

Blue Cross and Blue Shield of Kansas
Oral Testimony in Opposition to Senate Bill 360
Senate Committee on Financial Institutions and Insurance
January 28, 2026

Chairwoman Dietrich and Members of the Committee:

Blue Cross and Blue Shield of Kansas (BCBSKS) appreciates the opportunity to provide testimony on Senate Bill 360. As the state's largest **locally operated, not-for-profit** health insurer, serving more than one million Kansans across our 103-county service area, our priority is — and has always been — keeping health care affordable for hard-working Kansans, their families, and employers who provide health plan coverage.

Our testimony is in support of our members and employer groups who will lose if this bill becomes law. BCBSKS opposes SB 360 because it will increase costs for Kansans and employers, and because it will send most of that money to chain pharmacies that do not need more money from Kansans. Even worse, this bill would push more costs onto patients at a time when insurance premiums are rising due to disruptions in the ACA market. If SB 360 becomes law, it will make health care affordability **worse**, not better.

SB 360 will make Kansas patients pay more for prescription drugs.

At a time when Kansans need relief from a number of affordability issues, including high health care prices, SB 360 would make prescription drugs more expensive. A recent statewide survey found that roughly **30%** of Kansans already cut pills in half, skip doses of medicine, or do not fill prescriptions due to cost.¹

SB 360 would add a mandatory \$10.50 tax to every prescription, increasing out-of-pocket expenses even for low-cost generic drugs. For example:

Examples of Common Prescription Drugs	Current Patient Cost	Cost Under SB 360	Percent Increase
Lisinopril (blood pressure)	\$2.00	\$12.50	525%
Metformin (diabetes)	\$3.00	\$13.50	350%
Atorvastatin (cholesterol)	\$4.00	\$14.50	263%
Amoxicillin (antibiotic)	\$1.50	\$12.00	700%
Omeprazole (acid reflux)	\$2.00	\$12.50	525%
Montelukast (asthma/allergies)	\$3.00	\$13.50	350%

The bottom line is that if SB 360 becomes law, even more Kansans will have difficulty paying for their medicine.

¹ <https://healthcarevaluehub.org/chess-state-survey/kansas/2026/kansas-survey-respondents-struggle-to-afford-high-health-care-costs-worry-about-affording-health-care-in-the-future-express-bipartisan-support-for-policy-solutions/>

On top of making patients spend more on their prescriptions, SB 360 will also cause health insurance premiums to rise. If the cost of the drug plus the mandatory \$10.50 tax is higher than the patient's copay, the extra costs are borne by the patient's health plan. Those extra costs will push premiums higher to accommodate higher expenses.

SB 360 will not protect independent pharmacies.

In a typical year, BCBSKS members fill between 3,000,000 – 4,000,000 prescriptions. Our claims data shows that most of our members choose to fill their prescriptions at chain pharmacies that are headquartered outside of Kansas. Depending on the group, chain pharmacies fill between 50% - 90% of our members' prescriptions. That is the member's choice; we do not push our members to choose chain pharmacies.

In 2025, we saw consistent county-level trends in how frequently members chose chain pharmacies:

County	Percent of BCBSKS Rx claims filled at chain pharmacies
Bourbon	51%
Butler	70%
Finney	97%
Geary	75%
Leavenworth	78%
Lyon	81%
Sedgwick	85%
Shawnee	89%

SB 360 assumes that all business issues confronting pharmacies are PBMs' fault, but the reality is that making Kansans pay more for prescription drugs will not guarantee that all independent pharmacies can stay afloat – consumer choice, population shifts, and other players in the drug distribution chain are more impactful to a pharmacy's success. **Simply put, this bill will not accomplish what it is meant to accomplish.**

In sum, BCBSKS strongly opposes SB 360 because it will make our members and employer groups pay more for prescription drugs, and those extra dollars will overwhelmingly go to chain pharmacies that do not need more of your constituents' money. SB 360 is not the solution for independent pharmacies, and we encourage the committee to vote no on this bill. Please do not hesitate to contact us if you have questions or concerns.

Sincerely,



Sarah Fertig
Director of Government Relations
Blue Cross and Blue Shield of Kansas