Dear Sir/Madam/Ms.

I have routinely run into a problem with your pharmacy network providing me with my legally written, on time, medically necessary prescriptions.

- 1. They refuse to fill my prescriptions
- 2. They refuse to bill my insurance and insists on me paying cash
- 3. They routinely delay filling them before I will be out of medication
- 4. They falsely claim that the insurance company is denying payment.

I am writing you in hopes that you could resolve this problem. As I understand it, they are contractually obligated with you to fill/bill covered prescription medications for your policy holders.

Because of my medical issues, I am considered disabled and covered under the Americans with Disability Act (ADA) . As I understand it, denying me my medically necessary medications is discrimination and a civil rights violation under the ADA.

Likewise, you are being paid premiums and promising to provide me with products/services via my policy that I have with you. So, my understanding is that accepting payment for a product/service and not providing it may be consider fraud.

I am hoping that you can see yourself clear to encourage those in your pharmacy network to comply with the contractual agreement that they have with you.

I would appreciate hearing from you in the next 10 business days, in how this is going to be corrected.

Unless I hear from you, I will presume that you encourage or condone such things as I have outlined in this letter and will be forced to seek other avenues of redress.