

From: [Steven Gardner](#)
To: [DOI: Requests](#)
Subject: Anthem-Cigna Merger
Date: Saturday, July 09, 2016 7:55:22 AM

Hello. I am writing to ask that you carefully review the proposed merger . This would be bad for consumers , Anthems rates are already too high and if this merger goes thru Anthem - Cigna will have a monopoly and will be able to charge even higher premiums . My wife and I are covered by an Anthem silver plan it's cost is Appx \$16000.00+/- (before subsidy) with a deductible of \$4200.00 per person If this merger goes thru I am afraid that premiums will be too high to afford. Please review this merger.

Thank You
Steven J. Gardner Berlin N.H.