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OCT 13 2016
DIRECTORS OFFICE
MO DEPT OF INSURANCE,
FINANCIAL INSTITUTIONS &
PROFESSIONAL REGISTRATION

The Honorable John Huff
Director, Missouri Department of Insurance
PO Box 690
Jefferson City, MO 65102

Dear Director Huff,

I am writing to you in support of the merger of Anthem and Cigna.

Many retailers across Missouri rely on either Anthem or Cigna for their employees' health plans, and they have proven to offer competitive, high-quality, affordable options. Working together, they will no doubt be able to provide even better options to consumers across the state.

My worry is that doing anything to impede this merger may adversely impact Missouri's insurance marketplace. Anthem and Cigna are merging because it is necessary to maximize efficiency, enabling them to continue offering affordable plans. Without the merger, prices may go up and the selection of available plans may go down.

I hope that you will allow the merger of Anthem and Cigna to go forward.

Sincerely,

David Overfelt
President
Missouri Retailers Association