

October 5, 2016
Commissioner Roger A. Sevigny
New Hampshire Insurance Department
21 S. Fruit St, #14
Concord, NH 03301

NEW HAMPSHIRE DEPARTMENT OF
INSURANCE
2016 OCT 20 PM 12:00

Dear Commissioner,

First, let me thank you for the work you are doing at the Department of Insurance. Yours is a challenging field and it is important to have a watchful eye on the process. I am writing in regards to the process you will soon begin regarding a proposed merger between Cigna and Anthem.

Have you stopped and asked yourself what would happen if a merger like this was prevented from happening? What happens to the insurance business, and what happens to costs if these companies are told no? I don't know the answer to those questions, but I hope you will include that in your review of the merger plan between these two enormous insurance companies. I don't have a position on the merger, but I am watching this with great interest.

My family and I hope any new plan would lower rates and allow us to choose our own doctors and get great care when something goes wrong. I know that's what both companies are promising, and I trust your review will check all of that. We need the facts.

My greatest concern is with my constituents. In my community, I hear a lot from people about their struggle to pay for health care. To this point, competition hasn't lowered rates. I look at this from the perspective of people who are struggling to pay these expenses. Health care has become class warfare of sorts; if you can afford it, you get access to it...and if you can't, then you still have to pay for access, but it's an entirely different level of care.

We need more balance in the system than we have today. Do I want fewer choices in health insurance? I guess not, but do more choices mean more savings? That entire conversation seems to be missing from this review. Please make sure you include this in your dialogue.

When you and your team have completed this review, I am hoping you can say the decision you make will help lower costs of health coverage.

Thank you,


Representative Laura Pantelakos
Rockingham District 25

PANTELEAKOS
558 DENNETT ST.
ROCKFORD, NH
03801

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NH DEPT OF INSURANCE
c/o Comm. SEVICENT
21 S. FRUIT ST. #14
CONCORD, NH 03301

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