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**From:** Bronwyn Hellings [REDACTED]  
**Sent:** Thursday, 3 June 2021 9:01 AM  
**To:** Exemptions  
**Subject:** Merger of NIB and HH funds

To whom is in charge of this merger,

I object to the merger of these two very large health funds.

I have grave concerns regarding a multibillion-dollar US company merging with an Australian health insurer to purchase health services from the private sector.

I have seen the impact of this model in the United States where treatment options and choices are dictated by large companies on commercial grounds. The Australian public should not lose their right to choose their doctor and the treatment they receive. We strongly believe this application will have a negative impact on the quality of healthcare provided to Australians in the private sector.

I disagree with the ACCC draft determination of the Honeysuckle/NiB proposal and I request that the ACCC rejects the application.

sincerely

**Bronwyn Hellings**

**Macleay Island Qld  
Australia 4184**  
[REDACTED]