

From: [Chambers, Jennifer](#)
To: [Withers, Dawn](#)
Subject: FW: merger
Date: Thursday, January 21, 2016 10:31:48 AM

From: Jeanne Amato [mailto:myriadie@comcast.net]
Sent: Wednesday, January 20, 2016 5:20 PM
To: Chambers, Jennifer <Jennifer.Chambers@insurance.ca.gov>
Subject: merger

Health Insurance companies are damaging to healthcare and our economic state. People are working nonproductively, not adding anything of real value, just haggling over getting providers payments. It's disgusting and stupid that Americans fall for it.