

---

**From:** Alexander Clarke [REDACTED]  
**Sent:** Thursday, 10 June 2021 8:45 PM  
**To:** Exemptions  
**Subject:** AA1000542 – Honeysuckle Health – submission

Dear ACCC team,

The proposed determination authorising Honeysuckle Health and nib health funds to form and operate a health services buying group undermines efforts to enhance consumer choice and improve medical care.

A patient's sole decision making relationship should be with their licensed medical professional, without pressure from external parties.

Insurance products should remain just that: insurance against possible future expenses. Insurance products or schemes that involve negotiation with professional groups or hospitals undermine the nature of the doctor-patient relationship and risk altering patient treatment decisions.

Instead of focussing on decreasing end user health costs through revised corporate structures, we should focus on maximising transparency into health insurer operations, including improving the standards for insurance advertising so that patients know what they are truly paying insurers for.

Kind regards,

Dr Alexander Linden Clarke MBBS BMedSc FANZCA Specialist Anaesthetist