To the Honorable Speaker Therese Terlaje and Honorable Senators. I represent a group of pharmacists and pharmacy technicians from Express Med 1&2, Perezville, Sagan Amot and Minutes Rx Pharmacy. Our company pharmacies and technicians have served the community of Guam for more than 30 years and continue to serve specially during the height of COVID19 pandemic. I am writing this letter in behalf of our pharmacy staff who will be gravely affected of the Bill 112-36. As a health provider in our community, they have been hailed as heroes being front liners during the COVID 19 crisis our island has faced. They unselfishly offered their services to our community despite it could mean risk and threat to their individual lives.

In lieu of Bill 112-36, I would like to give facts that could possibly lead to detrimental effect of this bill to our business, our staff's livelihood and the pharmacy industry as a whole.

1. The pharmacy business in Guam is already challenged by so many factors. One of which is the shortage of pharmacists. Guam does not have a pharmacy school and also very far away from the US Mainland. In fact, a great number of pharmacists practicing in Guam are recruited from off island. To be frank, it is very difficult and a challenge to recruit pharmacist to work here. If ever we successfully found some, on top of the relocation allowance and perks, we need to offer competitive compensation packages even higher than the national average salary in the US Mainland. This is just to convince them to practice in Guam. With this bill 112-36, the more it will be difficult to hire pharmacist from off shore, thus, it will adversely affect the pharmacist recruitment. The cost burden will be even more if they factor in the cost of their professional liability insurance. The local pharmacies already are struggling with reimbursement paid by Pharmacy Benefit Management (PBM) due to low reimbursement. Its either giving us minimal profit and even worse a big number of drugs are being reimbursed lower than our cost. Liability insurance will take a chunk of our cost to our pharmacy operation. It will be a threat to the survival of independent pharmacies and may force layoffs or worst untimely closures of some pharmacy businesses.

2. Pharmacy technicians are included in this bill. The median salary of Pharmacy Technician in Guam is only $13.87 per hour. Some of the entry level of pharmacy technician can be as low as $22,880 annually. How can they possibly afford to get a liability insurance to protect their license and livelihood?

3. One of the requirements of (PBM) for our pharmacies to be accredited is mandatory liability insurance. When we reached out to our insurance carrier and made the inquiry in case Bill 112 passed. The response was.

   "Based on this expectation, insurers and their reinsurers will likely want an increase in premium commensurate to the expected increase in the number cases brought against them and the cost of defending those in court regardless of merit."

4. As a patient and as a resident in Guam, we also expressed our deep concern on how this bill will affect our struggling healthcare system as based on the testimonies we heard from most of our doctors on island. It will take months for us get an appointment to a specialist. Should this bill be approved, our pharmacy operation will be disrupted should one of our pharmacist need to seek an off-island treatment for specialty care.

While it is generally accepted that those victims of malpractice deserve justice, Bill 112 is not the answer to this problem. We, as a pharmacy community, especially the independent pharmacies already struggle in our current situation. This bill will push our pharmacies to the edge and will force us to cut down in our operation. This will affect indigent patients that we primarily serve.

I attached copies of signatures of our pharmacy staff in support of the opposition to Bill 112.

Thank you,

Rene H. Ramos
President-GM
MedPharm Group of Companies

We, the undersigned, oppose Bill 112.

Min Choi		7/21/2021
ANGELA AYANGCO	AMAyangco	7/21/2021
GEORGINA CAGAS-GUZMAN		7-22-21
ASHLEY MAE B. ESTELLA		7/22/2021
Gicko C. Velasquez		7/22/21
MARVIR CALLEJA		7/22/21
Cindy Villacorta		07/22/21
DENICE BATHLAN		07/22/21
ROEN PANGILINAN		7/22/21
PRISCILLA FERNANDEZ		7/22/21
SHALON TORRES		07/22/2021
Aubrienne Barretto		7/22/21
Maricel Somera		7/22/21

We, the undersigned, oppose Bill 112.

Charmaine E. Ramos		7/22/21
John Fujita		7/22/21
Sandra Caliguia		7/22/2021
JENNIE E. EBIDAG		07/22/2021
LOUIEGINE MEDINA		7/22/2021
GIL CUNCSU		7/22/21
MELANIE ROSALES		7/22/21
STEPHANIE CUAA		07/22/21
JANNILL ROWELL RAMOS		7/22/21
CHARISMA VALENCIA		7/22/21
Kate V. Zabala		7/22/21
Lalaine M. Santos		7/22/21
Jaiah Jo Nikole J. Miller		7/22/21

We, the undersigned, oppose Bill 112.

Janessa Banogo	7/22/21
Kimberly Dela Cruz	07/22/21
Karen Bautista	07/22/21
Charles Plaza	7/22/21
NILA PLAZA	7/22/21
CHERYL MARIMLA	7/22/21
LEEANN BAUTISTA	07/22/2021
Josephine Pareja	7/22/2021
WILMA RAMOS	7/22/2021
RAMIL R. ILAGAN	07/22/2021
Vanessa Laurora	07/22/21
Kimberly Eleco	07/22/2021

We, the undersigned, oppose Bill 112.

Allison Comia	07/22/21
Gemma Salvilla	07/22/21