

April 22, 2016

The Hon. Dave Jones
Insurance Commissioner
California Department of Insurance
c/o: Kayte Fisher
300 Capitol Mall
Suite 1600
Sacramento, CA 95814
mergercomments@insuarncce.ca.gov

SENT VIA EMAIL

Re: Aetna-Humana

Dear Commissioner Jones:

As a community activist, businessman and head of a large organization for more than 35 years, TELACU (The East Los Angeles Community Union), who has dedicated more than 50 years to bringing economic empowerment and access to underserved communities, I support Aetna's acquisition of Humana as I believe it will result in significant benefits for not only underserved communities, but for the entire nation.

For more than 12 years, I had the privilege of serving as a Board Member of the U.S. Hispanic Chamber of Commerce (USHCC), and for 7 of those years I served as the National Chairman. The USHCC represents the interests of nearly three-million small and medium sized businesses and access to affordable quality health insurance is vital to their success, especially since the passage of the Affordable Care Act and the implementation of its tax penalties. By combining Aetna and Humana, Aetna's Medicare Advantage membership will increase to 4.4 million, the combined company will be able to offer a wider variety of competitively priced health care products to meet consumers' specific needs, and the combined company will offer state-of-the-art solutions and cutting-edge technology by drawing out the best that each individual company currently offers.

My interaction with Aetna has primarily been as the Chairman and Founder of the TELACU Education Foundation which annually empowers more than 2,000 middle through graduate school students and veterans to achieve academic and professional success. Aetna has been a valuable partner in our initiative to develop a nursing workforce prepared to deliver competent in-language, culturally sensitive health care to our nation's largest and fastest-growing demographic—Latinos. Through support of our Foundation, Aetna has proven its commitment to meeting the needs of our community, and I have no doubt that this acquisition will further its ability to serve our health care needs and deepen ties with the community.



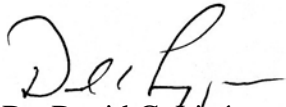
Hon. Dave Jones

Page 2

April 22, 2016

On behalf of the students, families and communities we serve, I urge you to support Aetna's acquisition of Humana. If you have any questions, feel free to call me at 323.721.1655.

Best regards,

A handwritten signature in black ink, appearing to read "David C. Lizárraga". The signature is fluid and cursive, with a long horizontal stroke at the end.

Dr. David C. Lizárraga
Chairman and Founder

