

Comm. Roger Sevigny  
NH Department of Insurance  
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Concord, NH 03301

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Commissioner Sevigny,

Greetings from the state's largest city! I am writing in regards to the pending review that your office will soon conduct regarding the proposed merger of insurance companies, Anthem and Cigna. This will certainly be an important process and as you know, there is much at stake for Granite Staters.

I am in my 11<sup>th</sup> term in the New Hampshire House, and am very familiar with the challenges facing families in my district. As I talk to my constituents, many of whom are blue collar families living paycheck to paycheck, they tell me one of their greatest frustrations is the high cost of health insurance, and struggling to find affordable coverage they need. Health insurance rates are creeping higher and higher, and I know of some elderly residents who must choose between the cost of medicine and care, or the cost of food and utilities. We have to do something.

My professional background is real estate, which means I get a unique glimpse into the finances of people in this area. Unemployment has dropped and more people are seeing an opportunity to move up the financial ladder, but prosperity has its limits for the middle class. People need and deserve help with this challenge; they can't do it alone.

I leave the scrutiny of the details of this proposal to you and to your office, but residents in our state are desperate for relief from rising health care rates. Supporters of this plan have stated publicly that this merger will increase access to services locally and it will lower insurance rates for both families and businesses.

While I am not often a fan of seeing fewer options in a competitive market, I also recognize that the cost of insurance has steadily risen and we must reverse that trend. I respectfully suggest that you keep the needs of hard-working families, like those in my own Manchester district, in mind as you review the pros and cons of this business proposal.

Best of luck,

A handwritten signature in black ink, appearing to read "Ben Baroody", with a long horizontal flourish extending to the right.

Representative Ben Baroody  
Hillsborough – District 43, Manchester