



Great
Affordable
Healthcare

April 20, 2016

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

RE: Aetna-Humana Merger

Dear Commissioner Jones:

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

Affinity Medical Solutions has had a long relationship with Aetna participating in many of its product offerings, including Aetna's commercial HMO, POS and PPO products. We understand that some of these products are regulated by the (California) Department of Insurance. The scope of our relationship ranges from serving Aetna's membership as part of its contracted network to more active engagement as an Accountable Care Organization serving its commercial PPO membership.

Aetna has been a good business partner with a track record of reliable administration and responsive network management staff. They have consistently staffed their California operations with experienced local management to serve their members and network partners.

Our organization's relationship with Humana is more recent and limited to Medicare Advantage.

Health plan consolidation is a cause for concern, especially when it contributes to inordinate market consolidation. However, we do not believe consolidation from this merger will result in negative consequences because Aetna's operations in California are primarily focused in the commercial market, while Humana is primarily focused in the Medicare Advantage market.

Affinity Medical Solutions have no objections to this merger and believe the combination could contribute to greater administrative efficiencies.

Sincerely,

A handwritten signature in black ink, appearing to read 'T. Williams', is written over a horizontal line.

Thomas Williams, DrPH
Vice President and General Manager

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