

March 13, 2025



The Honorable Susan Donovan  
The Honorable Joshua Giraldo  
Members, House Health and Human Services Committee  
House Lounge - State House  
82 Smith St.  
Providence, RI 02903

Via email: [HouseHealthandHumanServices@rilegislature.gov](mailto:HouseHealthandHumanServices@rilegislature.gov)

**RE: HB 5627 – AN ACT RELATING TO INSURANCE – ACCIDENT AND SICKNESS  
INSURANCE POLICIES - Oppose**

Dear Chair Donovan, Chair Giraldo, and Members of the Committee:

Thank you for the opportunity to comment on H 5627. I represent Prime Therapeutics (Prime), a pharmacy benefit manager (PBM) owned by 19 not-for-profit Blue Cross and Blue Shield Insurers, subsidiaries, or affiliates of those Insurers, including Blue Cross & Blue Shield of Rhode Island. H 5627 will have the unintended consequence of raising the cost of healthcare by adding complexity to claims billing, for this reason, Prime opposes H 5627.

Prime helps people get the medicine they need to feel better and live well by managing pharmacy benefits for health plans, employers, and government programs including Medicare and Medicaid. Our company manages pharmacy claims for more than 30 million people nationally and offers clinical services for people with complex medical conditions. Our business model relies on transparency and advocating for simpler, lowest-net-cost pricing for drugs. Importantly, Prime is focused on purpose beyond profits. We are not publicly traded or owned by a private equity firm. As such, it is not our primary motivation to maximize profits; our primary motivation is to do the right thing.

H 5627 Sets network requirements for inclusion of pharmacists in a network and requires payment to a pharmacist for a list of services that oftentimes are provided by a physician. Pharmacy claims are typically paid to a pharmacy, and not to a pharmacist. This change will add complexity to an already complex system. Additionally, this bill has the potential to cause duplication of services that lead to increased cost.

I welcome the opportunity to further discuss these concerns and work towards evidence-based solutions to help people get the medicine they need to feel better and live well. Thank you for your time and consideration.

Respectfully,

A handwritten signature in black ink, appearing to read 'Michelle Crimmins', written in a cursive style.

Michelle Crimmins  
Government Affairs, Prime Therapeutics

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