



**CONNECT
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ACHIEVE**

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April 25, 2016

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

VIA EMAIL
mergercomments@insurance.ca.gov

RE: Proposed Acquisition of Humana Inc. by Aetna Inc.

Dear Commissioner Jones:

This letter seeks to express concerns from the California Association of Marriage and Family Therapists ("CAMFT") in connection with the proposed acquisition of Humana Inc. by Aetna Inc. CAMFT is requesting that the Department thoroughly review the proposed merger to ensure the merger will not negatively affect consumers' access to mental health care and that provider contracts are competitive.

CAMFT is a professional organization representing more than 32,000 highly-trained mental health providers throughout California, many of whom are contracted providers with Humana and Aetna. CAMFT encourages you to look into the merging parties' treatment of patients with mental illnesses and critically evaluate the adequacy of provider networks and historical patterns of providing access to mental health care.

CAMFT is hopeful that you will thoroughly examine this proposed merger. Thank you for your time and consideration of this matter.

Sincerely,

A handwritten signature in black ink that reads "Jill Epstein".

Jill Epstein, J.D.
Executive Director