From: Hugh A. Calvin [mailto:hugh.calvin2014@comcast.net]
Sent: Thursday, January 21, 2016 11:19 AM
To: Chambers, Jennifer <<u>Jennifer.Chambers@insurance.ca.gov</u>>
Subject: Centene/HealthNet - Merger Philosophy & Opinion

Thank you for your efforts on behalf of the citizens of CA.

Finding an optimum balance between community- and self-interest is difficult work. Because forprofit corporations tend to be focused on their profit objective, they are willing to marshal resources, including lobbyists and information not available to the public, to make their case. The consumers, respectfully, have neither the ability nor the interest to compete with a company focused on achieving an objective. So it's easy for the legislative branch to hear the self-interest arguments of the corporation and difficult to find a coherent message from the community of individual citizens you represent.

As an individual, I feel that corporations have dominated the legislative agenda in Washington, DC, and Congress has represented individual-interest poorly, despite rhetoric to the contrary. I believe our national political system has been co-opted by corporations, and our state political system is vulnerable.

At the moment, I feel competition generally benefits the consumer and corporations have or are acquiring too much influence over government, so, independent of the merits of this merger, I'd encourage you to deny the corporations this merger request.

Hugh A. Calvin Santa Cruz, CA