

What should you know?

Your right to choose your pharmacy is under attack by Pharmacy Benefit Managers, or PBMs.

PBMs manage prescription drug programs for insurance companies, employers, and health plans. They have tremendous control over which medications you can receive, where you can get them, and how much you must pay for them.

The worst part is, they have been largely unregulated for a very long time. The biggest three PBMs* have used this time to seize control of about 77% of all prescription sales in the U.S., leading to mistreatment of patients, pharmacies, and payors (including taxpayers). This abuse is taking away patients' freedom to choose their own pharmacy. It is making it harder and harder for your local pharmacist to serve your needs and the needs of your community.

**<https://bit.ly/hugePBMs>*



Act Now & Save Your Hometown Pharmacy



Tennessee Pharmacists Association

★ For Patients ★ For Pharmacists ★ For Tennessee

Contact Your State Legislator Today!

How do PBMs hurt you?

Preferred/Restrictive Networks

Many PBMs require patients to use the pharmacy of the PBM's choice, not the pharmacy that you - the patient - feel the most comfortable using or is most convenient for you. Community pharmacies or other pharmacies that are willing to accept the same terms and conditions of other pharmacies in the network are prevented from participating in the network.

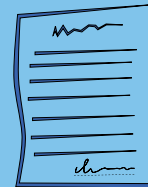


Patient Choice is Limited

Mandatory use of a PBM-affiliated pharmacy is like restrictive networks. Even if a PBM does not have a restrictive network, it may still require patients to fill certain prescriptions at their own retail, mail order, or specialty pharmacy.

Coercive Contracting

Since pharmacies have no ability to negotiate a contract with PBMs, they are usually forced to accept all contract terms - even when those terms are unfair and arbitrary. Insurance companies and their PBMs have admitted to reimbursing pharmacies below the cost to purchase a medication by hundreds of millions of dollars per year.



Rising Costs of Medications

PBMs continue to shift costs and risk to you by secretively inflating prescription drug costs at the pharmacy counter. Soaring drug costs and large co-pays on your medications are a result of PBMs abusing the system.

CONTACT YOUR STATE LEGISLATOR TODAY

What can you do?

As a patient of this pharmacy, it is important for you to understand how these laws affect you. The State of Tennessee passed legislation in 2021, and PBMs are not complying with the law.

Even the U.S. Supreme Court on Dec. 10, 2020, issued a unanimous decision in *Rutledge v. PCMA*, No. 18-540, which reaffirms that a federal law does not prevent states from passing laws to regulate the abusive payment practices of PBMs.

Call Senator _____ and Representative _____ today to ask for them to support local pharmacies and vote 'YES' on SB 2458 (McNally)/HB 2661 (Sexton).