COMMITMENT to SENIORS

**November 16, 2026**

The Honorable Chuck Grassley
Chairman
United States Senate Committee on the Judiciary
224 Dirksen Senate Office Building
Washington, D.C. 20510

The Honorable Dick Durbin
Ranking Member
United States Senate Committee on the Judiciary
224 Dirksen Senate Office Building
Washington, D.C. 20510

Dear Chairman Grassley, Ranking Member Durbin, and Members of the Senate Judiciary Committee:

In advance of the committee hearing, "Prescribing Sunshine: How Competition & Transparency Lowers Prescription Drug Costs," I write to urge the Committee to advance meaningful PBM reform. Insurer-PBM giants have been gaming the health care system for far too long without accountability or transparency, leaving seniors across the nation to suffer the consequences.

Through vertical integration, a handful of mega-insurers control every aspect of the health care system, including pharmacy benefit managers (PBMs), primary care practices, urgent care facilities, specialty pharmacies, home health services, and banking and financial services. This mass consolidation is also true of PBMs, as three PBMs control roughly 80% of the market. Without a competitive system, there is nothing to prevent these groups from driving up health care costs or shielding their business practices from meaningful scrutiny.

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, but in reality, they often inflate prices to enrich themselves instead of driving savings for patients. Worse still, insurer-PBMs also deliberately steer patients toward their own pharmacies and toward pricier drugs. Not only does this increase the cost of prescriptions, but the practice is also putting independent pharmacies out of business all over the country—leaving seniors without choice at the pharmacy counter. The restoration of transparency and competition within the industry is long overdue.

Furthermore, AARP, a group that claims to advocate for seniors, has been eerily quiet on issues related to big insurer-PBMs. That silence becomes far more difficult to ignore knowing that AARP has received billions of dollars in corporate royalties through its troublesome partnership with UnitedHealth. Seniors deserve someone in their corner, so I ask that you be the advocate they need by advancing reforms that increase transparency, promote competition, and hold insurer-PBM conglomerates accountable.

PBM reform is a bipartisan issue, reflecting the broad understanding that competition and transparency are crucial to fixing a health care system hijacked by insurer-PBMs gaming the system to serve themselves instead of Americans. It's time to turn the tables and make health care affordable again. An accountable, competitive, and transparent health care system will lower costs, expand patient choice, and ensure seniors' interests come before middlemen profits.

Thank you for your time and consideration.

Sincerely,
Jon Decker
Executive Director, American Commitment