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**From:** Vincent Tan [REDACTED]  
**Sent:** Thursday, 10 June 2021 10:48 PM  
**To:** Exemptions  
**Subject:** AA1000542 – Honeysuckle Health – submission

To whoever it may concern,

I am a medical practitioner in Australia and I write to express my strong opposition to the NIB/Cigna (Honeysuckle Health) authorisation by ACCC to form a health services buying group.

The entry of Cigna into the Australian health system will lead to a managed care type of funding model seen in the United States where the cost of healthcare is prohibitively expensive and the standards of care are lower with poorer outcomes. Managed care eliminates the right of Australians to their choice of medical practitioner and their access to procedures and hospitals. Decisions about medical care should be evidence based and not determined by managers whose primary role is to maximise profits of the company rather than the wellbeing of patients. Medical practitioners must be able to retain their right to make decisions about medical care without any contractual obligations or influence by the the health insurer.

The push by NIB/Cigna to control health care is financially motivated and only increases the power and influence of large for-profit corporations. This anti-competitive conduct is exactly the kind of behaviour the ACCC was established to prohibit.

Please act in the best interest of the Australian public and the future of the Australian healthcare system by reconsidering your determination on the proposal by NIB/Cigna.

Yours sincerely,

Dr Vincent Tan  
MBBS FANZCA