

What is happening?

In addition to you paying more for medications, PBM practices are particularly concerning because in 2020, 30% of neighborhoods in Nevada were in pharmacy shortage areas affecting 33% of the total population.

According to the Nevada Board of Pharmacy website, Nevada continues to lose pharmacies. Also in a 2022 survey, nearly 1 in 3 Nevadans did not fill a prescription, cut pills in half, or skipped a dose of medicine in the previous year due to cost.

What can you do?

Write to your legislator about what happened with your prescription and ask them to force PBMs to be open and transparent.

Tell us your story and whether you are willing to share it with the public and possibly to legislators in person. Email us here: info@chroniccare.org.



Nevada Chronic
Care Collaborative

State Advocates
Working Together
to Bridge the Gaps
in Chronic Care

Are Your Medications Hard to Get or Cost Too Much?

It May Be Due to a PBM

There are organizations you might not be aware of between you and your medications.

Instead of your doctor, they decide which medications you can have and when.

They are called Pharmacy Benefit Managers or PBMs.



PBMs negotiate with the medication manufacturers for your insurance company. Then they create a list of medications you can have and determine what you must do to get them. You and your doctor must follow these rules if you want your insurance to pay for the medications. PBMs also tell the pharmacy how much they must pay and how much to charge you.

The Concerns:

1

You can't get your medication because:

- the pharmacy won't purchase it
- it isn't on the formulary
- The PBM wants you on a different medication than your doctor does
- the medication is just too expensive

2

Many pharmacies are going out of business because when they purchase some medications it costs more than what they get back — they lose money. Small pharmacies then don't stock those medications and patients can't get their medications at that pharmacy.

3

PBMs sometimes force you to their own pharmacies by saying they won't fill the prescription elsewhere or by giving you a better price at the locations they own. This can make it difficult to get your prescription, reduce your choices, or cut other pharmacies out of the business.

4

In Nevada, no one is monitoring PBMs to know what they are doing, but nationally many PBMs are making more money than the manufacturers of the medications.

Prescription rebates were intended to reduce health care costs by lowering costs for health plans and insurers and ultimately the healthcare premiums and pharmacy copay that you pay. Those rebates are now managed by the PBMs in a secretive process where everyone is unsure how much the rebates are and who is Benefiting from them. Advocates believe the PBMs are actually increasing the cost of medications.

The three largest PBMs control the medications for 180 million of us or about 75% of the market.

How do you know a PBM is affecting your treatment? Have you...

- been directed to a specific pharmacy?
- been told by a pharmacist that a prescription can't be filled?
- had to try other medications before getting the medication your doctor wanted?
- found a copay to be more expensive than others or too expensive to use?
- rationed your medication?
- seen your pharmacy or one near you go out of business?

