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December 21, 2015

Jennifer Chambers Senior Staff Counsel Department of Insurance 45 Fremont Street, 24th Floor San Francisco, CA 94105

The National Hispanic Medical Association (NHMA) is a non-profit association representing the interests of 50,000 licensed Hispanic physicians in the United States. The vision of the organization is to be the national leader to improve the health of Hispanic populations. Given the demographics of California, we are very active throughout the state. We strongly support the acquisition of Health Net by Centene Corporation.

We've enjoyed a rapidly developing relationship with Centene Corporation over the past few years. NHMA is impressed by the commitment and the long range vision of Centene of "improving the health of communities, one person at a time". We find this to be more than a catchy phrase. Centene serves large Hispanic populations across the country and their California-based plan, California Health and Wellness, has some counties where over 80% of their members are Hispanic. The company recognizes that in order to optimally serve their Hispanic members, they can benefit from developing physicians and other health care professionals through their NHMA relationship that look like, speak like and understand the culture of these members.

If Centene acquires Health Net, they will dramatically expand the number of Hispanic members they serve in California. Health Net has had a broad geographic presence across the state and we are confident that the Hispanic members will be very well served by the expanded presence of Centene and their emphasis on culturally sensitive, locally delivered services. We look forward to a long term relationship with the combined companies and know that the residents of California will benefit from our partnership.

As a physician who grew up and trained in California and as a leader from California where the largest number of our members practice, I urge you to approve this acquisition.

Sincerely,

Elena Din

Elena Rios, MD, MSPH President & CEO