of OE. Check out the FSA 101 Tutorial for more details. Some manufacturers may also offer some savings options like coupons. Refer to their websites for information. Please note, you cannot be reimbursed through a limited purpose FSA which can only be used for eligible dental and vision care expenses.

What is 9amHealth?

9amHealth is a virtual clinic that offers whole-body care to prevent and treat obesity, diabetes, high blood pressure, and high cholesterol from the comfort of your home. Access to 9amHealth and its app is part of the prescription drug benefit at no extra cost to you and may include custom care plans, a connected weight scale, lab tests, and expert guidance to help you live healthier every day. With 9amHealth, members have access to obesity specialists, dietitians, and pharmacists—all working together to provide personalized, expert care. Once enrolled and approved for coverage of the medication, you will receive a smart scale to use for your required weigh ins.

Am I required to use 9amHealth?

If you are approved for coverage for a GLP-1 weight loss medication, you are required to use the 9amHealth lifestyle modification program. If you are not approved for coverage, you are not required to use the program, but you will have access if you want to use it. If you are not approved for coverage of the medication, you may still qualify for a connected scale if the 9amHealth Care Team determines you would benefit from having one.

I am not taking a GLP-1 medication for weight loss. Can I still enroll in 9amHealth?

Yes. 9amHealth is available to individuals aged 18 or older who have diabetes or another cardiometabolic condition, regardless of whether they are taking a GLP-1 medication. To be eligible, you must also be enrolled in a Harvard-sponsored BCBS or HUGHP medical plan.

How do I get started with 9amHealth?

You can do one of the following:

- Visit esrx.com/healthsolutions, then click on “9amHealth” to enroll
- Enroll directly at join9am.com/encirclerx

If you have trouble enrolling, you can reach out to 9amHealth at support@join9am.com or call 202-932-9958.

Once you have successfully enrolled in 9amHealth, **ask your doctor** to visit the EviCore by Evernorth® portal at www.evicore.com or call Express Scripts at 800-417-1764 to arrange for a review. **If your doctor doesn’t visit evicore.com or call and get approval, you’ll be responsible for the full cost of your medication**.

I was approved for coverage, but when I tried to get my prescription filled, coverage was denied. Why?

To get coverage, you need a prior authorization, and you have to be actively enrolled in and engaging with 9amHealth. Directions for enrollment are sent shortly after the pharmacy first receives your prescription. Once you receive your initial GLP-1 prescription, it is important that you maintain active participation and engagement with the program.

What happens after I enroll in 9amHealth?

Once you enroll in 9amHealth, you will need to do the following:

1. Complete a medical questionnaire.
2. Connect with 9amHealth's team of medical experts. You will get a welcome message explaining everything you need to know about the 9amHealth weight loss program. You can schedule a call with their Care Team or dive right in. Engagement plans are based on an individual's needs and may vary from participant to participant.
3. Begin the Path to a Healthy Weight. Once you engage with the app, 9amHealth will send you a scale and directions on how often to weigh yourself.
4. Stay engaged. In addition to weighing yourself at least four times per 30-day rolling period and do at least four activities in the 9amHealth app.
5. Continue getting access to medications. 9amHealth will send your engagement and weigh in information to ESI to keep your medication approved.

Do I have to get all my care through 9amHealth?

No. When you enroll, you can choose between two participation options:

1. The **Coaching Journey** which allows you to continue working with your existing healthcare providers, including your current GLP-1 medication prescriber. You get access to one-on-one virtual health coaching to support sustainable lifestyle changes; educational models, and resources on nutrition, physical activity, and metabolic health; and registered dietician support and meal-planning tools.
2. The **All-in-One Concierge Care** plan offers personalized and comprehensive care from the comfort of your home and **requires** that your GLP-1 prescription be managed by 9amHealth providers. It includes everything in the Coaching Journey plus virtual visits with board-certified providers specializing in weight care, diabetes, and cardiometabolic conditions; personalized care plans including medication management, lab orders, and help navigating insurance approvals.

Whether you choose the Coaching Journey or All-in-One Concierge, you will still need to complete the four weigh-ins and four activities in the 9amHealth app per 30-day rolling period.

Why is 9amHealth asking for my label information and most recent lab results?

If you selected the All-in-One Concierge Care plan, you selected 9amHealth as your new prescriber. This triggers additional continuation-therapy questions, such as capturing label information to verify you are taking a GLP-1 and to confirm the current dosage and prescribing provider. They do not receive claim information for Harvard members; therefore, they ask for that information as part of your onboarding.

What does active engagement mean?

Active engagement is defined as four weigh-ins and four app engagements per rolling 30 days. The following are some examples of app engagements:

- Reading articles in the app
- Engaging a care specialist
- Accessing “My Plan”
- Accessing data (lab results)
- Uploading a recent report
- Attending a care visit
- Completing an introductory visit
- Creating a personalized treatment plan
- Completing a medical review
- Completing your profile
- Selecting your primary physician
- Submitting lab work

A weigh in is simply stepping on your program-provided scale and allowing it to record your weight for the day. Four engagements and four weigh ins are required per rolling 30-day period.

How often are the active engagements and new weight loss utilizers shared between ESI and 9amHealth?

Files are shared daily to ensure there are no delays so you can get your prescriptions filled timely.

How is my information protected?

Your privacy is extremely important. 9amHealth is HIPAA-compliant and has a Business Associate Agreement in place with Express Scripts. This means:

- Your personal health information is protected under federal privacy laws.
- Data is handled securely and confidentially, in the same way it is with Blue Cross Blue Shield, HUGHP, Express Scripts, and other healthcare providers.
- Individual-level information such as health data, weigh-ins, or app interactions will not be shared with Harvard. Overall, aggregate usage information and engagement numbers will be shared.

I find regular weigh-ins triggering. Do I still need to complete the four weigh-ins within the rolling 30 days?

We understand that weight tracking can be emotionally difficult or triggering for some individuals. However, completing the four weigh-ins within each rolling 30-day period is still required.

Your concerns are valid, and your well-being matters. To help reduce discomfort:

- If you were sent the Withings Body Pro 2 scale, it has an “eyes shut” mode. You will need to contact the 9amHealth care team to have this feature activated.
- If you received a different scale, you may request a Withings Body Pro 2 and ask for “eyes shut” mode to be enabled.

- Some members find it helpful to avoid seeing the number by covering the display or turning away during weigh-ins.

You can also hide your weight recordings in the app. The intent of the program is to provide clinical support and ensure safe medication use, not to shame, judge, or pressure participants. Progress looks different for everyone.

I have a pacemaker or other implanted electrical medical device. Is it safe to use the body composition feature on the Withings Pro 2?

If you have a pacemaker or other implanted electrical medical device, it is recommended that you **not use** the scale's body composition feature. You can have this feature disabled by contacting the 9amHealth care team.

Are there new weight-loss targets required to continue to receive coverage for this medication?

No. There are no new weight loss requirements associated with the 9amHealth program. The weight-loss thresholds that have long been part of the prior authorization (PA) renewal process through Express Scripts (ESI) remain unchanged. ESI has always required prescribers to confirm clinical effectiveness at PA renewal. Specifically, at least:

- 4% body weight loss for Saxenda, or
- 5% body weight loss for Wegovy or Zepbound

If these thresholds are not met, coverage may be denied. This is not a change from the previous coverage requirements.

What happens if I am traveling for longer than 30 consecutive days with no access to my scale?

If you are traveling for an extended period of time and are unable to weigh in, you will need to contact the number on the back of your Express Scripts ID card for direction.

If I am approved, are there limits to how long I can get coverage for my weight loss medication?

No. Currently there are no limits to how long you can get coverage for your weight loss medication. If coverage for the medication is discontinued for any reason, you can still participate in the 9amHealth program.

If I am not approved for my GLP-1 weight loss medication, can I appeal the decision?

If your coverage review is denied, you and your prescriber will receive a notification with information on how to appeal including your appeal options (pre-service, post-service, and urgent) and timeline for the appeal.

What if I have additional questions ?

For questions about the EncircleRx program or coverage reviews, contact Express Scripts at the number on your prescription ID card.