

From: [Chambers, Jennifer](#)
To: [Withers, Dawn](#)
Subject: FW: Proposed merger of HealthNet and the other insurance carrier
Date: Thursday, January 21, 2016 10:32:23 AM

-----Original Message-----

From: Donald Goldmacher [<mailto:donald.goldmacher@gmail.com>]
Sent: Wednesday, January 20, 2016 6:31 PM
To: Chambers, Jennifer <Jennifer.Chambers@insurance.ca.gov>
Subject: Proposed merger of HealthNet and the other insurance carrier

As somebody who is insured by HealthNet along with Medicare, I am absolutely opposed to any mergers with another insurance company. What these mergers accomplish is getting more money to top management and shareholders. Those who are insured get less service, and find it more difficult to obtain help from the staff of these insurance companies. In the past, these types of mergers were illegal under federal antitrust laws, and the state of California should adhere to the antitrust laws. This merger would accomplish nothing positive for the actual insured subscribers.

Additionally, as a retired physician, I can tell you that this does not benefit patients at all, and does not improve the quality of health care received by patients. Rather, it puts more money in the hands of shareholders and top management, which inevitably increases the cost of care for all of us.

Don Goldmacher, MD, retired