

**NACDS Testimony to the Missouri State Legislature,
Senate Committee on Families, Seniors and Health
Wednesday, January 21, 2026**

Support for Senate Bill 968

Chair Carter, Vice-Chair Nicola, and the Senate Committee on Families, Seniors and Health, the National Association of Chain Drug Stores (NACDS) would like to offer our sincere thanks for the opportunity to provide written testimony regarding Senate Bill 968.

Senate Bill 968 is paramount to continued neighborhood pharmacy access for patients across Missouri. NACDS applauds the state for their efforts to preserve patient access to care through enforcement of Pharmacy Benefit Manager (PBM) accountability and fair pharmacy reimbursement. Of note, the anti-steering protections within the bill are critical to ensuring that patients including seniors, individuals with chronic conditions, and those in rural or underserved areas, continue to receive care from their trusted neighborhood pharmacy of choice who provides not only critical medications, but also counseling, immunizations, and other essential health services. Additionally, the legislation ensures pharmacy reimbursement consists of both the cost to acquire and dispense prescriptions drugs, protecting pharmacies from pervasive under-reimbursements by PBMs. By setting these guardrails, SB 968 helps preserve pharmacy access across Missouri and supports better health outcomes for patients who rely on their local pharmacies.

As an industry, PBMs have been highly unregulated. PBMs claim to reduce prescription drug costs, but their practices are key components of skyrocketing healthcare spending. PBM activities include unfair and opaque dealings with pharmacies with respect to reimbursement, network design, audit practices, constructing artificial barriers that limit patient choice and competition, steering patients to their own mail-order operations, switching patients to more expensive medications to benefit the PBM, and questionable use and disclosure of sensitive patient information. PBMs claim that their ability to negotiate with drug manufacturers and pharmacies reduces overall prescription drug costs. However, despite their claims, PBMs regularly inflate the prices patients pay for medications and frequently force pharmacies to operate at a loss. States across the country, including Missouri, have recognized the acute need to enact PBM reform and to press forward with implementation, enforcement, and oversight despite PBMs' efforts to oppose or roll back such reforms.

Provide Fair and Adequate Payment for Pharmacy Patient Care Services Across Missouri

Pharmacies provide comprehensive and reliable care access points and patient-centered services, in addition to traditional dispensing roles, to advance the health and wellness of communities across Missouri. Pharmacy access is especially critical for vulnerable and underserved populations. Thus, it is vital to ensure that all aspects of pharmacy reimbursement are reasonable and sufficient for community pharmacies across Missouri. Otherwise, inadequate or below-cost reimbursements could force pharmacies to either operate at a loss, be unable to stock certain medications, or worse, potentially close their doors permanently – negatively impacting patients by ultimately worsening patient outcomes, reducing medication adherence, and increasing prescription abandonment and hospitalizations. For example, SB 968 establishes a professional dispensing fee floor at 90% of the Missouri HealthNet fee. While this is a meaningful step forward, **NACDS urges the Committee to support sustainable pharmacy access by allowing pharmacies to receive the full (100%) professional dispensing fee for the medications they provide Missouri residents.** Careful consideration

of the impact on community pharmacies and the patients they serve is both necessary and invaluable to help avoid preventable adverse downstream consequences on patient access to essential medications and overall health outcomes.

Regulating the Use of Maximum Allowable Cost (MAC) Lists

NACDS also applauds the state for recognizing the importance of providing pharmacies and pharmacists the ability to submit appeals for Maximum Allowable Cost (MAC) prices. To effectively ensure that pharmacies can continue to remain open and available for Missouri residents, the state should look to extend the appeals timeframe from 14 days to 30 days. This amendment will support pharmacies' administrative bandwidth, especially in light of the widespread and ongoing under-reimbursement pharmacies face due to current PBM practices. Additionally, the state should look to define the term "similarly situated pharmacies" to prevent inconsistent or overly narrow application by PBMs. And when a MAC appeal is approved, the pharmacy should be allowed to reverse and rebill not only the appealed claim, but all other claims for the same product that were reimbursed at the incorrect MAC price. Further, when a MAC price is denied, the PBM should be required to share alternate options for the identified drug product through a national or regional wholesaler, or a wholesaler with whom the pharmacy already conducts business. These amendments would significantly strengthen the MAC appeal process, and ensure it functions as an effective safeguard rather than an administrative hurdle for community pharmacies.

Once again, NACDS appreciates the sponsors of this important piece of legislation and the Senate Committee on Families, Seniors and Health's sincere efforts to reduce prescription drug costs and enhance affordability for patients across Missouri. Patients and consumers across Missouri rely on neighborhood pharmacies for access to important healthcare services as well as essential medication access. Senate Bill 968 is critical to ensuring patient access and protecting neighborhood pharmacies. For all of these reasons, NACDS and their members support Senate Bill 968.

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