

TRICARE Retail Pharmacy Network Restrictions Imposed by Cigna/Express Scripts

Recently, Express Scripts, the Cigna-owned pharmacy benefit manager that administers the TRICARE benefit on behalf of the Department of Defense, instituted pharmacy network changes that impact 400,000 TRICARE beneficiaries by shrinking the retail network by almost 15,000 pharmacies. Most of the pharmacies excluded from the network are independent community pharmacies located in underserved rural and urban areas. On top of that, Cigna/Express Scripts made the unilateral decision to make these changes effective Oct. 24, 2022, surprising and confusing patients and pharmacies. Cigna/Express Scripts claims that more than 7,000 independent pharmacies will remain in the TRICARE network but has not disclosed how they are defining “independent pharmacy” to achieve this number. Thus, given PBMs’ demonstrated history of redefining terms to meet their needs, this claim needs to be thoroughly scrutinized¹.

Patient Impact

Without access to small-business pharmacies, TRICARE patients will suffer. Several patients have gone public with their frustrations with the changes and their experiences, including:

- Cigna/Express Scripts hindering access to necessary cancer medications that they initially denied to patient and were ultimately provided by the local community pharmacy²
- Cigna/Express Scripts providing unacceptable alternatives to their independent pharmacy³
- Cigna/Express Scripts giving very short notice to affected patients to find a new pharmacy given the accelerated effective date⁴

Additionally, many independent pharmacies serve long-term care facilities and offer services such as compliance packaging for the residents. Even though TRICARE does not have a long-term care pharmacy benefit, TRICARE beneficiaries in facilities served by an independent pharmacy receive this level of care. Under the Cigna/Express Scripts changes, residents in these facilities will now be left to fend for themselves. As an example, a caregiver for his bedridden mother in a skilled nursing facility received a message from Cigna/Express Scripts that their independent pharmacy would no longer be in network. The options given for his mother to continue receiving her medications were to drive herself to the nearest Walgreens or military treatment facility and manage her medications on her own.

Pharmacy Impact

Unfortunately, the Cigna/Express Scripts decision to remove independent pharmacies from the TRICARE network effective Oct. 24, 2022, was not communicated directly to many impacted pharmacies. Instead, they only learned about their removal from the network from patients bringing in letters they received from Cigna/Express Scripts saying their pharmacy was “leaving” the network.

Conclusion

Independent community pharmacies take great pride to care for those who honorably serve or have served in our armed forces, and they go above and beyond in providing many acute care medications, as well as generic medications and other important health care services.

As an impacted beneficiary noted in a letter to Cigna/Express Scripts protesting the pharmacy network changes, his independent pharmacy provides him with care that others cannot, including many vaccinations that are not even available in the doctor’s office. He states, “I want to retain my right to choose the independent pharmacy I do business with. I have earned that right.”

¹ [When Is a Brand a Generic? In a Contract With a PBM - Managedcaremag.com](https://www.managedcaremag.com)

² <https://www.stripes.com/theaters/us/2022-10-11/tricare-prescriptions-pharmacy-express-scripts-7659239.html>

³ <https://www.myjrpaper.com/node/6042>

⁴ <https://www.wjcl.com/article/richmond-hill-pharmacy-and-patients-of-more-than-30-years-impacted-by-insurance-cutting-providers/41302104>