



CALIFORNIA CHIROPRACTIC ASSOCIATION

March 31, 2016

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

Dear Commissioner Jones:

The California Chiropractic Association (CCA) is not in opposition to the merger of Anthem and Cigna.

There are myriad of reasons the proposed merger of Anthem and Cigna is necessary. Perhaps the most significant of which is CIGNA's dismal record of service.

For example:

- CIGNA policy contradicts what their claims representatives tell patients. Patients are unaware of these discrepancies.
- CIGNA outsources chiropractic claims to a third party administrator resulting in patients being unaware they have a PPO policy with HMO chiropractic.
- There is no out-of-network chiropractic. Should a doctor of chiropractic be out of the third party administrator's network, patients are once again blind-sided.
- There are 2 numbers to call: Member 1-800 and Practitioner 1-800, whereby each provide different information.

These are not isolated occurrences, but happen daily to thousands of patients and their healthcare providers. The end result of solely these few tribulations is that patients are put in a position of conflict with their health care provider and this damages the patient doctor relationship, which in turn negatively impacts the patient's quality of health.

While CCA would generally be opposed to mergers that reduce choices for consumers and narrow the playing field, in this case, this merger may be beneficial to the healthcare of consumers in California as Cigna has been so misleading.

Respectfully,

Dr. Jay Shery
Chair, CCA Insurance Committee
Doctor of Chiropractic, Attorney at Law