

In recent weeks, the two main insurance companies that cover insurance exchange plans in Arkansas began reimbursing pharmacists below the cost that the pharmacy paid to buy the drug, resulting in pharmacists losing money on certain prescriptions – not just lower profits, actually losing money on prescriptions Arkansans need.

When you have a prescription to fill, your insurance company uses a middleman called a Pharmacy Benefits Manager (PBM) to process the prescription claim between the pharmacy and the insurance company that will pay for the drug. These PBMs, like CVS/Caremark and OptumRx, are charging insurance companies one amount and paying the pharmacies a much lower amount to fill the prescription, in many cases below what it cost the pharmacy to stock the drug, resulting in higher drug prices, expensive insurance premiums, and pharmacies operating at a loss. **As money flows between the insurance company and the pharmacy, the PBM operates behind the curtain, squeezing every cent it can and violating Arkansas law, Act 769 of 2009.**

Of the many examples from across the state, two cases demonstrate just how greedy PBMs have become and how they are affecting prices in healthcare.



First and foremost, this affects patients. Throughout Arkansas, patients are losing access to their pharmacy of choice due to these below cost reimbursements. From the independent community pharmacy on Main Street to the bigger chain pharmacies like Walmart and Walgreens, pharmacies are losing money by filling these prescriptions – not just lower profits, losing money. Pharmacies depend on fair payments for their products and services in order to sustain the practice of pharmacy and remain part of your healthcare team.

No sustainable practice model can operate at a loss, and pharmacists are no exception. Unfortunately, because reimbursements have been lowered to rates that threaten to shutter pharmacies, many pharmacists have their hands tied and are now being forced to choose between turning away patients with prescriptions that will be reimbursed below cost or filling them and losing money.

Raise your voice! It's time for government officials to hear that you don't want your healthcare disrupted, you want your pharmacist paid fairly, and that the PBM middlemen should be regulated. It's time to take back control from **#BehindtheRxCurtain**.

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