

November 11, 2025

Dear Members of Congress,

As Congress continues its work to improve health care access and affordability, the undersigned organizations urge you to pass comprehensive Pharmacy Benefit Manager (PBM) transparency and accountability reform measures before the end of the year. Together, we represent millions of employers and patients across the United States—employees and families who are directly impacted by the opaque and often harmful practices of PBMs.

PBMs play a powerful role in determining which medications are accessible and affordable. Today, three PBMs process nearly 80% of prescription drug claims in the U.S., giving them immense market power. This consolidation has created a skewed marketplace that drives up drug costs, limits patient choice, and makes it difficult for employers to negotiate contract terms for medications. Patients living with chronic and acute conditions face delays, denials, and unaffordable prices for life-saving medications, even with most employers paying 80 percent or more of employees' health care costs. These consequences are real, and they are urgent to address.

We are united in calling for meaningful reform that prioritizes transparency, accountability, and patient access. Specifically, we urge Congress to take up the PBM policies included in the December 2024 health care package, agreed to by both Chambers, and intended to be included in the year-end continuing resolution. These policies were so close to becoming law last December and it is time for Congress to finish what it started and enact these measures at its first opportunity.

Over 160 million Americans receive their health care through employer-sponsored coverage. These Americans, along with those covered under federal and state programs, deserve full transparency about how their health care dollars are being spent and with savings to be directed to their benefit, not the pockets of PBMs. The health policies contained in the December 2024 package take an important first step at providing transparency and reforms both in the employer-sponsored insurance market and in federal and state programs, including:

- Full transparency of PBM practices, including business arrangements, financial incentives, and formulary design.
- Banning spread pricing, which allows PBMs to profit from the difference between what they charge for insurers and reimburse pharmacies.
- 100% pass-through of rebates, discounts, fees, and other payments from drug manufacturers to plan sponsors and patients.
- De-linking PBM compensation from drug prices.

These policies have broad bipartisan support and reflect the needs of both employers and patients. Every day without action is a day in which Americans are forced to make impossible choices—between their health and their financial stability. These changes are imperative to ensure a free market operates as intended, without steering plans and patients toward higher-priced medications and making health care unaffordable. We firmly believe that congressional action is necessary to correct the dysfunction present in the marketplace.

We urge Congress to seize this opportunity to enact overdue PBM reform that restores fairness, transparency, and access to our health care system for millions of Americans.

Sincerely,

Advancing Free Market Healthcare - Wisconsin
AffirmedRx
AiArthritis
Alliance for Aging Research
Alliance for Transparent and Affordable Prescriptions (ATAP)
The ALS Association
American Academy of Allergy, Asthma & Immunology
American Behcet's Disease Association (ABDA)
American College of Clinical Pharmacy
American College of Gastroenterology
American College of Rheumatology
American Diabetes Association
American Economic Liberties Project
American Foundation for Women's Health
American Gastroenterological Association
American Kidney Fund
American Liver Foundation
American Society of Plastic Surgeons
American Staffing Association
America's Agenda
AnCan Foundation
Arthritis Foundation
Association for Accessible Medicines and the Biosimilars Council
Asthma and Allergy Foundation of America
Autoimmune Association
Beta Cell Action
The Biosimilars Forum
Biotechnology Innovation Organization
Blood Cancer United (Formerly The Leukemia & Lymphoma Society)
Blue Shield of California

GTMRx Institute
The Headache and Migraine Policy Forum
HealthCareTN
HealthyWomen
HIV+Hepatitis Policy Institute
Hometown Pharmacy of Wisconsin
Houston Business Coalition on Health
Hypertrophic Cardiomyopathy Association
Infusion Access Foundation
Labor Campaign for Single Payer
Lehigh Valley Business Coalition on Healthcare (LVBCH)
LUNgevity Foundation
Lupus and Allied Diseases Association, Inc.
Maryland Association of Chain Drug Stores
Midwest Business Group on Health
Miles for Migraine
NABIP
National Alliance of Healthcare Purchaser Coalitions
National Association of Manufacturers
National Community Pharmacists Association
National Consumers League
National Federation of Independent Business
National Grange
National Hispanic Health Foundation
National Infusion Center Association (NICA)
National Multiple Sclerosis Society
National Organization of Rheumatology Management
NETWORK Lobby for Catholic Social Justice
Nevada Business Group on Health
North Carolina Business Coalition on Health
Nutritional Therapy for IBD

Business Health Care Group
CancerCare
Caregiver Action Network
Children with Diabetes
CHRO Association (formerly, HR Policy Association)
Coalition of State Rheumatology Organizations
The Coalition to Protect and Promote Association Health Plans
College and University Professional Association for Human Resources
Color of Gastrointestinal Illnesses
Community Liver Alliance
Community Oncology Alliance (COA)
The Council of Insurance Agents & Brokers
Crohn's & Colitis Foundation
DFW Business Group on Health
Economic Alliance for Michigan
Employer Coalition of Louisiana
Employers' Advanced Cooperative on Healthcare
Employers' Forum of Indiana
Employers Healthcare Alliance
Epilepsy Foundation of America
The ERISA Industry Committee
Florida Alliance for Healthcare Value
FLORIDIANS FOR ACCOUNTABILITY IN HEALTH CARE INC.
Foundation for Sarcoidosis Research
Georgia Association of Manufacturers
Global Liver Institute

Oklahoma Business Collective on Health
The Oklahoma Business Collective on Health
Oncology Nursing Society
Partnership for Employer-Sponsored Coverage (P4ESC)
Patients Rising
PBM Accountability Project
Peggy Lillis Foundation
PhRMA
Prevent Blindness
Progressive Policy Institute
RetireSafe
Rhode Island Business Group on Health
Self-Insurance Institute of America, Inc.
Silicon Valley Employers Forum
Sjögren's Foundation
Small Business Majority
Society of Professional Benefit Administrators
StopAfib.org
Texas Business Group on Health
Tourette Association of America
Transparency Rx
U.S. Pain Foundation
U.S.PIRG
United Cerebral Palsy
Warner Pacific