

**From:** [Weare Representative](#)  
**To:** [Feldvebel, Alexander](#)  
**Subject:** Insurer Merger  
**Date:** Friday, September 11, 2015 10:04:10 AM

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Good morning, Alex,

Please consider this email as testimony for the upcoming hearings on the proposed health insurance company merger.

Any merger that puts nearly 90% of the health care insurance market in the hands of a single entity will, as a matter of economics and law, (a) raise prices for insureds beyond what they would be in the absence of such a merger and (b) lower prices paid to medical providers beyond what they would be in the absence of such a merger. Both are unfair to the respective groups and are most definitely not in the public interest. They take away the very choices that a free market provides and we in New Hampshire value so much. Any increased efficiencies that might result from the merger cannot offset these adverse consequences.

Dol should reject the application.

Respectfully,

Neal M. Kurk  
State Representative  
271-3165