



## Unlocking the benefits of innovative weight loss drugs

### Can new weight loss drugs contribute to a more favorable life underwriting outcome?

Glucagon Like Peptide-1 (GLP-1) drugs (Ozempic and Wegovy) and a GLP-1 plus Gastric Inhibitory Polypeptide (GIP) drug (Mounjaro) may offer an advantageous opportunity for diabetes control and weight loss. Under appropriate supervision by experienced medical doctors who can regulate and titrate these new approved injectable medications in appropriate candidates, improved A1c levels and weight loss have been widely reported.

At Optimum, we have noted life insurance applicants who have tolerated the medications and have demonstrated significant durable weight loss with improvement of a multitude of co-morbidities, including better glucose and high blood pressure control, cardiovascular risk reduction, improvement in obstructive sleep apnea, and other common risk factors. These new drugs also have a variety of other intrinsic protective effects. So, an applicant who is successfully using one of these medications may be viewed in a more favorable underwriting light.



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### Healthy diet, exercise and optimal BMI

A combination of a healthy diet and appropriate exercise is the optimal way to maintain an ideal body mass index (BMI). However, the rate of obesity in the Americas continues to grow. The risk/rewards of adding a medication may offer people a way to begin their transformation. Bearing in mind the potential side effects of the new semaglutide and tirzepatide injectable medications, and the potential of regaining weight if the medications are stopped, the advantages of initiating a weight loss program with these injectable drugs may inspire many people to continue their journey toward a better health destination.



## Statistics

### Obesity is a common, serious, and costly disease



From 1999–2000 through 2017–March 2020, US obesity prevalence increased from 30.5% to 41.9%. (NHANES, 2021)



Obesity-related conditions include heart disease, stroke, type 2 diabetes and certain types of cancer. These are among the leading causes of preventable, premature death.



The prevalence of severe obesity increased from 4.7% to 9.2% (NHANES, 2021)

Reference: <https://www.cdc.gov/obesity/data/adult.html>

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