



Insurers generally stayed out of the conversation in 2013, maintaining they simply did not want to increase costs on consumers — or themselves. That cost-shift is an argument the PBMs have used in the past.

Insurance Companies (Payors)
MODA
Cambia
Lifewise
AHIP

Insurance Division (DCBS)
Additional provisions of oversight of PBMs created by 2013's HB 2123

Pharmacy Benefits Manager (PBM)
ExpressScripts
CVS-Caremark
National Assoc. of PBMs

PBMs drive prescriptions into their mail order pharmacies, taking patient choice away.

The Insurance Division was directed by the Legislature in 2013 to take oversight of PBMs in addition to regulating them as TPAs. They were not, however, given any kind of enforcement mechanisms - such as the ability to levy a fine or other means to ensure compliance.

Community Pharmacists & Chains
OR State Pharmacy Coalition
RiteAid
Walgreen's

The handful of large, out of state PBMs often represent national networks that are a significant portion of a pharmacy's patients - 70-80%. A small locally owned pharmacist or a retail chain really has no option but to do business with the PBMs even though they are getting squeezed.

Covered Lives (Patients)
Oregonians who use Pharmacy Services outside of the health system

Solid Line = contractual relationship
Dotted Line - how it plays out