

National Focus on ‘Most Favored Nation’ Drug Pricing as CFOs Grapple with Rx Cost Crisis

As D.C. debates Most Favored Nation drug pricing, employers are cutting pharmacy costs in half through Limitless Consulting's Pharmacy Stewardship Program™



COLORADO SPRINGS, CO, UNITED STATES, August 28, 2025

/EINPresswire.com/ -- CFOs of self-funded employers across the country are grappling with a crisis as prescription drug costs become unsustainable. Americans often pay 3-5x more for medications than consumers in other advanced nations, and nearly 1 in 4 Americans report skipping prescriptions due to price.

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The crisis exists now, and our network of MFN global Rx price parity allows employers cut costs in half today instead of waiting years for government-led programs.”

*Mike McLain, Co-Founder of
Limitless Consulting*

Policymakers at the federal and state levels have increasingly zeroed in on “Most Favored Nation” (MFN) drug pricing as a possible solution. MFN pricing would peg U.S. prices to the lowest prices paid by other developed countries. The idea has gained bipartisan traction amid public outrage over high drug costs. The White House signaled support with a May 2025 executive order, and lawmakers have floated bills to benchmark U.S. drug costs to international rates.

States are also exploring relief via importation programs. A

2003 federal law (21 U.S.C. § 384) permits importing prescription medications from Canada under certain conditions. Florida became the first state to gain FDA approval for such a program in early 2024, and several others, including Colorado, Maine, New Hampshire, and New Mexico, have applied for similar plans. But progress has been slow: Florida remains the only state approved so far and it has not yet imported any drugs; Colorado and other states are still awaiting federal sign-off. Any MFN style relief from these public initiatives could be years away, leaving employers facing ever-rising pharmacy bills in the meantime.

With public-sector remedies slow to arrive, private innovators are stepping in. Colorado-based [Limitless Consulting](#) is one firm already deploying an MFN cost-savings model for employer

health plans. Its [Pharmacy Stewardship Program™](#) uses an existing federal statute and a global network of contracted vendors that help to push down prices. Through this legal pathway, self-funded employers can procure brand-name medications at the same low prices paid in other FDA designated Tier-1 countries like Canada, effectively achieving the “most favored nation” pricing policymakers are pursuing, but without the wait.

The program focuses on the small fraction of prescriptions, often just 1% to 2% of drugs, that account for over half of an employer’s pharmacy spend (typically costly specialty medications). Employees in the program receive the exact same, U.S. manufactured medications, but at a fraction of the cost. In fact, the program covers these high-cost drugs in full for the employee (zero copay). The employer’s health plan pays dramatically less, while the patient sees no cost burden.

Crucially, this private-sector MFN solution requires no changes to the employer’s existing plan design, vendors, or care providers. Employees continue using the same insurance cards, doctors, and pharmacies as always. The program runs as a behind the scenes overlay that intercepts targeted prescriptions and fills them via a lower cost international source, without any added complexity for members or HR staff. Every step is compliant with federal regulations and safety standards, so the employer gets savings with no legal or quality risks.

The financial impact has been significant. Employers report average savings of roughly \$1.5 million per 1,000 covered employees in the first year; roughly a 50% reduction in pharmacy spend. These savings can materialize quickly. In one internal analysis, a company’s prescription spend dropped by about half within 90 days of program launch.

Such outcomes have drawn interest from a wide range of employers. Municipalities, school districts, Fortune 500 companies, and healthcare systems are among those adopting this model to curb costs. “I left the Air Force early as a Lieutenant Colonel and healthcare executive at the Pentagon after seeing employers and families gouged on prescription drugs. The crisis exists now, and our MFN pricing lets employers cut costs in half today instead of waiting years for government-led programs,” said [Mike McLain](#), Co-Founder and President of Limitless Consulting.

As national leaders debate drug pricing reforms, employers cannot afford to wait. Government-led MFN initiatives may take years to materialize, but private sector solutions like Limitless’s offer a lifeline now. By achieving international price parity within existing law, they show that Americans don’t have to pay more than everyone else. For CFOs desperate to rein in costs, this provides immediate relief and a preview of a future where “most favored nation” pricing is not just a policy goal but a present reality in their health plans.

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