

## Gilardi, Mary Sue - OCI

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**From:** Janie Riebe [REDACTED]  
**Sent:** Friday, July 10, 2020 3:36 PM  
**To:** Junior, Steve J - OCI  
**Subject:** Re: Aurora Buying into Quartz

Hello Mr. Junior,

I apologize for not responding sooner. Thank you for providing me with additional information. I think you are saying that if I provide written comments, these comments will become part of the public record.

I am a professional but not an attorney or a health care expert. I have been an advocate for affordable and accessible health care since 1990.

Given what we are going through with the pandemic, and, as I am hearing that health care systems supposedly are bleeding money, this is no time for mergers and acquisitions which ultimately will result in higher insurance costs for the struggling populace.

And Advocate Aurora Health is becoming a monopoly. They are one of the ten largest health systems in the U.S. and have the entire southeastern Wisconsin market (probably more) and now I have heard that they are going to merge with Beaumont Health, the largest hospital network in Michigan.

How will this help Wisconsin consumers? I have heard that Advocate Aurora Health's salaries are very high for administration and I wonder about their record of serving poor and uninsured people.

I have also read concerns about this deal lacking transparency and competitive bidding. Has the deal been assessed for fair and market-rate pricing? These are things I read. I have no way to verify these concerns. I am a regular consumer, not an insider.

I wish I knew what factors are taken into consideration by the Office of the Commissioner of Insurance when these decisions must be made. Could this be a case where health care entities are taking advantage of this horrible pandemic situation we are in?

I will try to connect with an advisor about this before I formalize any written statement.

Again, thank you.

Janie Riebe  
[REDACTED]

Sent from my iPhone

> On Jul 2, 2020, at 11:49 AM, Junior, Steve J - OCI <Steve.Junior@wisconsin.gov> wrote:

>

> Dear Ms. Riebe:

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> I am the person directly responsible for reviewing the acquisition of control of Quartz Health Plan Corporation by Advocate Aurora Health, Inc. and Aurora Health Care, Inc. If you have comments, you can send them to me, whether by e-mail or in writing to my attention at the address below. I am interested in any information or concerns you have and I

might follow up on any issues raised with the companies involved. Whether or not I do that, written comments are included in the record of the hearing.

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> The weblink to the page on the Office of the Commissioner of Insurance  
> website concerning this filing is  
> [https://oci.wi.gov/Pages/Companies/AcquisitionQuartzHealthPlanCorporat  
> ion.aspx](https://oci.wi.gov/Pages/Companies/AcquisitionQuartzHealthPlanCorporation.aspx)

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> The Office of the Commissioner of Insurance tries to keep the website as current as possible. However, we are very particular in making sure notices of hearing are timely posted. In addition, because you have written expressing your specific interest, I will see to it that you receive an e-mail with a copy of the hearing notice directly.

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> At this time, it is uncertain whether the hearing would be held in person at the Office of the Commissioner of Insurance, as is normally the case, or if it will be held by telephone or some other virtual means. In either case, anyone with something to say may speak on the record at the hearing.

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> Thank you for your interest.

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> Steven J. Junior | Insurance Program Manager Division of Financial  
> Regulation Wisconsin Office of the Commissioner of Insurance  
> 125 South Webster Street  
> Madison, Wisconsin 53703  
> [steve.junior@wisconsin.gov](mailto:steve.junior@wisconsin.gov) | 608-267-4388 | [www.oci.wi.gov](http://www.oci.wi.gov)

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> -----Original Message-----

> From: Janie Riebe [REDACTED]  
> Sent: Wednesday, July 01, 2020 7:22 AM  
> To: OCI Company Licensing <[ocicompanylicensing@wisconsin.gov](mailto:ocicompanylicensing@wisconsin.gov)>  
> Subject: Aurora Buying into Quartz

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> Good Morning,  
> Is there a public comment process regarding Aurora buying into Quartz to sell a Medicare Advantage Plan?

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> The news article did not provide any information on public comment options.

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> Please tell me to who and how I comment on this proposal. Hope it's not a done deal — we can't afford rising costs.

>

> Thank you,  
> Janie Riebe

> [REDACTED]

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> Sent from my iPhone