Autism Business Association

March 31, 2016

Department of Insurance

Attention: Ms. Kayte Fisher

Kayte.Fisher@insurance.ca.gov

To Ms. Fisher:

Thank you for allowing our organization to provide input into the possible merger of Anthem and Cigna. In our view this merger would have a negative impact on consumers and businesses. Specifically the concerns lie with competition, pricing, and access to care. Of most concern to businesses is the ability for our clients to access and receive medically necessary care. To date, Anthem and Cigna have both been a challenge to work with as separate entities, to then have to work with them as one entity would be a devastating blow to our client's ability to access the care they need. Additionally, the lack of freedom of choice is also concerning. We believe that in order to have a healthy business climate consumers should have the freedom of choice in deciding who their healthcare provider will be. Lastly, pricing is a concern. We have already faced this with funding sources, like Anthem, in that there is little to no room to negotiate rates, as individual businesses, for services that adequately cover the quality of care our clients receive.

Thank you again for the opportunity to voice our concerns. If you should have any questions please feel free to reach me at 714-717-5156.

Respectfully,

Andrew S Patterson 3/30/16

Andrew S. Patterson, Autism Business Association