

**From:** [Chambers, Jennifer](#)  
**To:** [Withers, Dawn](#)  
**Subject:** FW: Proposed merger  
**Date:** Thursday, January 21, 2016 10:34:26 AM

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

From: Camille [<mailto:cczeleny@cox.net>]  
Sent: Thursday, January 21, 2016 6:04 AM  
To: Chambers, Jennifer <[Jennifer.Chambers@insurance.ca.gov](mailto:Jennifer.Chambers@insurance.ca.gov)>  
Subject: Proposed merger

Dear Ms. Chambers,

Please consider the impact this merger would have on price setting. As you are well aware the fewer number of competitors in a given field, the more likely their prices will rise, and the quality of services will diminish. Our health care is already the most expensive among the developed nations, and in most categories of care, not the best. My personal experience as a retired 60 year old for a major medical PPO policy, is my monthly premium has increased in two years from \$360. To \$750.00! ! !

Please do your part to increase the number of health insurance companies and thus support more competition in this critical segment of our quality of life.

Sincerely,

Camille Zeleny

Sent from my iPad