

WHAT YOU NEED TO KNOW:

What PBMs Are:

- PBM stands for Pharmacy Benefit Manager.
- PBMs manage the cost of prescription drugs for insurance companies, employers, and health plans.
- PBMs have been largely unregulated by the government since the 1960s.
- PBMs control:
 - Which medications you can receive,
 - Where you can get your medications,
 - And how much you pay for your medications.

How PBMs Impact You:

- You pay more for your medications.
- It is harder for your local pharmacist to serve your community.
- You lose your freedom to choose your pharmacy.



Your State Senator:

EMAIL: _____

PHONE: _____

Your State Representative:

EMAIL: _____

PHONE: _____



Contact Seth Brown at sbrown@iarx.org
or **515-270-0713** for more information.

WWW.IARX.ORG

ACT NOW to Save Your Local Pharmacy

USE YOUR VOICE!

Your right to choose a pharmacy
is **UNDER ATTACK** by **PBMs**, or
Pharmacy Benefit Managers.

Ask your legislators to
support local pharmacies
and **VOTE YES** on PBM
reform legislation!



HOW PBMS HURT YOU:

Rising Costs of Medications

- By abusing the system, PBMs secretly raise prescription drug costs, leading to:
 - Higher medication prices
 - Larger patient co-pays



Patient Choice is Limited

- Many PBMs make you use their preferred pharmacy, not the one you prefer.
- Even if the PBM works with your preferred pharmacy, they can still force you to fill some medications at their own retail, mail-order, or specialty pharmacies.
- If your local pharmacy doesn't accept a PBM's harsh terms and conditions, you may not be able to fill your medication with them.

Forced, Unfair Contracts

- Pharmacies must agree to whatever terms PBMs set, even if they're unfair.
- Insurance companies and PBMs often pay pharmacies less than what medications cost.
- Your local pharmacy may struggle to keep its doors open to provide care and services to your community.



WHAT YOU CAN DO:

As a patient of this pharmacy, it is important for you to know how PBMs affect you. The State of Iowa passed legislation in 2022 to protect patients and pharmacies. We must ensure PBMs comply with the law.

You can report PBM abuses to the Iowa Insurance Division (IID) at iid.iowa.gov/insurance-consumer-complaint.



Contact Your State Legislators **TODAY!**

Scan the QR code or visit www.legis.iowa.gov to identify your state legislators and find their contact information.

