March 22, 2016

Commissioner Katherine Wade Connecticut Insurance Department P.O. Box 816 Hartford, CT 06412-0816

Dear Commissioner Wade:

The proposed Anthem-Cigna and Aetna-Humana mergers are likely to have a negative impact on both the cost and quality of care in Connecticut, permanently changing our state's health care system for patients, physicians and other stakeholders. Because of our concerns about this unprecedented merger, we have decided to form the Connecticut Campaign for Consumer Choice. The founding members of this coalition are the Connecticut Citizen Action Group, the Connecticut State Medical Society and Universal Health Care Foundation of Connecticut.

As the scheduling of a Connecticut Insurance Department public hearing on the Anthem-Cigna merger approaches, we expect that all eyes will be on Connecticut. Given that you chair the National Association of Insurance Commissioners (NAIC) working group on the Anthem Cigna merger, and that the working group's proceedings are not open to the public, it is even more important to ensure an open, transparent hearing process in Connecticut, where the public, policy holders, physicians and other interested parties are given maximum opportunity to share their views about this merger.

We respectfully request that the Insurance Department undertake the following steps to ensure that consumer voices are heard in this Anthem-Cigna review process to protect our health care options in Connecticut:

- Require that the public hearing be held at a venue and time that allows for maximum public participation.
- Grant interested parties' intervenor status to allow for an adequate review of the proposed merger.
- Commission a study that will analyze the potential impact on cost, access, and the Connecticut economy, including jobs, as part of the deliberations.

We appreciate your attention to this request.

Sincerely,

Frances J. Padille

Frances Padilla Universal Health Care Foundation of CT

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