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**From:** George Pratt [REDACTED]  
**Sent:** Friday, 28 May 2021 7:09 PM  
**To:** Exemptions  
**Subject:** Authorisation number: AA1000542 NIB Honeysuckle

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 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.

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