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**From:** Reuben van Bommel [REDACTED]  
**Sent:** Sunday, 6 June 2021 9:35 AM  
**To:** Exemptions  
**Subject:** Honeysuckle Health submission

Hi ACCC,

I write to note my dismay at the proposal to allow a private health insurer to buy a health service insurer. As various groups have identified, such a proposal hands a large amount of power to private insurers who by their very nature are not interested in the public good or their patient's health; as is their purpose - they are interested in profit.

We can see this in the USA where perverse outcomes are an everyday fact in their healthcare system, if it can even be called a system. Such an approach here would:

- Erode the patient's choice of doctor.
- Enable private health insurers to make decisions around funding allocations and patient priorities.
- Lead us down the path of a US-style healthcare system - unequal, unsafe and hugely expensive.
- Ultimately lead to poorer quality outcomes.

Already, I believe, there are sufficient 'free market' effects in the provision of healthcare. As we enter an era of unprecedented inequality, hastened by the pandemic, increasing the segregation of care by financial means is disastrous. Even within the logic of free market thinking, the ACCC should surely realise the sort of perverse incentives that might be unlocked because of this.

As a taxpayer I implore you to reject the proposal in full.

Regards,  
Reuben van Bommel