

The next wave of drug innovation

What GLP-1s mean for workplace plans

Presenter

Barbara Martinez, National Practice Leader, Drug Solutions

- Understand GLP-1 drugs and the conditions they are used to treat
- Learn what's in the pipeline for new GLP-1 drugs
- Provide insight into Generic GLP1 drugs and their impact on plans
- Identify strategies to manage GLP-1 cost impact and improve health outcomes

Today's Objectives



GLP-1 Drug Landscape

GLP-1 Drugs

- GLP-1 or glucagon-like peptide 1, is a naturally occurring hormone in the body that plays a crucial role in regulating blood sugar levels, appetite and digestion
- GLP-1 receptor agonists are drugs developed to increase GLP-1 activity in the body and were originally approved by Health Canada for the treatment of Type 2 diabetes
- GLP-1 receptor agonists stimulate the pancreas to release insulin to lower blood sugar levels
- They also slow down how quickly food travels through the digestive tract so people feel fuller longer – resulting in weight reduction
- The most commonly known GLP-1 is Ozempic, but there are many others

Health Canada initially approved use for seven GLP-1 drugs



Victoza (liraglutide)

Daily injectable for Type 2 diabetes

Saxenda (liraglutide)

Daily injectable for chronic weight management



Ozempic (semaglutide)

Weekly injectable for Type 2 diabetes

Wegovy (semaglutide)

Weekly injectable for chronic weight management

Rybelsus (semaglutide)

Daily tablet for Type 2 diabetes



Mounjaro (tirzepatide)

Weekly injectable for Type 2 diabetes

Zepbound (tirzepatide)

Weekly injectable for chronic weight management

Ozempic growth in spending

- Ozempic was approved by Health Canada in 2018
- Sales rapidly rose beginning in 2021

Why?

- Covid weight gain
- Social media
- Advertising and marketing spend
- Added to prior authorization in 2023




Drugs: Top 10 Drugs Canada Life block

2023 | 2024 | 2025

2025 Rank	Drug Name	Therapeutic Class	2025 % of Total Amt Covered	2025 % of Total Claims	2024 Rank	2024 % of Total Amt Covered	2023 Rank	2023 % of Total Amt Covered
1	Ozempic	Diabetes Treatments and Supplies	5.5%	1.0%	1	6.2%	1	7.8%
2	Trikafta	Cystic Fibrosis	1.7%	0.0%	3	1.6%	5	1.5%
3	Freestyle	Diabetes Treatments and Supplies	1.6%	0.5%	4	1.6%	6	1.5%
4	Jardiance	Diabetes Treatments and Supplies	1.5%	0.8%	6	1.4%	8	1.3%
5	Skyrizi	Skin Disorders/Acne	1.4%	0.0%	10	1.1%	16	0.7%
6	Dupixent	Skin Disorders/Acne	1.4%	0.1%	11	1.0%	17	0.7%
7	Wegovy	Chronic Weight Management	1.4%	0.2%	35	0.5%	-	-
8	Remicade	Biologic Response Modifiers*	1.2%	0.0%	5	1.5%	3	1.7%
9	Entyvio	Stomach Acid	1.2%	0.0%	9	1.1%	11	1.0%
10	Symbicort	Allergies/Respiratory Diseases	1.1%	0.6%	8	1.1%	10	1.1%
Top 10 Total			17.9%	3.2%	17.2%		17.4%	

A closer look at GLP-1 drugs Canada Life block

 Wegovy has gone from the 35th ranked drug across the Canada Life block in 2024 to the 7th ranked drug in 2025

 The top GLP-1 drugs driving drug costs are:

1. Ozempic
2. Wegovy
3. Saxenda
4. Mounjaro
5. Rybelsus

\$3,828

average covered cost of
GLP-1 drugs per member
claiming for the full year

54.6

average age of a GLP-1
claimant

75.8%

proportion of chronic weight
management GLP-1
claimants that are female

8.4%

GLP-1 covered costs as a %
of total covered drug costs

74.2%

proportion of total GLP-1 costs
for drugs targeting diabetes

62.7%

% of 2024 GLP-1 claimants
who also made a GLP-1
claim in 2025

How much is spent on Semaglutide in Canada?

\$3.5 Billion

According to IQVIA Canada, which gathers prescription sales data, the total 2025 sales for semaglutide, such as Ozempic and Wegovy, in Canada was approximately \$3.5 billion

[Canadian company seeks to stand out with domestically-made generic Ozempic | CBC News](#)



Exploring more medical applications for GLP1s

Obstructive sleep apnea (OSA)

- Zepbound recently gained FDA approval for treating moderate to severe obstructive sleep apnea in obese adults.
- It reduces body weight and lowers airway inflammation
- Together, both lead to better sleep outcomes

Source: [The Future of GLP-1: New Indications Emerging from Clinical Trials - GLP-1 Health](#)



Neurodegenerative diseases

- Neurodegenerative diseases, such as Parkinson's disease
- Preliminary data shows reduction in brain inflammation, oxidative stress and neuronal damage suggesting GLP-1 could slower disease progression

Source: [The Future of GLP-1: New Indications Emerging from Clinical Trials - GLP-1 Health](#)



Psoriatic arthritis (PsA)

- Research suggests that combining weight loss drug Zepbound with immunology therapy, Taltz, helped obese patients with an autoimmune condition that causes joint pain more than Taltz did alone.
- The data suggest the GLP-1 drug Zepbound may also be helpful for psoriatic arthritis (PsA).

Source: [Eli Lilly's Zepbound, on top of older drug, reduced psoriatic arthritis symptoms](#)



Substance use disorders

- GLP-1s may weaken certain reward signals in the brain potentially leading to a reduction in cravings in people with alcohol, opioid addiction or other addictions

Source: [The Future of GLP-1: New Indications Emerging from Clinical Trials - GLP-1 Health](#)



Type 1 diabetes

- Scientists are studying whether GLP-1s can help people with type 1 diabetes
- Not a replacement for insulin, but as a complement to it to help the body's other hormones do their jobs better
- More data is needed to guide safe and effective integration into type 1 care

Source: [The Emerging Role of GLP-1s in Type 1 Diabetes | Beyond Type 1](#)



GLP-1s for fatty liver disease treatment now approved by Health Canada

18%

of MASH patients do not have obesity¹

**Novo Nordisk press release
Dec. 15, 2025**

Novo Nordisk announced that Health Canada has issued marketing authorization with conditions for Wegovy® (semaglutide injection) for the treatment of non-cirrhotic metabolic dysfunction-associated steatohepatitis (MASH) in adults with moderate to advanced liver fibrosis.²

Sources:

1. Younossi ZM et al. 2016. Hepatology; 64:73–84 3. O’Hara et al., 2020. 15;2(5):100142
2. [wegovy-mash-authorization-press-release-en-dec-15.pdf](#)



Expanded uses for GLP1 drugs

Phase 1 Clinical Trial (2 drugs)

Crohn's Disease
Solid Tumors

Phase 2 Clinical Trial (34 drugs)

Metabolic Disorders
Type 1 Diabetes
NAFLD
Cystic Fibrosis
Glaucoma
GvHD
IBD
Alcohol Dependence
Diabetic Nephropathy
Functional Dyspepsia
IBS-C
Parkinson's
PBC
Pulmonary Fibrosis
Sclerosing Cholangitis

Phase 3 Clinical Trial (69 drugs)

Nash
Short Bowel Syndrome
Hypoglycemia
Alzheimer's
Diabetic Complications
Liver Disorders
Hypertension
Liver Fibrosis
Nephrological Disorders
Chronic Heart Failure
Chronic Kidney Disease
Osteoarthritis
Gastrointestinal Disorders
Renal Insufficiency

Price and use of GLP-1 drugs in Canada – Updated April 2026

Brand Name	Medicinal name	Usage and administration	Health Canada approved Use	Estimated cost year 1	Drug manufacturer
Victoza	Liraglutide	Daily injection	Type 2 diabetes	\$4,000	Novo Nordisk
Saxenda	Liraglutide	Daily injection	Weight management	\$5,300	Novo Nordisk
Ozempic	Semaglutide	Weekly injection	Type 2 diabetes, +/- CKD, MACE	\$5,500 year 1, then \$6,100 (pen)	Novo Nordisk
Wegovy	Semaglutide	Weekly injection	Chronic weight management, +/- MASH, +/- MI prevention	\$5,600	Novo Nordisk
Rybelsus	Semaglutide	Daily tablet	Type 2 diabetes	\$2,900	Novo Nordisk
Mounjaro	Tirzepatide	Weekly injection	Type 2 diabetes	\$4,100 – \$7,400 (vials or pen)	Eli Lilly
Zepbound	Tirzepatide	Weekly injection	Weight management	\$4,100 – \$7,400 (pen)	Eli Lilly

*estimates based on maximum dosage



The next wave

It's not just GLP-1 that we need to focus on



GLP-1 agonist

Mimics the body's GLP-1 hormone and activates the GLP receptor.

Slows stomach emptying and increases insulin secretion which leads to weight reduction and a decrease in sugars.

Ozempic, Wegovy
Manufacturer:
Novo Nordisk



GLP-1/GIP agonist

Mimics the body's GIP and GLP-1 hormone.

Because of the addition of a GIP, it slows down stomach emptying and increases insulin secretion more than GLP-1 agonists.

Mounjaro, Zepbound
Manufacturer:
Eli Lilly



GLP-1 agonist/ GIPR antagonist

Mimics the GLP-1 hormone and activates and blocks the GLP-1 receptor. Slows down stomach emptying, increases insulin secretion, reduces appetite and more weight loss

Maridebart Cafraglutide
Manufacturer:
Amgen



GLP-1/Glucagon dual agonist

Mimics GLP-1 and glucagon and activates both receptors.

It has little effect on blood sugars, but causes weight loss by slowing down stomach emptying, decreasing appetite and increasing energy loss.

Pemvidutide
Manufacturer:
Altimune



GLP-1/ cagrilintide

Mimics natural hormone amylin which is co-secreted with insulin by pancreatic beta cells.

Amylin complements the actions of insulin by slowing gastric emptying, promoting satiety, and inhibiting glucagon secretion.
CagriSema
Manufacturer:
Novo Nordisk



Source: [Drug retatrutide helps people lower blood sugar and lose weight, clinical trial results show](#) | Scientific American

GLP-3 – The next generation of GLPs

- **Retatrutide** is among an emerging generation of weight loss drugs, informally called **GLP-3 agonists**.
- Retatrutide simultaneously targets **three** receptors -- GLP-1, GIP, and glucagon

New “add-on” drugs coming – improve muscle mass

Scholar Rock says its drug preserved lean mass in patients taking Zepbound

Several drugmakers are testing therapies to preserve lean mass in patients on obesity drugs

- Scholar Rock said Wednesday that its investigational therapy helped preserve lean mass among patients taking a powerful weight loss drug, as concerns grow that patients taking new obesity treatments [may be losing too much muscle](#)
- A Phase 2 trial tested the drug, **apitegromab**, in combination with Eli Lilly’s Zepbound:
 - Over 24 weeks, patients taking the combination lost 12.3% of their weight — **14.6% of which was lean mass and 85.3% of which was fat mass**
 - In comparison, patients taking placebo with Zepbound lost 13.4% of their weight — **30.2% of which was lean mass and 69.5% of which was fat mass**

Source: Scholar Rock says its drug preserved lean mass in patients taking Zepbound

New “add-on” drugs coming – change where fat is removed

Jan 2026 Arrowhead Pharmaceuticals announced

- In an ongoing Phase 1/2 study, a cohort of patients took two doses of a candidate called **ARO-INHBE in combination with Eli Lilly’s Zepbound**
- They lost 9.4% of their weight after 16 weeks, while those on Zepbound alone lost 4.8%
- These data were from patients with obesity and diabetes, who typically don’t lose as much weight on treatments as those who don’t have diabetes

Patients on combo lost 23% of visceral fat, 15% of total fat and 77% of liver fat compared to those on Zepbound alone who lost 7% of visceral fat, 5% of total fat and 20% of liver fat



Generic GLP-1 drugs

Generic GLP-1 drugs

- Generic Ozempic is now approved by Health Canada **starting price of \$2,000** annually (compared to \$5,500 for Ozempic brand)
- Pharmacists CANNOT substitute generic until provincial interchangeability is determined:
 - Nova Scotia June 8, 2026
 - British Columbia June 15, 2026
 - Prince Edward Island June 23, 2026
 - Other provinces to follow
- Lots of coupons out there to stop people from taking generics – pharmacists will likely give members options to take generic or take brand and use a coupon

Drug Manufacturer Coupons in Canada

The screenshot shows the innoviCares website for Ozempic coupons. The header includes the innoviCares logo, a 'Healthcare Professionals' button, and language options for 'English' and 'Français'. A navigation menu contains 'About the Card', 'Get a Card', 'FAQ', 'About Us', and 'Contact'. The main content area features a dark green banner with 'semaglutide injection'. Below this is a breadcrumb trail: 'Home > About the Card > What's Covered > Ozempic®'. The main text explains that with innoviCares, users can receive brand-name OZEMPIC® as prescribed, with the card covering a portion of the cost. A list of provinces and territories (AB, BC, MB, NB, NL, NS, NT, NU, ON, PE, SK, YT) is provided. A call-to-action box on the right says 'Start saving today' and 'Signing up is quick, easy, and free. After signing up, you can download, print, or add the card to your Google or Apple Wallet for immediate use.' A 'Get your card' button with a right arrow is at the bottom of this box.

innovicares

Healthcare Professionals English Français

About the Card ▾ Get a Card FAQ About Us Contact

semaglutide injection

Home > About the Card > What's Covered > Ozempic®

With innoviCares, receive brand-name OZEMPIC® as prescribed by your physician. Your innoviCares card covers a portion of the cost of your brand OZEMPIC® prescription.

This benefit is available in the following provinces and territories: AB, BC, MB, NB, NL, NS, NT, NU, ON, PE, SK, YT

OZEMPIC®
semaglutide injection

Start saving today

Signing up is quick, easy, and free. After signing up, you can download, print, or add the card to your Google or Apple Wallet for immediate use.

Get your card →

Drug Manufacturer Coupons in Canada

The screenshot shows the innoviCares website interface. At the top left is the innoviCares logo. To the right, there are navigation links for "Healthcare Professionals", "English", and "Français". Below these are links for "About the Card", "Get a Card", "FAQ", "About Us", and "Contact". The main content area features a dark green header with "semaglutide injection". Below this is a breadcrumb trail: "Home > About the Card > What's Covered > Wegovy®". The main text describes the benefit: "With innoviCares, receive brand-name Wegovy® as prescribed by your physician. Your innoviCares card covers a portion of the cost of your brand Wegovy® prescription." It lists the provinces and territories where the benefit is available: "AB, BC, MB, NB, NL, NS, NT, NU, ON, PE, SK, YT". On the right side, there is a white call-to-action box with the Wegovy logo and the text "Start saving today". Below this, it says "Signing up is quick, easy, and free. After signing up, you can download, print, or add the card to your Google or Apple Wallet for immediate use." and a "Get your card" button with a right-pointing arrow.

innovicare[®]

Healthcare Professionals English Français

About the Card ▼ Get a Card FAQ About Us Contact

semaglutide injection

Home > About the Card > What's Covered > Wegovy[®]

With innoviCares, receive brand-name Wegovy[®] as prescribed by your physician. Your innoviCares card covers a portion of the cost of your brand Wegovy[®] prescription.

This benefit is available in the following provinces and territories: AB, BC, MB, NB, NL, NS, NT, NU, ON, PE, SK, YT

Pr Wegovy[®]
semaglutide injection


Start saving today

Signing up is quick, easy, and free. After signing up, you can download, print, or add the card to your Google or Apple Wallet for immediate use.

Get your card →

Drug Manufacturer Coupons in Canada

Here is your unique **Novo Nordisk Care® Savings Card for Ozempic®***:



MULTI-USE BENEFIT



Strength: As prescribed
Quantity: As prescribed

Expiry: Manufacturer's discretion
Coordination: Last

This covers a portion of the cost* towards an Ozempic® prescription in the strength and quantity as outlined above.

* Includes drug acquisition cost, markup, etc.
For more information 1-877-790-1991

Carrier	Group	Client ID
32	722	OZEMPESQJM758MB



* Exclusions may apply. The user may still be responsible for costs not covered by their Novo Nordisk Care® Savings Card. **Not available in Quebec. Cannot be used in combination with any publicly funded insurance.** Manufacturer reserves all rights to change or stop this program at its discretion.

† Service offerings vary based on the Novo Nordisk medication.

Drug Manufacturer Coupons in Canada



🔥 Pocketpills exclusive!

Get real Ozempic, cheaper than generics.

Launching Next Week



Claim my FREE visit

Drug Manufacturer Coupons in Canada



English

Start Zepbound for as low as \$300/month with the Savings Card*

[Get your Savings Card* →](#)

* Exclusions and exceptions may apply. Estimated price based on retail pharmacy averages for 28-day supply. Prices vary by pharmacy and insurance coverage. Dispensing fees not included.



Can plans afford to cover GLP-1 drugs?

GLP-1 pills are here: Can employers afford to cover weight-loss drugs?

Oral weight-loss medications could widen demand, but the bigger issue is whether coverage is becoming a must-have benefit or an unsustainable cost.

[GLP-1 pills are here: Can employers afford to cover weight-loss drugs? | Human Resources Director](#)

To cover or not to cover?

- Many employers are still trying to answer the fundamental question: should these drugs be part of a competitive benefits package at all?
- For years, employers have used health benefits to attract and retain talent and support health and productivity
- GLP-1 drugs now test how far those theories can stretch when demand is high, long-term costs are high **and future spending is very difficult to predict**

How most Canada Life plans are covering GLP-1 drugs today

92% of Canada Life groups have a conservative approach to coverage of GLP-1 drugs: SMART

- Eligible Diabetes GLP-1: Victoza, Ozempic, Rybelsus
 - No Mounjaro
- Eligible Weight Loss GLP-1: Saxenda
 - No Wegovy or Zepbound



Challenge the norms

- Historically plans have taken a blunt include/exclude approach to areas such as fertility, obesity, smoking cessation, erectile dysfunction or vaccines
- These are old labels – sorting drugs into broad lifestyle categories has outlived its usefulness
- Not only can it be discriminatory but modern drugs treat multiple conditions which makes disease-based labels impractical
- We need a different framework

How to cover GLP-1 drugs affordably

- Move away from defining drug coverage by disease category alone and focus on how to provide access to **reasonable treatment** while still controlling costs
- Recognize that medium-cost high-volume drugs are becoming a major sustainability issue
- Provide coverage levels not based on disease but based on plan impact

How to cover GLP-1 drugs affordably

- Tier 1 drugs – highest reimbursement for the most affordable drugs
- Tier 2 drugs – lower reimbursement for harder to afford drugs

Typical drug plan spending – 2025

# of Employees	100
% of EE's making claims	71% (based on Canada Life block)
Avg amount paid per EE	\$1,520 (based on Canada Life block average amount paid 2024)
Total Amount paid all drugs	\$107,920 (71 people times \$1,520)

Potential impact of additional members claiming GLP-1 drugs

# of Employees 100	
% of EE's making claims	71% (based on Canada Life block)
Avg amount paid per EE	\$1,520 (based on Canada Life block average amount paid 2025)
Total Amount paid all drugs	\$107,920 (71 people times \$1,520)
If 10 additional members claim GLP-1 at cost of \$5k	\$157,920
If 20 additional members claim GLP-1 at cost of \$5k	\$207,920

- 54% of Canadian adults are overweight or obese
- 25% of Canadian adults have fatty liver disease
- 20% of Canadian adults have some form of sleep apnea

In closing



As GLP-1 options expand and employee awareness grows, employers need a strategy to manage GLP-1 drugs



Affordability and sustainability are key - most plans in Canada are taking a conservative approach to coverage



The most effective approach may be less about saying yes or no, and more about building a drug plan that can adapt as the market changes

Questions?

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