



March 2, 2026

Sabi "Doc" Kumar  
Chair  
House Insurance Committee  
425 Rep. John Lewis Way N.  
Suite 654 Cordell Hull Bldg.  
Nashville, TN 37243

Re: Opposition to HB 1959

*"Of all the forms of inequality, injustice in health care is the most shocking and inhumane." -  
Dr. Martin Luther King Jr.*

Dear Chair Kumar,

The undersigned organizations respectfully urge you to oppose HB 1959. HB 1959 would force widespread pharmacy closures across Tennessee. This restriction could force widespread closures of chain retail pharmacies, specialty pharmacies, supermarket pharmacies, and mail-order services that serve hundreds of thousands of Tennesseans.

The bill's ownership restrictions would make it unlawful for certain pharmacy operators to continue serving patients in this state.

While we agree that prescription drug costs are out of control, along with other health care costs, forcing pharmacies to close will not make prescriptions more affordable. If the legislature intends to restructure the pharmacy market, it must first present a comprehensive plan to ensure patients do not lose access in the process.

Recent reports indicate more than [130 brick-and-mortar](#) locations are at risk of closing as a result of this bill. And that's just one major chain, with no realistic capacity for independent pharmacies to replace them. In fact, even before HB 1959, Walgreens and CVS closed thousands of pharmacies, and Rite Aid pharmacies went completely out of business. By way of contrast, FSIC has developed an alternative health care paradigm described as a public utility model, which as entitled uses our public utilities as an example of a system that could reduce costs and expand health access at the same time.

Under HB 1959, Minority and other underserved communities, both urban and rural, would face immediate and severe harm. Black and Hispanic Tennesseans already have higher rates of diabetes, hypertension, and asthma. They rely heavily on nearby retail pharmacies for



steady access to life-saving medications. Widespread closures would disrupt that access, break medication adherence, and worsen health disparities in neighborhoods already carrying disproportionate disease burdens.

Mail-order and specialty pharmacy services are not a luxury; they're a necessity for patients who can't drive or wait in line. Mail-order drug patients are often too sick or injured to drive. Specialty drug patients need complex medications for fertility, cancer, and other treatments. Shut them down, and you slam the door on equity, as well as the health and futures of the sick and poor.

Mandated closures will spike costs, not lower them. Market chaos means higher operating expenses passed straight to patients through premiums and copays. Low-income families feel every dollar.

We respectfully urge you to oppose HB 1959 and work on a comprehensive proposal that protects pharmacy access for Tennessee's rural, minority, and low-income residents.

Sincerely,

Kevin B. Kimble, Esq.  
Founder and CEO  
Financial Services Innovation Coalition

Dr. Wendy Muhammad  
Business and Real Estate Developer  
Co-Chair  
FSIC Healthcare Inclusion Task Force

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Should you wish to discuss this matter or schedule a meeting, please contact the FSIC Healthcare Inclusion Task Force at [kkimble@fsicoalition.org](mailto:kkimble@fsicoalition.org) or call 202-696-0138.