

From: [Colette NH](#)
To: [INS-Requests](#)
Subject: Health Insurance merger
Date: Friday, December 04, 2015 2:17:56 PM

Dear Commissioner

I understand the New Hampshire Insurance Department is accepting comments on a proposed merger between two health care giants Cigna, and Anthem, Inc. This would put 60 percent of commercial health insurance in the hands of a single firm. You are also “Looking at the potential anti-competitive effects of the merger”.

“Under state law, the merger cannot be approved if it will have significant anti-competitive effects, unless those effects will be offset by substantial benefits to the markets and/or New Hampshire consumers”.

Having been in business for 30 years here in NH, health insurance is one of our bigger struggles. The only time health insurance was trending toward affordable was during the short tenure of Gov. Benson when a large number of insurance companies were welcomed in NH. Soon after, with the “huge government mandates” instituted by the following administration, health insurance companies left NH and our rates began to rise often by double digits. Currently NH has very little choice for insurance carriers. I ask that you vote against allowing these two companies to merge. Inevitable it will hurt insurance rates and eventually service.

In summary there are no benefits to supporting this merger and much to say against it. Thank you for considering my comments and concerns.

Sincerely

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