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**From:** Dr David Morgan [REDACTED]  
**Sent:** Thursday, 10 June 2021 10:52 AM  
**To:** Exemptions  
**Subject:** AA1000542 – Honeysuckle Health – submission

Dear ACCC,

I am a consultant anaesthetist in Melbourne and would like to add my voice to the above submission. I'll keep it short and sweet. To quote Wendell Potter, once a PR executive with Cigna:

‘What I saw happening over the past few years was a steady movement away from the concept of insurance and toward “individual responsibility,” a term used a lot by insurers and their ideological allies. This is playing out as a continuous shifting of the financial burden of health care costs away from insurers and employers and onto the backs of individuals.

As an industry spokesman, I was expected to put a positive spin on this trend that the industry created and euphemistically refers to as “consumerism” and to promote so-called “consumer-driven” health plans. I ultimately reached the point of feeling like a huckster.’

Cigna is a for profit organization who returned a profit of \$8.5 billion in 2020. Their ethos is profit before care. They spend considerable sums on PR, but there is a divide between the rhetoric and the realities of managed care.

As your mission statement attests, the ACCC promotes ‘the economically efficient operation of, use of, and investment in infrastructure, and identifying market failure’. Managed care will not provide efficient operation of healthcare, and they are not the answer to market inequity in healthcare.

Yours truly,  
David Morgan MBBS FANZCA MM periop