From:	<u>Lorna</u>
To:	Chambers, Jennifer
Subject:	HealthNet Merger
Date:	Thursday, January 21, 2016 9:02:43 PM

Dear Insurance Commissioner:

There should be no more health insurance company mergers at this point in time. Too many people are not being served sufficiently. For example, larger companies are purchasing smaller ones, but NOT providing the quality services that smaller company had provided. For example, my doctor's office was bought out by a company. Service has been terrible since the change over. I still have a great doctor, but I have a difficult time getting in to see him. If he decides to leave his position & start over, then I will take my business with him. Additionally, a diagnostic lab bought out an excellent smaller lab; however, this larger lab cannot seem to keep nor process the needed lab work at all. There needs to be a quality review of ALL California insurance companies, providers, & service companies BEFORE any more changes should be allowed. Bigger is NOT better so far.

If you want the specifics about the examples I have provided, then I will provide them.

Frustratedly, Mrs. Lorna Ramos Farnum 3305 Druid Ln. Orange County, CA 90720