

Commissioner Sevigny
NH Dept. of Insurance
21 South Fruit St #14
Concord, NH 03301

INSURANCE DEPARTMENT
2016 JUL 27 AM 11:21

Dear Commissioner Sevigny:

New Hampshire residents I represent tell me that one of their greatest financial concerns in their lives is finding affordable health care coverage. Many of my constituents in Concord are lower income families who are struggling to balance their monthly expenses. They tell me that often they are forced to decide between essentials like rent, food and transportation, and what they now view as a luxury, health insurance.

I am aware that your department is reviewing the proposed merger of Anthem and Cigna in New Hampshire. I have read and seen reviews of this proposal that suggests the merger would lower health insurance premiums for customers. If I understand the landscape correctly, we have several insurance providers coming to New Hampshire, which means we have competition and a variety of plans and rates from which to choose.

My request of you is simple: please review this plan with an eye toward lowering health care expenses for lower income families, and if this proposed merger meets that requirement, then please move the process forward in New Hampshire.

As a New Hampshire House lawmaker, I am typically not someone who supports the merger of two major companies within any given market. I would normally be concerned about having fewer options among health insurance businesses. However, I have heard from a number of my colleagues in the labor industry who believe this merger would greatly benefit those in large groups without impacting competition, meaning they would have access to more amenities and services while saving money on their premiums. If your review finds that information to be accurate, then I would hope you would move this process forward.

Sincerely,



Rep Katherine Rogers
4 Jay Drive
Concord, NH 03301



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