

From: [Chambers, Jennifer](#)
To: [Withers, Dawn](#)
Subject: FW: Comments re: Proposed Merger of Centene and Healthnet
Date: Thursday, January 21, 2016 10:33:45 AM

-----Original Message-----

From: Thea Merrill [mailto:thea_merrill@stanfordalumni.org]
Sent: Wednesday, January 20, 2016 8:50 PM
To: Chambers, Jennifer <Jennifer.Chambers@insurance.ca.gov>
Subject: Comments re: Proposed Merger of Centene and Healthnet

Dear Ms. Chambers and Insurance Commissioner Jones,

I am writing today as a consumer with a family of four, to comment on the proposed merger of Centene and Healthnet. As a consumer, I am concerned that this merger reduces the number of companies offering health insurance in California. These companies are already large, already have a disproportionate amount of leverage over consumers, and already face too little competition to provide a healthy market of choices for consumers.

Our family currently has a very good health plan through my husband's employer, so the chances are that we would not be personally affected by this merger. However, until and unless our country develops a single-payer system (which is what we'd really like to see), we think that anything that results in a decline in the number of choices for consumers is a bad thing, both in principle and in practice.

Thank you for taking these comments.

Thea Merrill, Ph.D.
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