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**From:** Shannon Withers [REDACTED]  
**Sent:** Thursday, 10 June 2021 9:40 PM  
**To:** Exemptions  
**Subject:** AA1000542 – Honeysuckle Health – submission

To whom it may concern,

I am concerned regarding the proposed Managed Care application by Honeysuckle Health (Cigna/Nib).

Managed care is the predominant funding model in the US and having observed their healthcare system first hand, I don't believe in any way their system is superior to Australia's. The healthcare that is provided in Australia is world class and we should not compromise this in any way. Despite the prestige of large academic centres in the US (which are recognised as their best hospitals/often connected to Universities) if myself or a member of my family required healthcare I would chose to have that healthcare in Australia over one of these centres hands down.

I am also concerned that the power this will give to insurance companies which are large for profit companies. Nib doesn't have a good track record in Australia. They are recognised as a company providing insurance premiums that don't cover much in the way of elective procedures in the private sector. Overall this puts more strain on the public health system and is a cost to the consumer without much reward.

I do not believe the system we have in Australia is perfect and there is room for improvement especially with regards to value for money for the consumer. The solution is not however to move to a broken Healthcare model.

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