

May 19, 2016

Mary S. Erickson, Hearing Officer
Missouri Department of Insurance, Financial Institutions and Professional
Registration
Harry S Truman State Office Building
301 West High Street, Room 530
Jefferson City, MO 65101

Dear Ms. Erickson,

With regards to the Aetna – Humana merger, our concerns will always be centered on how we continue to partner with our payors to meet the healthcare needs of our community while balancing affordability, access and quality. Both Humana and Aetna have their strengths. In our area, Humana has traditionally been the gold standard for Medicare Advantage Plans. Likewise, Aetna has an excellent reputation when it comes to customer service. I believe the merger will benefit the consumer with greater access to Aetna patients of Humana products and for Humana greater access to commercial members of Aetna. For Freeman Health System, concerns are always there with mergers that payors will reduce provider/hospital reimbursement. The reality is that the market will always find a balance where those involved find solutions to the challenges we face. Humana and Aetna have been good partners with Freeman Health System over the past 20 years in serving our community. I'm certain we'll continue our efforts within both organizations to make the partnership stronger.

Sincerely,

Wesley B. Braman, MHP
Vice President Business Development
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