



Promise. Plan. Protect.

May 18, 2016

Mary S. Erickson, Hearing Officer
Department of Insurance, Financial Institutions and Professional Registration
P.O. Box 690
Room 530
Harry S Truman State Office Building
301 West High Street
Jefferson City, MO 65102

Mrs. Erickson,

There have been many changes over the past four years as the health insurance industry tries to cope with all of the changes imposed by the Affordable Care Act. Consolidation is happening at every level and is a natural reaction by companies trying to maintain profitability so they can effectively provide service to the public.

As a Benefit Consultant, I have had a broad experience these last 28 years with many insurance companies all across the Country. My experience with Aetna (and Coventry locally) has been remarkable not because of the absence of problems but the fact that Aetna goes out of the way modify processes to best serve the public. Most notably, during open enrollment Aetna responded to an application bottleneck for residents by hiring a person to exclusively handle Missouri escalated cases. No other carrier responded similarly and they all had bottlenecks.

The above example is a direct reflection of the leadership team and their commitment to responsibly insuring the health risk of Missourians.

The acquisition of Humana will have little impact on existing Missouri health insurance policyholders as Humana has not been able to develop a significant market presence despite many failed attempts. However, Humana does offer a very sophisticated Medicare Supplement business and broad ancillary product line. The Medicare Supplement business provides one of the best programs in the country helping seniors

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manage their health. Adding the above product lines would help Aetna with its mission to manage health cost and maintain profitability in providing service to Missourians.

I think the acquisition of Humana will be very complementary for both companies. I hope the Department will expedite approval of the acquisition. Missourians cannot afford to lose another carrier and further reduce the options during the next open enrollment.

Sincerely,

A handwritten signature in black ink, appearing to read "William J. Hill". The signature is fluid and cursive, with the first name being the most prominent.

William J. Hill

President

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