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**From:** Nicola Fitzgerald [REDACTED]  
**Sent:** Tuesday, 1 June 2021 10:17 PM  
**To:** Exemptions  
**Subject:** NIB/Honeysuckle buying collective

Dear Sir/Madam,

I write to express my opposition to the proposal to grant NIB/Honeysuckle authorisation to operate a buying collective with Australian healthcare providers (Authorisation number: AA1000542).

This fundamentally reduces the current level playing field that health care providers operate under in the private sector in Australia and ultimately restricts patients' options when choosing a health care provider. The only motivation for NIB/Honeysuckle to operate such a program is to reduce the quality of the (already poor) product that they sell to patients and increase their profit margins.

This is exactly the kind of anticompetitive corporate behaviour that the ACCC was established to prevent.

Thank you for considering keeping healthcare choices available to Australians. This allows us to give good quality care, rather than the cheapest care from the cheapest provider. It is likely that the cheapest care will be of poor quality and benefit only the insurers.

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Kind regards,

Dr Nicola Fitzgerald  
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