

The Use of GLP-1 Medications in Workers' Compensation

Continuing Education Webinar

August 27, 2024

3:00 PM ET

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Ask a question

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Questions for our speakers will be answered as time allows.

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Today's presenters



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Agenda

- GLP-1s in the market
- How GLP-1s work
- Diabetes and GLP-1 Medications
- Obesity and GLP-1 Medications
- GLP-1 Medication Trends
- GLP-1 Medication Management

≈7% will be using
GLP-1 drugs
by 2035.¹
U.S.
population

≈ 1 in 8 Report having
used a GLP-1.²
U.S. adults
1,500 people surveyed

June 2024 survey of 279 employers³

Since Oct 2023...

8 percentage
point
Jump in
employer coverage

57%
provide coverage for
diabetes only
Up from 49%

34%
provide coverage for
both **diabetes and**
weight loss
Up from 26%

8.9%
total annual claims are
for GLP-1 drugs
for weight loss
Up from 6.9%

1 Morgan Stanley Research analysts <https://www.definitivehc.com/blog/obesity-diabetes-GLP-1-drug-trends>

2 KFF (formerly Kaiser Family Foundation) <https://jamanetwork.com/journals/jama/article-abstract/2819949#:~:text=About%20in%208,poll%20involving%20about%201500%20respondents.>

3. International Foundation of Employee Benefit Plans (IFEBP) June 2024 survey [https://www.shrm.org/topics-tools/news/benefits-compensation/employer-coverage-of-glp-1-drugs-jumps#:~:text=On%20average%2C%208.9%25%20of%20organizations,those%20surveyed\)%20to%20control%20costs.](https://www.shrm.org/topics-tools/news/benefits-compensation/employer-coverage-of-glp-1-drugs-jumps#:~:text=On%20average%2C%208.9%25%20of%20organizations,those%20surveyed)%20to%20control%20costs.)

GLP-1s in workers' comp claims

In recent years, the use of GLP-1s in the commercial and workers' comp industries has increased exponentially.

These medications might be covered as part of treatment for **diabetes and obesity**—two comorbid conditions that can greatly impact an injured workers' recovery and the trajectory and cost of a claim.



What are GLP-1 Medications and how do they work?

GLP-1 = Glucagon-like peptide-1 agonist

- + GIP = Glucose-dependent insulinotropic polypeptide
- + GLP-1s are available as both oral and injectable medications
- + Injectable GLP-1s have risen in popularity with the discovery of their ability to precipitate weight loss in type 2 diabetics

GLP-1 prescriptions for weight loss have seen an exponential rise over recent years, with over 5 million prescriptions written in 2022 —a 2000% increase since 2019⁴

4. Analysis Shows GLP-1s Work Best with Behavior Change Support. [OmadaHealth.com](https://www.omadahealth.com)

Primary GLP-1s on the market

Each GLP-1 has a brand name approved for treatment of diabetes and a brand name approved for treatment of obesity

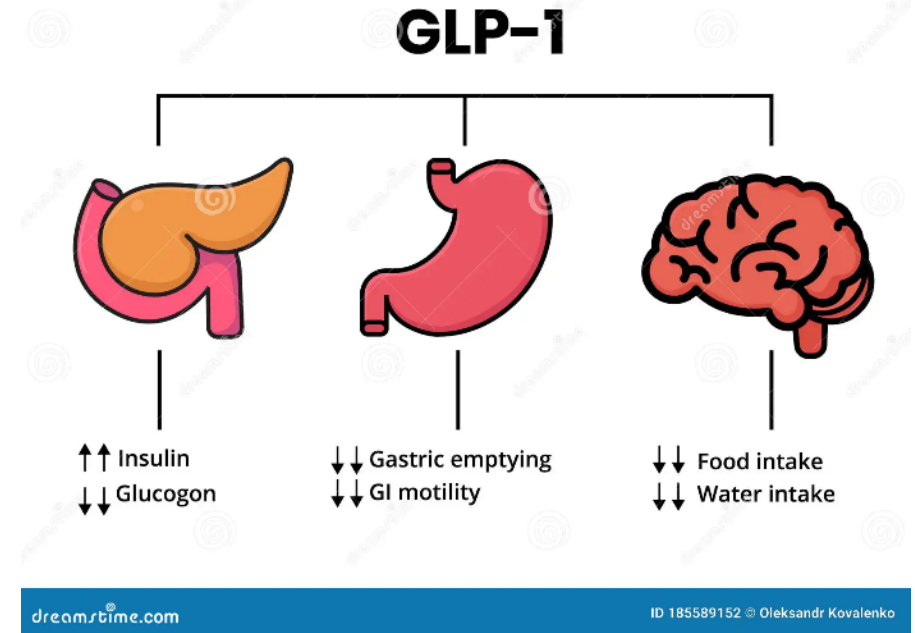
GLP-1	Diabetes Brand Name	Weight Loss Brand Name
Semaglutide (GLP-1 agonist)	Ozempic®	Wegovy®
Tirzepatide (GLP-1 and GIP agonist)	Mounjaro®	Zepbound®
Liraglutide (GLP-1 agonist)	Victoza®	Saxenda®

How GLP-1 Agonists Work

GLP-1 is hormone synthesized in the small intestine. *GLP-1s mimic this hormone and bind to and activate the GLP-1 receptor*

GLP-1 agonists have multiple functions in the body:

- + **Triggers insulin** to be released from the pancreas causing a decrease in the amount of glucose in the blood
- + **Blocks glucagon release** preventing more glucose from going into the blood
- + **Slows stomach emptying** and digestion leading to the body releasing less glucose from the food itself
- + **Increases satiety**, which causes the brain to tell the body that it is full after eating



5. [GLP-1 Agonists: What They Are, How They Work & Side Effects \(clevelandclinic.org\)](https://www.clevelandclinic.org/health/conditions/1185589152)

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Side effects of GLP-1s

- + Loss of appetite
- + Nausea/vomiting
- + Diarrhea

These GI effects are more likely when initiating therapy or increasing dose.

5. [GLP-1 Agonists: What They Are, How They Work & Side Effects \(clevelandclinic.org\)](https://www.clevelandclinic.org/health/conditions/11111-what-are-glucagon-like-peptide-1-agonists)

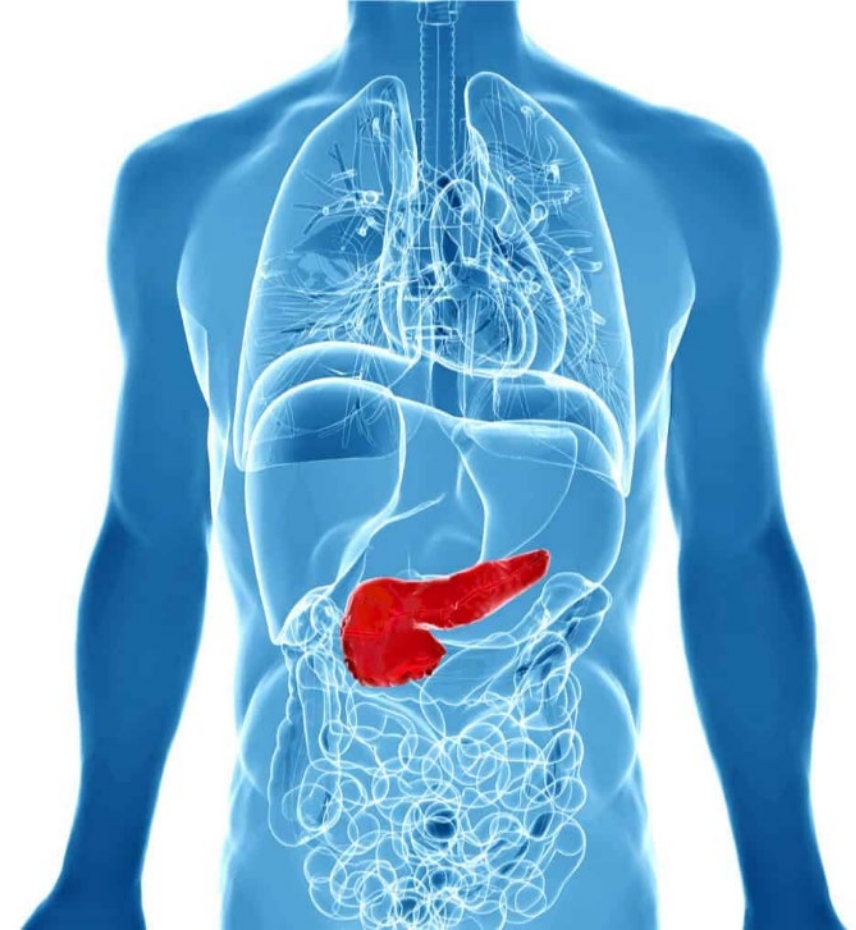
Poll Question #1

Diabetes and GLP-1 Medications

The Pancreas: Small organ, big responsibility

Located behind the stomach

- + Right side (the head) lies at the curve of the first segment of the small intestine called the duodenum
- + Left side (the tail) extends slightly upward and ends near the spleen

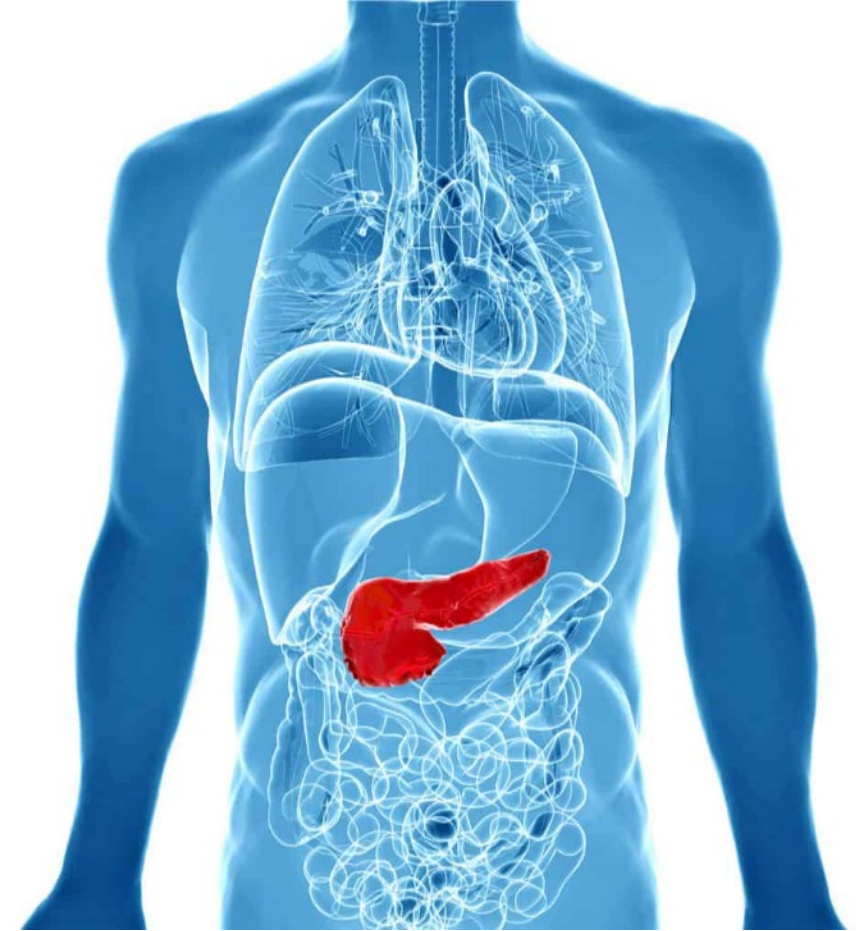


6. [The Pancreas | Johns Hopkins Medicine](#)

The Pancreas: Small organ, big responsibility

Two types of glands in the pancreas:

- + **Exocrine** – Secretes digestive enzymes that help break down carbohydrates, fats, proteins, and acids in the duodenum
- + **Endocrine** – Contains the Islets of Langerhans and secretes hormones (insulin and glucagon regulate blood sugar and somatostatin prevents release of insulin and glucagon)



6. [The Pancreas | Johns Hopkins Medicine](#)

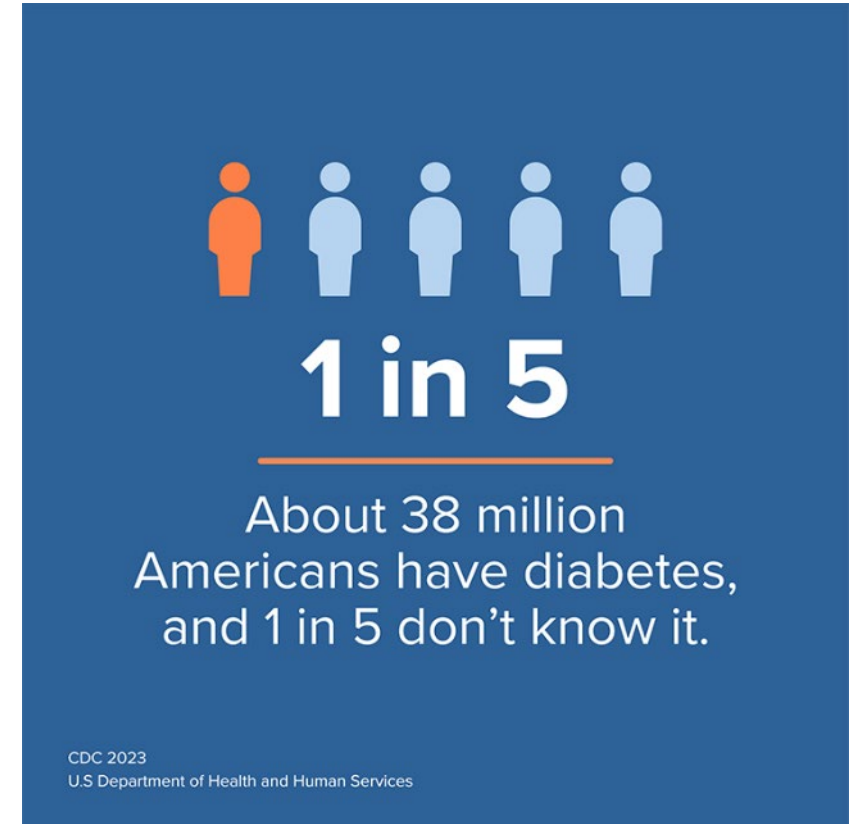
Three main diabetes types

Type 1	Type 2	Gestational
<ul style="list-style-type: none">+ Thought to be autoimmune, body attacks the pancreatic cells that make insulin+ Patients will need to take insulin for the rest of their lives+ Accounts for approximately 5-10% of people who have diabetes	<ul style="list-style-type: none">+ The body doesn't use available insulin well and can't keep blood sugar levels normalized+ Can be prevented or delayed by losing weight, eating healthy and being active+ Approximately 90-95% of people with diabetes have type 2 diabetes	<ul style="list-style-type: none">+ Develops in pregnant women who have never had diabetes+ Typically goes away after the baby is born and increases risk of developing type 2 diabetes later in life

7. [What is diabetes? | CDC](#)

Type 2 Diabetes By the Numbers

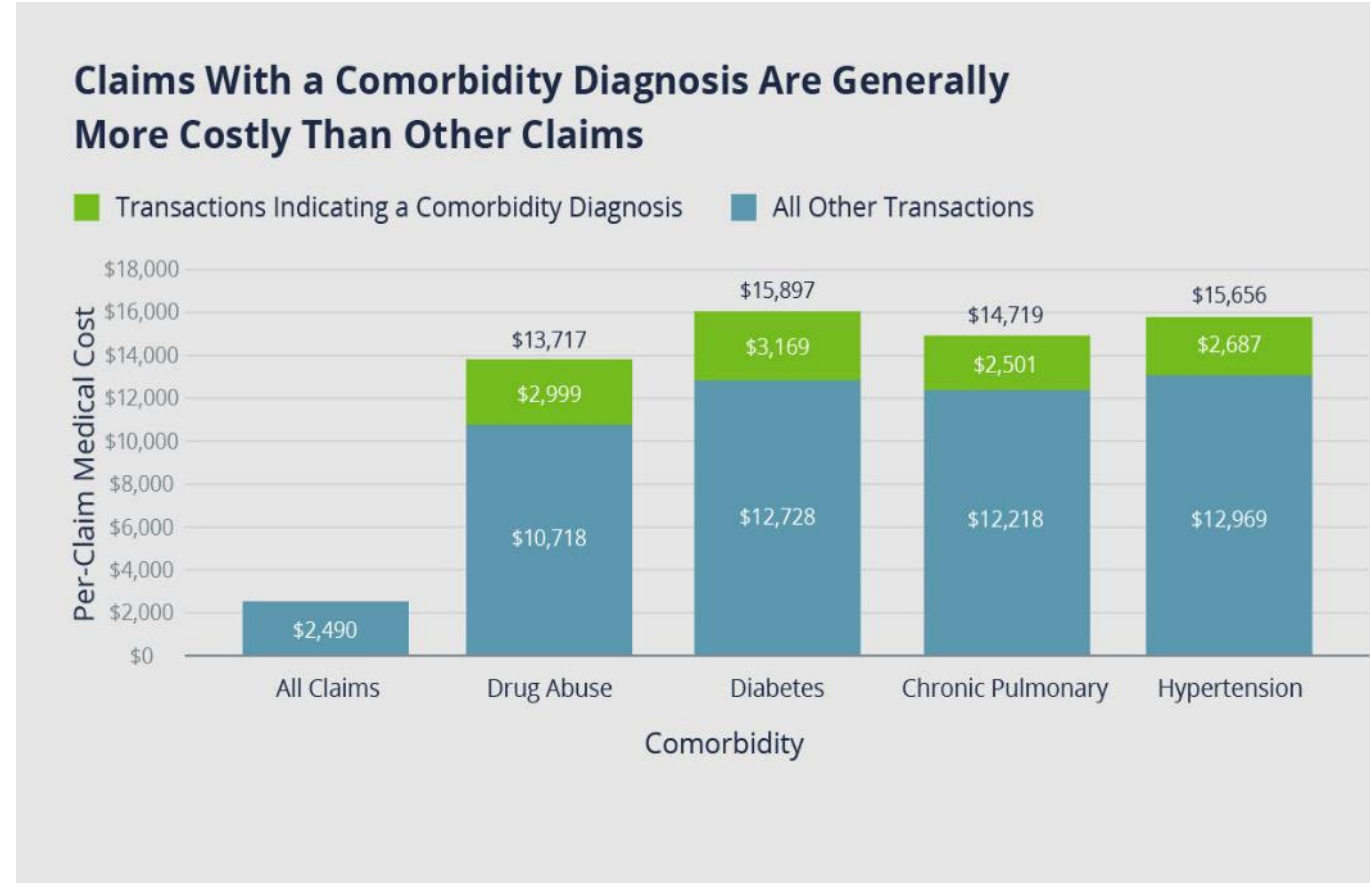
- + Prevalence of diabetes in adults in the U.S. has significantly increased from 2001 to 2021⁶
 - + 38.4 million (11.6%) of the U.S. population has diabetes
 - + 29.7 million diagnosed with diabetes during this timeframe
- + Total estimated cost of diabetes in 2022 was \$413 billion⁸ (\$307 billion directly attributed to medical costs)
- + More than 50% of new diabetes cases could be prevented by decreasing obesity prevalence⁹
- + Patients with diabetes are two times more likely to experience heart disease or stroke¹⁰



8. [By the Numbers: Diabetes in America | Diabetes | CDC](#) 9. American Diabetes Association, 2023 10. American Diabetes Association, 2019;

Diabetes is not typically the work-related injury that qualifies a worker for benefits¹¹

- + Most often, diabetes is a comorbid condition that can negatively affect the trajectory of the claim
- + Diabetes may become compensatory based on worsening of the condition due to employment (i.e., presumptive claims)



11. [Workers' Compensation for Diabetes - New York Law Firm \(nydisabilitylaw.com\)](#) 12. [Diabetes Drives Workers' Comp Costs | Woodruff Sawyer](#)

Diabetes results in a higher risk of complications due to the reduced healing process

Wound healing is slowed as a result of:¹¹

- + **Poor circulation** – inhibition of blood flow to the extremities
- + **Neuropathy** – inability to feel when a wound occurs resulting in delayed treatment
- + **High blood sugar** – slows the absorption of nutrients and oxygen
- + **Decreased immune function** – suppression of immune cells

11. [Workers' Compensation for Diabetes - New York Law Firm \(nydisabilitylaw.com\)](#) 12. [Diabetes Drives Workers' Comp Costs | Woodruff Sawyer](#)

Guidelines for Treatment of Type 2 Diabetes

Treatment includes medications, lifestyle and diet modifications and exercise

- + Glucagon-like Peptide-1 agonists (GLP-1s) may be initiated if:¹³
 - + Metformin treatment is unsuccessful or contraindicated
 - + Hemoglobin A1C is higher than the target
 - + Hemoglobin A1C goal hasn't been reached within three months of treatment and additional conditions (atherosclerosis, heart failure, or chronic kidney disease) are present
- + The Professional Practice Committee of the American Diabetes Association recommends a Hemoglobin A1C of less than 7% for many nonpregnant adults without significant hypoglycemia

Metformin is typically the initial pharmacological treatment for type 2 diabetes.

[13. GLP-1 Agonists: What They Are, How They Work & Side Effects \(clevelandclinic.org\)](https://www.clevelandclinic.org/health/conditions-and-treatments/13311-glucagon-like-peptide-1-agonists)

Poll Question #2

Obesity and GLP-1 Medications

Body Mass Index (BMI)

The World Health Organization (WHO) uses BMI to define obesity and overweight¹⁴

- + $BMI = \text{Weight (kg)} / \text{height}^2 \text{ (m}^2\text{)}$
- + Obesity is defined: $BMI > 30$
- + Overweight is defined: $BMI > 25$



14. [Obesity and overweight \(who.int\)](https://www.who.int); 15. [FDA Approves First Treatment to Reduce Risk of Serious Heart Problems Specifically in Adults with Obesity or Overweight | FDA](https://www.fda.gov); 16. CDC Data, 2021. <https://www.cdc.gov/nchs/data/nhsr/nhsr158-508.pdf>; 17. American Heart Association, 2021. <https://www.ahajournals.org/doi/full/10.1161/JAHA.120.018799>

Obesity Statistics

Worldwide adult obesity has more than doubled since 1990¹⁴

- + In 2022, 2.5 billion adults were overweight and of these, 890 million were obese
- + ≈70% of U.S. adults are considered either obese or overweight¹⁵ which equates to about 24 million people or about 1% of the world
- + 42% of Americans are considered obese¹⁶ or **16% of the world's obese population**

Nearly half of Americans will have obesity by 2030



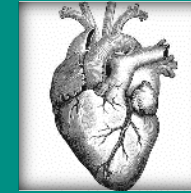
14. [Obesity and overweight \(who.int\)](#); 15. [FDA Approves First Treatment to Reduce Risk of Serious Heart Problems Specifically in Adults with Obesity or Overweight | FDA](#); 16. CDC Data, 2021. <https://www.cdc.gov/nchs/data/nhsr/nhsr158-508.pdf>; 17. American Heart Association, 2021. <https://www.ahajournals.org/doi/full/10.1161/JAHA.120.018799>

Up to **53%** of new
type 2 diabetes cases
link to obesity.¹⁷



Healthcare Risks of Obesity

- + Obesity increases the risk of many health problems including¹⁸:
 - + Type 2 diabetes
 - + Cardiovascular disease
 - + Stroke
 - + Metabolic syndrome
 - + Respiratory issues
 - + Osteoarthritis
 - + Some cancers
 - + Diseases of the liver, pancreas, gallbladder, kidneys



Obesity substantially raises an individual's risk of developing **type 2 diabetes, coronary heart disease and hypertension**¹⁷

77%

of diabetes patients have **high cholesterol and/or high blood pressure**¹⁹

18. *Health Risks of Overweight & Obesity - NIDDK (nih.gov)*; 19. *Express Scripts book of business data, 2016 20. Know Your Risk for Heart Disease | cdc.gov*

Cardiometabolic

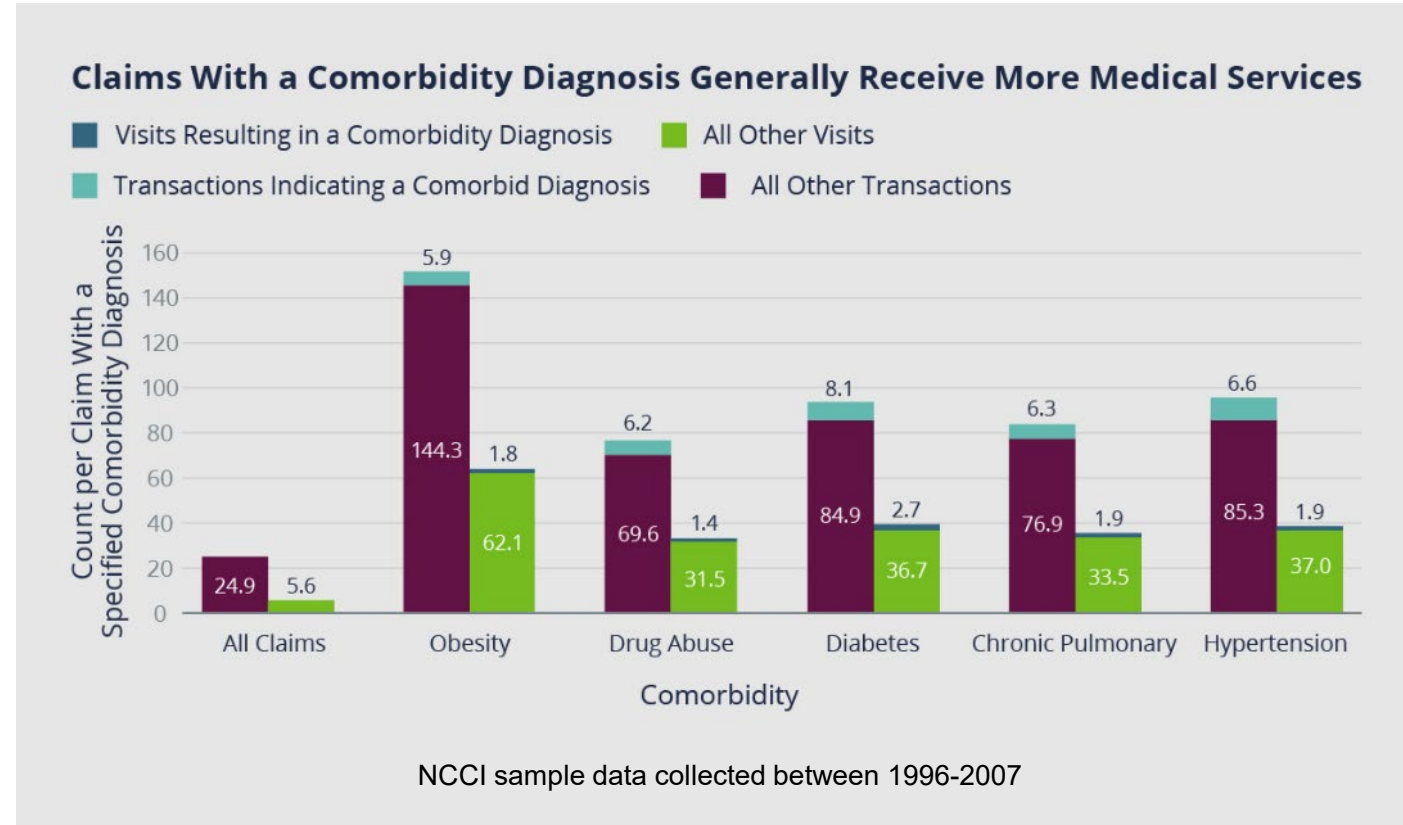
The triad of obesity, diabetes, and cardiovascular disease

- + Cardiometabolic is responsible for roughly \$719 billion in annual healthcare costs in the United States
- + Nearly 90% of patients with type 2 diabetes are either overweight or obese¹⁸
- + Both diabetes and obesity itself increase the risk of cardiovascular disease

18. *Health Risks of Overweight & Obesity - NIDDK (nih.gov)*; 20. *Know Your Risk for Heart Disease | cdc.gov*

Obesity hinders recovery from injuries and increases the time to return to work or maximum medical improvement (MMI)

- + Obesity hinders the ability to participate in various treatment modalities and diminishes the ability to have surgery
- + NCCI data showed that claims with comorbidities including obesity and diabetes receive more medical services and therefore are more costly²¹



21. [Diabetes Drives Workers' Comp Costs | Woodruff Sawyer](#)

GLP-1 Treatment of Obesity/Overweight

Three injectable GLP-1s indicated for treatment of obesity or overweight individuals

- + Wegovy was FDA approved on March 8, 2024, for reduction of risk of cardiovascular death, stroke, and heart attack in adults with cardiovascular disease who are either obese or overweight (First pharmacological treatment carrying this indication²²)
- + In clinical trials, a 68-week course of Wegovy resulted in an average weight loss of nearly 15%

GLP-1s for Obesity

Wegovy
Zepbound
Saxenda

[22. FDA Approves First Treatment to Reduce Risk of Serious Heart Problems Specifically in Adults with Obesity or Overweight | FDA](#)

The value of GLP-1 medications

- + The market for obesity drugs is expected to reach \$77 billion by 2030²³
- + A survey by 9amHealth revealed that when evaluating healthcare coverage, Americans place more value on coverage for weight loss drugs than childcare assistance, unlimited PTO, or work-from-home²³



23. [Insurance Coverage for Weight Loss Drugs is More Important Than Work-From-Home Perks For Most Americans, New 9amHealth Survey Finds \(prnewswire.com\)](#)

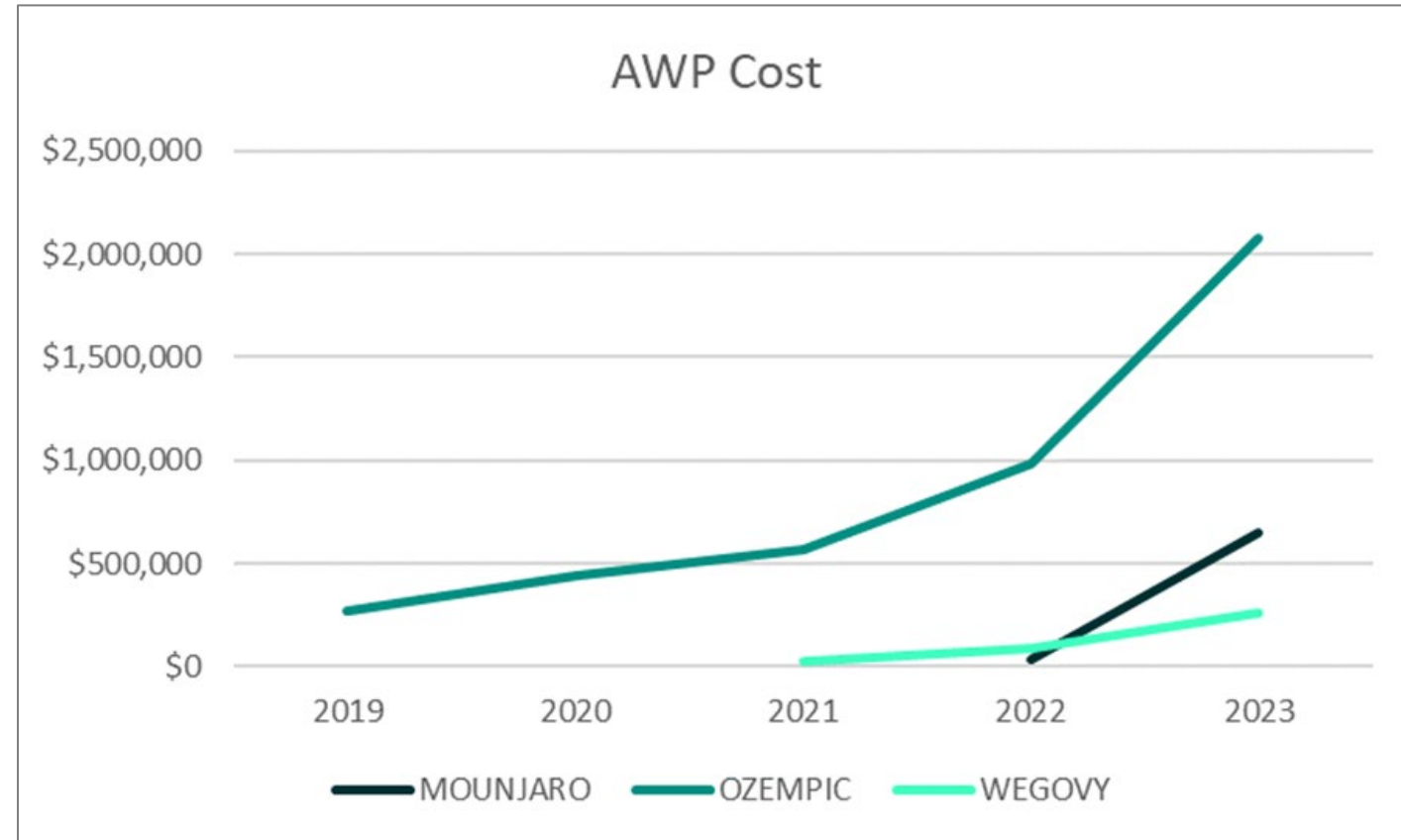
Poll Question #3

GLP-1 Medication Trends

GLP-1s in the Market

Data from the MyMatrixx book of business

- + Injectable GLP-1 spend trend has increased year over year since 2019
- + Spend increased 160% from 2022 to 2023 and the trend thus far in 2024 continues to spark concern



Recent FDA approvals for weight loss indications are adding to the growth of the GLP-1 category

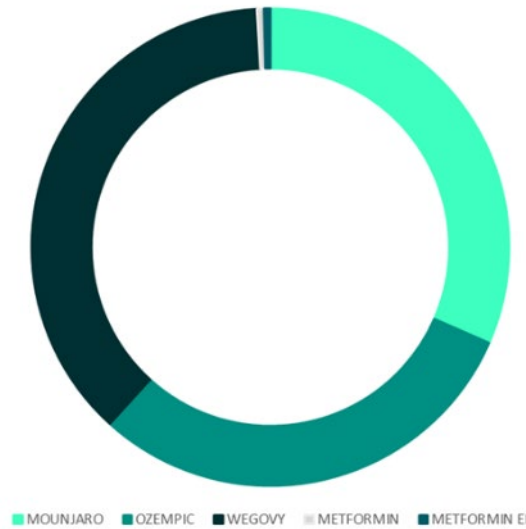
- + A new GLP-1, Zepbound, entered the market in late 2023
- + Wegovy obtained FDA approval in March 2024 to decrease cardiovascular risk in obese and overweight individuals
- + These approvals will continue to energize utilization of this class of medications

GLP-1s vs. Metformin for Treatment of Diabetes

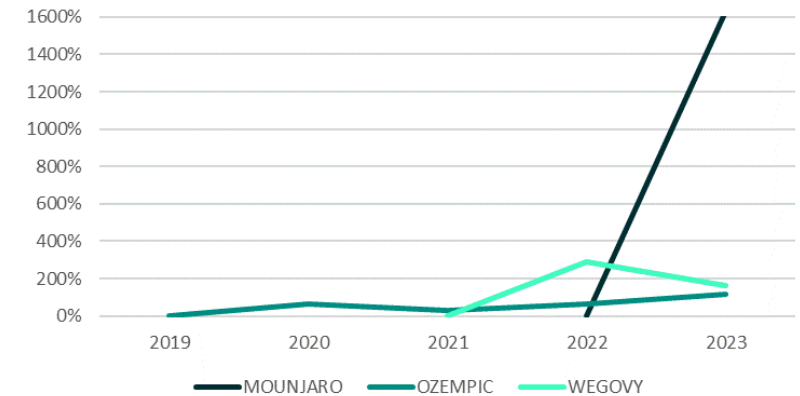
GLP-1 agonists are significantly more costly than metformin

- + Average script cost of GLP-1s is 60 to 80 times more than metformin
- + Average script cost of GLP-1s has remained steady since their introduction
- + Utilization has steadily increased which has driven up costs significantly

Comparison of Average Rx Cost



% Rx Count Change YOY



Sales Projections

Zepbound®	Ozempic®	Wegovy®
<ul style="list-style-type: none">+ Approved in November 2023 for treatment of obesity+ Week of 3/8/24, the number of prescriptions surpassed rival, Wegovy®, for the first time since launch	<p>Maker, Novo Nordisk, projects sales will be ≈\$16.1 billion in 2024²⁴</p> <p>That amount would make it the second top-selling drug behind the cancer treatment, Keytruda®</p>	<p>In March 2024, Medicare announced Wegovy® will be covered under its Part D program for obese or overweight patients who have pre-existing heart disease to prevent heart attacks or strokes²⁵</p>

24. [9 Ozempic updates \(beckershospitalreview.com\)](#); 25. [Medicare to Cover Weight-Loss Drug Wegovy for Certain Patients | MedPage Today](#)

Expected Trend in Workers' Compensation

GLP-1 agonists are not typically included in workers' compensation formularies

- + Payers covering presumptive claims may cover diabetes medications
- + Utilization of authorization criteria recommended to ensure appropriate use and guideline adherence
- + The discovery of GLP-1 effectiveness in the treatment of obesity has resulted in greater utilization of the “diabetes” GLP-1s (Ozempic and Mounjaro) in workers' compensation
- + Until 2022, use of GLP-1 weight loss drugs was minimal
 - + Wegovy utilization has increased exponentially beginning in 2022
 - + With the approval of Zepbound, GLP-1s for treatment of obesity are poised to become a top class of drugs by spend for workers' compensation payors

GLP-1 Medication Management

PBM trend management

The escalating costs associated with GLP-1s, whether used to treat diabetes or obesity, are at the forefront of PBM trend management

Coverage decisions include:

- + Determination of which patients will benefit from these medications
- + Length of treatment
- + Compliance with diet and exercise programs

Controlling Escalating Costs



Medical Necessity

Determine the indication for prescribing and if related to injury



Utilization Management

Patients with lower BMI who do not have diabetes or cardiovascular disease driven to alternative treatments



Patient Support

Coaching, social support, and behavioral health management are necessary to prevent rebound weight gain after treatment

GLP-1 Medication Take Aways

GLP-1 agonists are one of the fastest growing classes of drugs in both commercial and workers' compensation plans

- + Although GLP-1s are expensive, the savings associated with decreased risk of both diabetes and cardiovascular disease likely outweighs the cost
- + In workers' compensation specifically, the treatment of obesity leads to:
 - + Decreased claim costs
 - + More successful physical medicine encounters
 - + Increased surgery candidacy and presumed repair of the injury
- + Use of utilization management and patient support strategies increases the likelihood of successful GLP-1 treatment and decreased waste in this category

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Specialty Drugs in Workers' Comp
November 12, 2024

References

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9. American Diabetes Association, 2023
10. American Diabetes Association, 2019
11. [Workers' Compensation for Diabetes - New York Law Firm \(nydisabilitylaw.com\)](#)
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18. Health Risks of Overweight & Obesity - NIDDK (nih.gov)
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21. [Diabetes Drives Workers' Comp Costs | Woodruff Sawyer](#)
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23. [Insurance Coverage for Weight Loss Drugs is More Important Than Work-From-Home Perks For Most Americans, New 9amHealth Survey Finds \(prnewswire.com\)](#)
24. [9 Ozempic updates \(beckershospitalreview.com\)](#)
25. [Medicare to Cover Weight-Loss Drug Wegovy for Certain Patients | MedPage Today](#)
26. [Understanding GLP-1 for Weight Loss | Evernorth](#)