

Before renewals lock in your terms

PBM and client contracts signed now will shape your pharmacy margin for years.

You sit in the middle of the CAA money chain. What your PBM owes you must match what you owe **self-funded clients**, and every gap between the two is yours to carry.

100%

of rebates and related payments must reach self-funded plans, for plan years and contracts from Aug 2028.

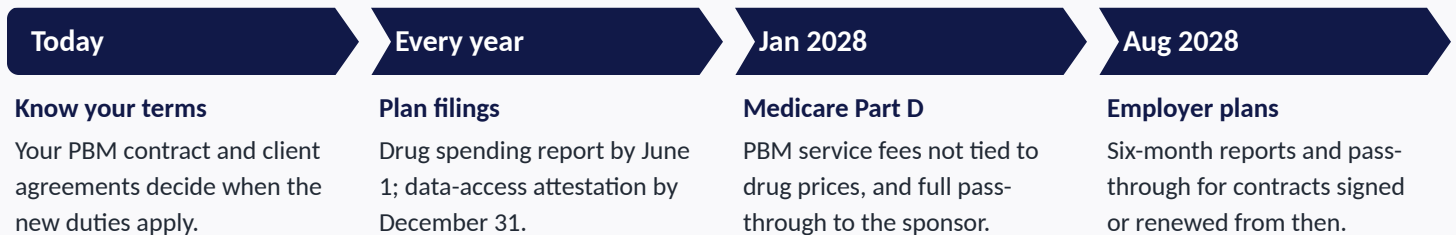
\$10,000

a day at most for missing PBM reports, from 2028. Insurers and administrators can be liable.

2028

Medicare Part D limits PBM pay to service fees not tied to drug prices, with full rebate pass-through, from January 1.

Dates that set the pace



Three questions worth answering before your next renewal

- 1 Can we show each self-funded client every dollar we earn on their pharmacy?
- 2 How do we price a transparent offering that protects margin and competes with national carriers?
- 3 Does our PBM contract let us meet what we owe clients?

How ALTTRAX helps, without adding headcount

START HERE

Readiness Check

An independent review of PBM and client contracts, disclosures and data flows, with a ranked list of fixes.

Readiness and Gap Closure

We close the priority gaps with you: contract language, disclosures, reporting and owners.

Readiness and Oversight

An ongoing independent check on PBM reports, payments and audits.

Why regional plans work with ALTTRAX

- ✓ **Independent advice**
No stake in which PBM or pricing model you choose.
- ✓ **Both sides of the table**
Decades in pharmacy, PBM contracting and implementations.
- ✓ **Results you can rely on**
Dependable execution that protects margin and lowers risk.

Sources: CAA 2026, Pub. L. 119-75, div. J, §§6224, 6701, 6702; ERISA §§408(b)(2), 502(c)(13), 724. December 31 date from agency guidance.

Knowing isn't the same as doing

Decades of pharmacy experience and an objective view. Request a consultation at alttrax.com.