

# COMMITMENT to SENIORS

April 16, 2026

The Honorable Bill Cassidy  
Chairman  
Senate Committee on Health, Education, Labor and Pensions  
428 Dirksen Senate Office Building  
Washington, D.C. 20510

Dear Chairman Cassidy:

In advance of the committee hearing, "[Making Medicines More Affordable: How Competition Can Lower Drug Prices](#)," I am writing to urge you to address the critical need for PBM reform. Insurer-PBM giants have been gaming the health care system for far too long without accountability, and seniors are suffering the consequences.

Through vertical integration, a small number of big insurers, namely UnitedHealth, control every facet of the health care system, including pharmacy benefit managers (PBMs), gross purchasing organizations (GPOs), primary care practices, urgent care facilities, surgical centers, specialty pharmacies, home health services, health IT, health administration, and banking and financial services. In fact, as of 2025, UnitedHealth Group ranked [third on the Fortune 500 list, only behind Walmart and Amazon](#). This mass consolidation is also true of PBMs, as [three PBMs control roughly 80% of the market](#). Without competition, there is nothing to prevent these groups from driving up health care costs.

Big insurer-PBMs hide behind opaque practices, manipulating the drug pricing system to pad their pockets at the expense of patients. PBMs claim to negotiate drug prices to make them cheaper for patients. In reality, these shady middlemen [inflate list prices](#) and [pocket the discounts and rebates that are meant to be passed along to patients](#). To further increase profits, insurer-PBMs [steer patients](#) toward their own pharmacies and toward pricier drugs. Not only does this increase the cost of prescriptions for seniors, but the practice is also [putting small, independent pharmacies out of business all over the country](#). The industry needs Congress to step in and provide transparency and accountability.

Furthermore, AARP, a group that claims to advocate for seniors, has been eerily quiet on issues related to UnitedHealth and insurer-PBMs' harmful practices, despite remaining vocal on other issues regarding seniors. When you pull back the curtain, you find that [AARP has been receiving billions of dollars in corporate royalties via UnitedHealth](#). I hardly find this coincidental. Seniors deserve someone in their corner, so I ask that you be the advocate they need by addressing PBM reform.

PBM reform is a bipartisan issue, reflecting the broad understanding that accountability and transparency are crucial to fixing a health care system hijacked by insurer-PBM conglomerates to serve themselves instead of Americans. It's time to turn the tables and make health care affordable again.

Thank you for your time and consideration.

Sincerely,

Jon Decker  
Executive Director, American Commitment

CC:

Senator Rand Paul, M.D.  
Senator Lisa Murkowski  
Senator Roger Marshall, M.D.  
Senator Josh Hawley  
Senator Jim Banks  
Senator Ashley Moody  
Senator Susan Collins  
Senator Markwayne Mullin  
Senator Tim Scott  
Senator Tommy Tuberville  
Senator Jon Husted