

**From:** [Christine Whelan](#)  
**To:** [ETF SMB Board Feedback](#)  
**Subject:** anti-obesity medicine coverage for state employees  
**Date:** Tuesday, December 19, 2023 11:26:08 AM

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Dear Group Health Insurance Board Members:

My name is Dr. Christine Whelan, a Clinical Professor at the University of Wisconsin-Madison, specializing in Consumer Science and purposeful living. Through my work, particularly as the Director of the Money, Relationships, and Equality (MORE) Initiative, I have dedicated myself to understanding and teaching the complex interplay between financial stability, personal relationships, and overall health and well-being.

It is from this multidisciplinary perspective that I wish to address an important issue concerning public health in Wisconsin: the potential inclusion of anti-obesity medications in health plans. The obesity epidemic is not just a crisis of physical health; it is a matter of public concern that intersects with mental health, financial stability, social equality, adjustment, mate selection and overall quality of life.

In my courses on happiness and well-being, I emphasize the importance of a holistic approach to health. Obesity is often accompanied by physical ailments such as diabetes, heart disease, and joint problems, but it also significantly impacts mental health, leading to conditions like severe depression and anxiety. This dual burden can exacerbate socio-economic disparities, as those struggling with obesity often face higher healthcare costs and discrimination, further exacerbating their financial and social stability.

Adding anti-obesity medications to state health plans closely aligns with my commitment to promoting equality and well-being, including for many valued colleagues who have suffered from the effects of obesity related illnesses themselves and/or within their families. Affordable access to these medications is not just a matter of treating a disease; it is a step towards leveling the playing field for those who have long been marginalized due to their weight, even after trying other treatment modalities such as calorie restriction, exercise, therapy etc. Reimbursing for these medicines acknowledges that obesity is a complex, multifaceted issue requiring comprehensive, innovative solutions, not simplistic societal judgments or being limited in pursuing clinically effective options just because they are newer than past approaches.

Moreover, from a financial perspective, investing in preventive health measures like anti-obesity medications can and I believe ultimately will reduce long-term healthcare costs given that newer (but in this case proven) medications tend to come down over time and by following a comprehensive approach, less people will suffer the costliest effects. By tackling obesity proactively, we can decrease the incidence of related diseases and the subsequent financial strain on individuals and on population level health outcomes. Moreover, I discovered that nearly all neighboring Midwestern states provide coverage in their public employee health plans for these medications and so does Wisconsin's own Medicaid program. Leaving out thousands of WRS covered employees sets a really bad message not only from a health perspective but also in terms of workforce competitiveness and recruitment.

I strongly advocate for the inclusion of anti-obesity medications in our health plans. This move aligns with the values of equality, well-being, and financial prudence that I uphold in my scholarship and personal life. I believe that by taking this step, Wisconsin can lead the way in offering a more inclusive, compassionate, and economically sound approach to healthcare.

Thank you for considering this proposal. I am hopeful for a positive response and am available for further discussion on this matter.

Sincerely,

Dr. Christine B. Whelan

Christine B. Whelan, Ph.D.

Director, MORE: Money, Relationships and Equality  
Clinical Professor, Department of Consumer Science  
School of Human Ecology  
University of Wisconsin - Madison  
By phone: 646-522-6456  
By email: [christine.whelan@wisc.edu](mailto:christine.whelan@wisc.edu)

On the Web: <http://www.christinewhelan.com>



**STATE OF WISCONSIN**  
**Department of Employee Trust Funds**  
A. John Voelker  
SECRETARY

Wisconsin Department  
of Employee Trust Funds  
PO Box 7931  
Madison WI 53707-7931  
1-877-533-5020 (toll free)  
Fax 608-267-4549  
etf.wi.gov

December 21, 2023

Christine Whelan  
christine.whelan@wisc.edu

Dear Dr. Whelan:

Thank you for your email to the Group Insurance Board (Board) regarding adding coverage of anti-obesity medications (AOMs) to the Group Health Insurance Program (GHIP).

While the Department of Employee Trust Funds (ETF) continues to monitor cost effectiveness research, the current pricing of these drugs is still greater than the measurable savings. The Board must still adhere to [Wis. Stat. § 40.03\(6\)\(c\)](#) that only allows the Board to add benefits to the GHIP if the addition is mandated by law or if a savings can be demonstrated. If neither of these provisions are met, the Board must reduce benefits to allow for the addition of new benefits.

Recent market data has suggested that AOMs account for 1% of annual premium increases for 2024. The Board would either need to reduce \$18M in benefits to accommodate this cost increase, greater savings values would need to be shown in literature, or pharmaceutical companies would need to reduce prices to bring the costs in line with the demonstrated benefits.

At their November 16, 2022, meeting, the Board received a "[Weight Management Analysis](#)" memo and [presentation](#) from ETF staff with a comprehensive review of methods to address overweight and obesity, and the available evidence related to treatments. The presentation and memo included information on approaches addressing overweight and obesity ranging from lifestyle and behavioral change services to medical services and anti-obesity drugs.

At the May 17, 2023, Board meeting, the Board discussed adding weight-loss drugs to the drug formulary for 2024 (see pages 9-10 of ETF's memo to the Board linked here: <https://etf.wi.gov/boards/groupinsurance/2022/06/30/gib4/direct>). The same statutory restrictions still exist, and no additional research has shown greater cost savings; therefore, the Board was not able to add weight-loss drug coverage for 2024.

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The Board will consider 2025 GHIP changes at its February 21, 2024, meeting. The agenda, memos, and presentations for that meeting will be posted on ETF's "[Group Insurance Board Meeting Agendas and Materials](#)" webpage about a week prior to the meeting.

Again, thank you for your email. If you have any other questions, comments, or concerns, please do not hesitate to contact me using the information below.

Sincerely,

Molly Dunks, Disease Management and Wellness Program Manager  
Office of Strategic Health Policy  
Department of Employee Trust Funds  
[molly.dunks@etf.wi.gov](mailto:molly.dunks@etf.wi.gov)