

Ozempic® Savings Guide

Every strategy to reduce your out-of-pocket cost for Ozempic in 2026 — manufacturer programs, insurance optimization, pharmacy comparisons, and alternative pathways.

\$968+

List Price / Month

\$25

With Savings Card

\$349–\$499

NovoCare Cash Pay

1 UNDERSTANDING OZEMPIC PRICING IN 2026

Before exploring savings options, it is important to understand how Ozempic is priced and why costs vary so dramatically between patients. Ozempic (semaglutide) is manufactured by Novo Nordisk and is FDA-approved for type 2 diabetes management. It is also widely prescribed off-label for weight loss.

Cost Scenario	Monthly Cost	Annual Cost	Who Qualifies
Retail / List Price (no insurance)	\$968 – \$1,349	\$11,616 – \$16,188	Cash-pay patients
Commercial Insurance (with copay)	\$25 – \$150	\$300 – \$1,800	Insured for T2D
Novo Nordisk Savings Card	\$25/month	\$300	Commercially insured
NovoCare® Direct Cash Pay	\$349 – \$499	\$4,188 – \$5,988	Uninsured / cash-pay
Patient Assistance Program (PAP)	\$0	\$0	Income ≤400% FPL
Medicare Part D (post-IRA)	\$0 – \$35	\$0 – \$420	Medicare + T2D diagnosis
GoodRx / Discount Coupons	\$800 – \$950	\$9,600 – \$11,400	Anyone (modest savings)

2 NOVO NORDISK SAVINGS CARD (BEST FOR INSURED PATIENTS)

The Ozempic® Savings Card is the single most effective way to reduce your cost if you have commercial (private) health insurance. Eligible patients may pay as little as **\$25 per 1-month supply** for up to 24 months.

Eligibility Requirements:

- You have commercial or private health insurance (employer-sponsored, ACA marketplace, etc.)
- You are NOT covered by Medicare, Medicaid, TRICARE, or any government-funded program
- You have a valid prescription for Ozempic from a licensed healthcare provider
- You are a resident of the United States or Puerto Rico

How to Activate:

- Visit Ozempic.com/savings or call 1-877-304-6855
- Register online and receive a digital savings card instantly

- Present the card at your pharmacy along with your insurance card
- Maximum savings: \$150 per 1-month supply, up to \$3,600 per year

IMPORTANT NOTE

The Savings Card covers the difference between your insurance copay and \$25. If your copay is already below \$25, the card provides no additional benefit. It does NOT apply to deductibles in most cases.

3 NOVOCARE® DIRECT: CASH-PAY PROGRAM (UNINSURED)

If you do not have insurance or your plan does not cover Ozempic, the NovoCare® Direct program offers a significant discount over the retail list price. This program provides Ozempic at a fixed monthly cost without requiring insurance.

Program Details:

- 1-month supply: approximately \$349 – \$499 (varies by dose)**
- 3-month supply: additional per-unit savings available
- No insurance required — open to all U.S. residents with a valid prescription
- Medication ships directly to your home via NovoCare Pharmacy

How to Enroll:

- Call NovoCare at 1-888-809-3942 (Mon–Fri, 8am–8pm ET)
- Or visit NovoCare.com and select 'Ozempic'
- Your provider can also enroll you directly via the NovoCare HCP portal

SAVINGS COMPARISON

Retail price: ~\$968–\$1,349/month | NovoCare Direct: ~\$349–\$499/month
That's a potential savings of \$500–\$850 per month vs. paying full retail price.

4 PATIENT ASSISTANCE PROGRAM — PAP (FREE OZEMPIC)

Novo Nordisk offers a Patient Assistance Program (PAP) that provides Ozempic **completely free of charge** to qualifying patients. This is the best option for low-income, uninsured individuals.

Eligibility Criteria:

- U.S. citizen or legal resident**
- No health insurance (uninsured), OR underinsured with no Ozempic coverage
- Household income at or below 400% of the Federal Poverty Level (FPL)**
2026 FPL 400%: ~\$62,400 for individual, ~\$129,600 for family of 4
- Not eligible for Medicare, Medicaid, or other government programs
- Valid prescription from a licensed U.S. healthcare provider

How to Apply:

- Download the PAP application from NovoCare.com or call 1-866-310-7549
- Complete the application with your provider (provider signature required)

- Submit proof of income (tax return, pay stubs, or signed attestation)
- Processing time: approximately 2–4 weeks
- If approved: receive a 90-day supply shipped to your provider's office

5 MEDICARE PATIENTS: YOUR OPTIONS IN 2026

Thanks to the Inflation Reduction Act (IRA), Medicare patients with type 2 diabetes now benefit from significant cost protections. However, coverage for weight loss indications remains limited under Medicare.

Key Medicare Benefits (2026):

- \$2,000 annual out-of-pocket cap on Part D prescription drugs
- \$35/month insulin cap (if also using insulin)
- No cost-sharing in the catastrophic coverage phase
- Medicare Part D plans MUST cover at least one GLP-1 for diabetes

Action Steps for Medicare Patients:

- Confirm your Part D plan covers Ozempic (check formulary during Open Enrollment)
- Ask your provider to submit prior authorization with T2D diagnosis (ICD-10: E11.x)
- If denied: request a coverage determination and appeal
- Consider Medicare Extra Help / Low-Income Subsidy (LIS) if income-eligible

IMPORTANT FOR MEDICARE PATIENTS

The Novo Nordisk Savings Card is NOT available to Medicare beneficiaries. However, the \$2,000 annual OOP cap under the IRA significantly reduces your maximum exposure for all Part D medications.

6 ADDITIONAL COST-SAVING STRATEGIES

A. Compare Pharmacy Prices

Ozempic prices can vary by hundreds of dollars between pharmacies. Always compare before filling your prescription.

- Use GoodRx.com or RxSaver.com to compare local pharmacy prices
- Check Costco Pharmacy (no membership required for Rx in most states)
- Consider mail-order pharmacies (often 10–15% cheaper for 90-day supplies)
- Ask your provider about specialty pharmacy options

B. Insurance Optimization

If your current plan does not cover Ozempic or places it on a high tier, consider these strategies.

- During Open Enrollment: compare plans specifically for GLP-1 formulary coverage
- Request a formulary exception from your insurer (with Letter of Medical Necessity)
- Ask your employer's HR department to advocate for plan changes
- If prescribed for T2D: ensure the claim is coded correctly (E11.x, not E66.x for obesity)

C. Manufacturer Dose Optimization

Discuss with your provider whether dose optimization can reduce your monthly cost.

- The 1mg pen contains more doses per pen than the 0.25mg/0.5mg pen
- Some patients achieve adequate results at lower maintenance doses
- Never adjust your dose without consulting your healthcare provider**

D. Nonprofit & State Assistance Programs

- NeedyMeds.org — database of patient assistance programs
- RxAssist.org — comprehensive directory of pharmaceutical assistance
- State Pharmaceutical Assistance Programs (SPAPs) — varies by state
- Patient Advocate Foundation (PAF) — free case management for coverage issues

7 QUICK-REFERENCE: WHICH PROGRAM IS RIGHT FOR YOU?

Your Situation	Best Option	Expected Cost	Action
Commercial insurance + T2D	Savings Card	\$25/mo	Ozempic.com/savings
Commercial insurance + weight loss	Savings Card + PA	\$25/mo	Provider submits PA
Uninsured, income >400% FPL	NovoCare Direct	\$349–\$499/mo	Call 1-888-809-3942
Uninsured, income ≤400% FPL	Patient Assistance (PAP)	\$0	NovoCare.com PAP app
Medicare + T2D diagnosis	Part D + IRA cap	\$0–\$35/mo	Check plan formulary
Medicare + weight loss only	Limited options	Varies	Discuss with provider
Insurance denied coverage	Appeal + Peer-to-Peer	\$25/mo if approved	See Appeal Checklist

YOUR PERSONAL SAVINGS TRACKER

Use this section to track your progress in securing affordable Ozempic access.

Current Monthly Cost:

Target Monthly Cost:

Program Applied For:

Application Date:

Status / Result:

Savings Card #:

Notes:

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