

How *pharmacy industry middlemen* are hurting American pharmacists & patients.

PBM PRACTICES	→	DIRECT EFFECTS OF PBM PRACTICES
Overcharging patients with higher copays.	→	Patients can't afford their prescriptions, leading them to skip, ration, or simply not fill medications.
Underpaying pharmacies through low and delayed reimbursement rates.	→	Pharmacies are closing at drastic rates, especially independent, rural pharmacies.
DIR (Direct and Indirect Remuneration) fees for dispensed medications.	→	Financially strains pharmacies, forcing them to offer medications under cost.
Pushing pharmacies unaffiliated with PBMs out of network.	→	Limiting patient access with less pharmacy participation and competition.
Forcing patients to use PBM-owned or affiliated pharmacies, including mail-order.	→	Patients are deprived of personalized service once offered from preferred pharmacies.
Offering "take it or leave it" contracts.	→	PBMs rake in billions in profit, increasing prescription drug benefit costs.