

# GLP-1 medication coverage

Aetna medical plans

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Starting January 1, 2027, Adobe is expanding GLP-1 medication coverage under Aetna medical plans — Aetna HealthSave, Aetna HealthSave Basic, Aetna HealthSelect EPO — to include certain FDA-approved uses for cardiovascular disease, MASH (fatty liver disease), and obstructive sleep apnea, subject to prior authorization. Aetna medical plans will continue to cover GLP-1 medications for Type 2 diabetes. Coverage is limited to Type 2 diabetes and the FDA-approved conditions listed below. GLP-1 medications prescribed for any other condition, including weight management or weight loss, are not covered.

| Condition                                                                      | Coverage status           | Who qualifies                                                                                                                                          | Authorization required                    |
|--------------------------------------------------------------------------------|---------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------|
| Type 2 diabetes (including with chronic kidney disease or cardiovascular risk) | CONTINUING<br>No change   | Confirmed Type 2 diabetes diagnosis                                                                                                                    | Yes<br>SmartPA (in place since 6/2024)    |
| Secondary prevention of cardiovascular disease (MACE*)                         | NEW<br>Effective 1/1/2027 | BMI ≥ 27, and is currently being treated for established cardiovascular disease (prior heart attack, stroke, or symptomatic peripheral artery disease) | Yes<br>Standard Aetna prior authorization |
| MASH/NASH (a liver condition) with fibrosis                                    | NEW<br>Effective 1/1/2027 | Confirmed noncirrhotic MASH diagnosis with moderate-to-advanced liver fibrosis (stage F2–F3); prescribed by a GI or liver specialist                   | Yes<br>Standard Aetna prior authorization |
| Obstructive sleep apnea (OSA)                                                  | NEW<br>Effective 1/1/2027 | BMI ≥ 30, with a confirmed diagnosis of moderate-to-severe obstructive sleep apnea                                                                     | Yes<br>Standard Aetna prior authorization |
| Weight loss alone (no qualifying condition above)                              | NOT COVERED<br>No change  | Does not apply — GLP-1s prescribed solely for weight loss remain excluded from all Aetna plans                                                         | Not applicable                            |

What is considered “overweight” or “obese”? Obese: BMI ≥ 30. Overweight: BMI 27–29.9 with at least one weight-related condition (e.g., high blood pressure, high cholesterol). These are the standard FDA BMI thresholds used for the Secondary Prevention and OSA indications. *Note: The FDA-approved indication for MASH/NASH is based on confirmed liver fibrosis stage, not BMI. Therefore, no BMI threshold applies to MASH/NASH coverage.*

\* MACE (Major Adverse Cardiovascular Events) refers to serious cardiovascular events such as heart attack or stroke. GLP-1 coverage for this indication is intended for individuals with established cardiovascular disease.

## How prior authorization works

For all covered indications, your prescribing provider must submit documentation showing you meet the clinical criteria. Aetna reviews the request and confirms approval before medication coverage begins. The three new conditions use Aetna’s standard prior authorization process, which is a separate process from SmartPA that will continue to apply only to diabetes coverage. Coverage for the new indications begins January 1, 2027. If you believe you may qualify, talk with your provider and begin the prior authorization process on or after January 1, 2027.

### Questions about your specific situation?

Contact Aetna’s [Service Advocate Team](#) at 800-884-9565 for help understanding your coverage, prior authorization requirements, and available support resources.