April 21, 2022

Mr. Robert Wake
Chair
Employee Retirement Income Security Act (ERISA) (B) Working Group
National Association of Insurance Commissioners (NAIC)
Executive Office
444 North Capitol Street, NW
Hall of the States, Suite 700
Washington, DC20001-1509

Re:Comments on Draft Summary of Rutledge v. PCM Other Proposed Changes to ERISA Handbook

DearBob

Asone of the **c**nsumerrepresentativs to the National Association of Insurancemmissioners (NAIC) who is working with the Pharmacy Benefit Manager Regulatory Issues (B) Subgrituges accept following comments on the Draft Summary of Rutledge v. P,CalloAg with some additional changes that we propose to be made to the NAIC ERISA Handbook.

Rutledge v. PCMSummary

We believe that the NAIC has done an excellent job in crafting abfassedsummary of the Supreme Court case Rutledge v. PCMAhe only addition we would suggest is to specifically mention subsequentcases that have been decided by courts relative to what other states have enacted. States such as North Dakota and Oklahoma in asen0tete No as(n0te)n0te

3) TheGossaryof terms should include the terms and definitions of Pharmacy Benefit Manager, contractor or plan designee

Thank you for the opportunity to submit these commentsord you have any questions, please contactCarl Schmid, HIV+Hepatitis Policy Institute at cschmid@hivhepImagk you very much.

Sincerely,

ExecutiveDirector

HIV+Hepatitis Gicy Institute

cc: TK Keen, Chair, PBM Subgroup

Jennifer Cook, NAIC