



May 5, 2016

Honorable Pam Bondi
Attorney General
State of Florida
400 S Monroe St. - Plaza 01
Tallahassee, FL 32399

Dear General Bondi:

As you know, the American Medical Association (AMA), the American Hospital Association (AHA), the Florida Medical Association (FMA) and other groups urged you to reject the mergers by Aetna and Humana and Anthem and Cigna, as they presented a major loss of competition for Floridians. Unfortunately, these calls to the Insurance Commissioner for rejection were not acted upon.

Following these decisions, we ask that the Attorney General's office vigorously investigate the proposed mergers and their impact on consumer pricing and choice when shopping for health insurance in the state of Florida. It is imperative that your office step up and investigate these mergers of the large health insurance companies (Aetna-Humana and Anthem-Cigna) for potential anti-trust violations. The Florida Attorney General's office has a duty to make sure that Floridians are fully protected.

Florida physicians were clear in their original message: "A health insurer merger is likely to erode competition, employers and patients may be charged higher than competitive premiums, and physicians may be pressured to accept unfair terms that undermine their role as patient advocates and their ability to provide high-quality care." Additionally, the American Antitrust Institute, in a letter to the Justice Department in January said the deals would "substantially lessen competition in numerous health insurance markets."

Floridians already feel the pain from a lack of expanded Medicaid access in the state. But, with the mergers of four major insurance carriers, more Floridians will be left reeling from the painful realities of higher prices due to a more monopolistic approach in Florida. As the chief legal officer in Florida, you must carefully analyze the impact the mergers have on state consumers and whether they will violate state and federal antitrust laws.

We trust that you will heed the call of Florida's trusted physicians, consumer groups and ordinary Floridians who are ready to see a more robust healthcare market in Florida.

In service,

Florida Consumer Action Network
Doctors for America - Florida
Campaign for Consumer Choice
Progress Florida
Organize Now!