Accessing GLP-1 Weight-Loss Medications Outside Insurance Coverage

A quick reference guide to manufacturer-direct, retail, and pharmacy options for Zepbound® and Wegovy® when your health plan does not cover weight-loss GLP-1s.

If your employer's health plan excludes weight-loss GLP-1 medications, you still have several legitimate, manufacturer-backed ways to access **Zepbound® (tirzepatide)** and **Wegovy® (semaglutide)** at prices well below retail list price. All programs below require a valid prescription from a licensed clinician — typically obtained through your own doctor or a telehealth visit. Prices below are self-pay rates for people **without** insurance coverage for the drug and change periodically at the manufacturer's discretion.

Zepbound® (tirzepatide) — Eli Lilly

Channel	What it is	Self-pay price	Notes
LillyDirect – Self Pay Journey Program	Manufacturer's own pharmacy platform. Ships single-dose vials or single-patient-use KwikPens.	$299/mo (2.5 mg) $399/mo (5 mg) $449/mo (7.5–15 mg)*	*Higher price ($599–$1,049) applies if a refill is more than 45 days after the last order. Free home delivery or Walmart pickup.
Amazon Pharmacy	Retail pharmacy partner carrying LillyDirect self-pay pricing; connects to telehealth partners (Found, others).	From ~$299/mo (2.5 mg KwikPen)	Manufacturer coupons auto-applied at checkout. Same-day delivery in many metro areas. Requires a prescription on file.
Retail pharmacy (cash price, no card)	Walking into any pharmacy and paying full cash price with no manufacturer program applied.	~$1,000–$1,086/mo	Avoid this route if possible — it's the most expensive legal option. Always check LillyDirect eligibility first.

Figures are self-pay list prices as published by manufacturers/retailers at time of writing and are subject to change without notice. Confirm current pricing directly with the program before enrolling.

Wegovy® (semaglutide) — Novo Nordisk

Channel	What it is	Self-pay price	Notes
NovoCare Pharmacy – Self-Pay / Savings Offer	Manufacturer's direct-ship pharmacy for cash-pay patients.	$199/mo intro (0.25–0.5 mg, first 2 fills) $349/mo standard injectable $399/mo HD (7.2 mg) $149–$299/mo oral pill	Enroll online or text SAVE to 83757. Ships direct or fills at a participating pharmacy. Excluded for Medicare/Medicaid enrollees billing insurance.
Amazon Pharmacy	Carries Wegovy (injectable and new oral tablet) with transparent cash pricing and auto-applied coupons.	Oral tablet: from ~$149/mo Injectable: ~$349–$499/mo	Side-by-side insurance vs. cash pricing shown at checkout. Requires prescription; some plans integrate directly.
Retail pharmacy (cash price, no card)	Full cash price with no manufacturer savings program applied.	~$1,200–$1,350/mo	Costco is typically the lowest-cost cash retail option if you go this route. Check NovoCare eligibility first.

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Note for Medicare beneficiaries: A separate federal "Medicare GLP-1 Bridge" program (through Amazon Pharmacy and other participating pharmacies) offers eligible Part D members Wegovy, Zepbound KwikPen, and certain oral GLP-1s for about $50/month through the end of 2027. This is a government program, not a manufacturer self-pay plan, and has its own eligibility rules — ask your Part D plan or pharmacist if you qualify.

At a Glance: Typical Monthly Cost by Route

Route	Zepbound	Wegovy
Manufacturer direct (LillyDirect / NovoCare)	$299–$449	$149–$399
Amazon Pharmacy (cash/coupon pricing)	~$299+	~$149–$499
Retail pharmacy, full cash price	$1,000–$1,086	$1,200–$1,350
Medicare GLP-1 Bridge (if eligible)	~$50	~$50

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A Note on Compounded / "Research Use" / Gray-Market GLP-1s

Many online sellers advertise cheaper "compounded semaglutide" or "compounded tirzepatide" (often $150–$300/month), sometimes sold as injections, drops, or combined with other ingredients like B12. These are **not** the FDA-approved Zepbound or Wegovy products, and some are sold as "research use only" or "not for human consumption" to sidestep regulation — a red flag on its own. Before considering this route, know that:

- The FDA has logged over 1,700 adverse event reports tied to compounded semaglutide and tirzepatide, including some requiring hospitalization, and has said these are likely undercounted.
- Compounded products are not FDA-reviewed for safety, effectiveness, purity, or accurate dosing — strength and ingredients can vary between batches and sellers.
- Eli Lilly has separately warned that tirzepatide compounded with B12 can form an unstudied chemical impurity with unknown health effects.
- The FDA has issued dozens of warning letters to telehealth and compounding sellers for illegal or misleading marketing, and has flagged outright counterfeit product circulating in the U.S. market.
- As of 2026, semaglutide and tirzepatide are generally no longer legally compoundable in bulk now that branded supply shortages have ended — treat sellers still offering it broadly as higher-risk.

Bottom line: the manufacturer-direct and Amazon Pharmacy self-pay options above give you the genuine, FDA-approved product at prices that are now much closer to compounded pricing than they used to be. If cost is still a barrier, talk to your prescriber about patient assistance programs before turning to an unverified online seller.

Getting Started

1. Ask your current prescriber (or a telehealth provider) to write a prescription for Zepbound or Wegovy.
2. Compare the manufacturer program (LillyDirect or NovoCare) against Amazon Pharmacy's cash price for your dose.
3. Enroll directly on lillydirect.com or novocare.com, or have your prescriber send the script to Amazon Pharmacy.
4. Set a calendar reminder to refill within the required window (Zepbound: 45 days) to keep the lowest price tier.

This document is for general informational purposes only, reflects publicly available manufacturer and retailer pricing as of the date prepared, and is not medical advice, a guarantee of pricing or eligibility, or an endorsement of any specific seller. Program terms, prices, and eligibility rules change frequently and should be verified directly with the manufacturer, pharmacy, or your prescriber before purchase. Zepbound® is a registered trademark of Eli Lilly and Company. Wegovy® is a registered trademark of Novo Nordisk A/S.