

January 5, 2015

Dave Jones
Insurance Commissioner
Department of Insurance
300 Capitol Mall, Suite 1700
Sacramento, CA 95814

Dear Commissioner Jones,

As a Northern California Group Benefits insurance broker serving the bay area specifically, I support the emerging partnership between Health Net, Inc. and the Centene Corporation.

I have been in the California health insurance industry for 30 years. Health Net, a California based company, is a solid partner with its managed care product offering focused on employer-sponsored plans, and government-sponsored managed care programs, offering a variety of healthcare options to fit California's diverse population. The partnership between Health Net and Centene is a natural fit, combining complementary services and service areas and leveraging expertise in innovative solutions.

Centene and Health Net share a philosophy and together will enhance their ability to serve members and work collaboratively and effectively with providers and government partners. The proposed partnership will strengthen Health Net's presence in California by continuing to leverage a local approach, enhance members' access to higher quality healthcare services on a cost-effective basis, and ensure measurable quality outcomes.

For these reasons and many more, I support and look forward to the emerging partnership between Health Net and Centene. I have faith that California insurance agents such as myself will continue to see great things as a result of Health Net and Centene's combination. Thank you.

Sincerely,



Ronald L. Bland
Principal