

**From:** [Betty Brandt](#)  
**To:** [OSE](#)  
**Subject:** Proposed Declaratory Ruling No. 2016-A  
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As an Anthem policy holder, I view Insurance Commissioner Wade as having an inherent conflict of interest with regard to the Cigna-Anthem merger. She is a former Cigna executive & lobbyist, whose husband is currently employed by Cigna & whose mother & brother are former Cigna employees, & there is no way that MS. Wade could be fair & impartial about the Cigna-Anthem merger. It is a case of the proverbial fox guarding the hen house. CT citizens like myself deserve a fair, impartial, & transparent examination of this mega insurance merger & its impact upon our rates & our well-being. Since MS. Wade shows no inclination to recuse herself, I call upon the State Ethics Commission to rule in favor of MS. Wade's recusal, to avoid even the perception of bias by the State Insurance Department.

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