Hill Physicians
Your health. It's our mission.

April 20, 2016

Commissioner Dave Jones
California Department of Insurance
c/o Kayte Fisher
300 Capitol Mall, Suite 1600
Sacramento, CA 95814

RE: Aetna-Humana

Dear Commissioner Dave Jones,

I am writing to you in regards to the Aetna-Humana proposed merger.

Hill Physicians has had an extensive and positive relationship with Aetna. The scope of our long relationship includes serving Aetna's Commercial HMO membership, along with implementing Care Management activities to support Aetna's Commercial PPO Membership. Aetna has been a trustworthy business partner who has focused on a collaborative relationship and a win-win approach to the market.

Hill's relationship with Humana is much more recent and involves solely Medicare Advantage membership, and similarly we have a positive relationship with Humana.

While in general we have concerns about health plan consolidation and the potential for increases in market concentration to result in undesirable consequences for small physician organizations like Hill Physicians, we support the merger of Aetna and Humana.

Our experience with both Aetna and Humana has been a positive one, and we see no indications that the positive relationship will change as a result of this merger. In addition, since Aetna and Humana do not currently compete with each other (given their focus in different segments of the market), this merger would not result in an increase in market concentration for a particular segment of our business.

Aetna brings substantial resources in terms of data, analytics and technology tools. We are hopeful that this merger will expand the scope and availability of those tools to help Hill manage the care we deliver to our patients.

Thank you for your attention to this matter.

Yours Sincerely,

David S. Joyner

David Joyner
Chief Executive Officer

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