

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

NH INSURANCE DEPARTMENT

2016 NOV -9 AM 12: 17

October 17, 2016

Dear Commissioner Sevigny,

I had a heartbreaking conversation with a constituent of mine in Manchester recently. A 50-year old father of two died of a heroin overdose not long ago. It has become an all-too-familiar conclusion to a loved one's struggle with addiction. The truly frustrating component to this story, as told to me by the man's family, is how we missed a chance to help because of the limits and the cost of health insurance.

The family had health coverage, and they used it for him to enter a detox program. Unfortunately, the coverage only extended for two weeks and he was forced to leave the program before completion. He relapsed and died awaiting permission for more coverage to try treatment a second time. I'm sure you would agree with me that this should never happen.

I know you are about to begin a formal review of a proposed health insurance merger between Anthem and Cigna. And I am sure you are asked to look in on a variety of other proposals and policy requests relating to coverage of Granite Staters. I am writing to urge you, on behalf of those who have no voice in this debate, to please do all you can to lower the cost of care and expand access to care for people struggling with addiction.

As a lawmaker, I agree that competition is a benefit in lower prices in any given industry. However, what we have seen in the last several years is the opposite impact of our well-intentioned reforms. While we have all worked hard to expand access and availability of coverage, the most we have done is slowed the rising costs of care; we have not realized any actual reductions.

As you review these proposals, and specifically start your work on the merger plan, please keep in mind the absolute need to lower the cost of health care for families. In addition, we must do more to protect and expand access for those who battling addiction. Paperwork and bureaucracy can never stand in the way of treatment. Addiction is an illness and we must begin approaching it the same way we approach other diseases and chronic health problems.

Please don't let bureaucracy stand in the way of making progress on price and accessibility.

Respectfully submitted,



Representative William O'Neil  
Hillsborough - District 9  
Manchester

O'NEIL  
309 ASH ST  
MANCHESTER, NH  
03104-3203

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NH 0330  
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NEW HAMPSHIRE DEPARTMENT OF INSURANCE  
21 SOUTH FRUIT ST. #14  
CONCORD, NH 03301

03301-242614

