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June 11, 2020

Bradley Jackson  
President & CEO  
Tennessee Chamber of Commerce & Industry  
414 Union Street  
Suite 107  
Nashville, TN 37219

Dear Mr. Jackson,

On behalf of the Coalition of State Rheumatology Organizations, and several other physician and patient advocacy groups, I write today to warn you of a looming threat to Tennessee businesses and the health of its workforce. As the Chamber of Commerce is the leading organization in Tennessee focused on keeping businesses and the economy healthy, you, and other business leaders will be concerned about a dangerous new policy BlueCross BlueShield of Tennessee (BCBST) has proposed that will transform how patients access provider administered drugs. If implemented as planned (on July 1, 2020) this policy will make it nearly impossible for treatments to be administered in physician offices under their care and supervision.

BSBCT's new policy transfers medications covered on the medical side of insurance to the pharmacy side. While more economically lucrative for the payers and specialty pharmacies, based on the hidden fees and price concessions - the patient is harmed, as are the businesses employing them.

Despite BCBST's claims about the motivation for the policy, the cost to employers will be much higher if the proper treatment for their employees with chronic diseases is lost.

Delay or loss of treatment results in increased disease activity resulting in further increases in costs to patient health and welfare. Missed time from work, and lower productivity will cost employers immensely more than any savings promised by BCBST.

In addition to losing the safety and comfort of having their medication administered at their physician's office, transferring physician administered drugs to the pharmacy side will have monetary costs to the patient as well.

Physicians and patient advocates have made several overtures to BCBST to ask them to reconsider. We have been met with false statements, accusations, and obfuscation. Enclosed is a letter I sent requesting a meeting to help them see the light. It has unfortunately gone unanswered.

It is not unusual to hear stories from employers who are sold policies about which the amount of the premium is the only concern. Later they find out

changes in specifics of the policy affect their own care as well as their employees.

As physicians, we fight for the well-being of our patients, as the Chamber, you fight for the well-being of Tennessee businesses. Let us join forces to educate employers and patients in Tennessee to avoid securing insurance policies that reduce access to care.

At a time when patients with chronic diseases need stability and assurances that their medical condition will continue to be controlled, they are instead dealing with threats to their treatment from BCBST. This policy could destabilize them at a time when they are most vulnerable. The economy and business community needs stability now more than ever too.

As patient access to proper treatments is lost, it costs everyone more.

I will call your office this week to discuss how we can work together to alert the Tennessee business community of this looming threat. In the meantime, please feel encouraged to call or email me anytime, I am available at [madelainefeldman@gmail.com](mailto:madelainefeldman@gmail.com).

Sincerely,

A handwritten signature in black ink that reads "M. Feldman". The signature is fluid and cursive, with the first letter of the first name being a large, stylized 'M'.

Madeline Feldman, M.D. FACR  
President, CSRO