

Menjivar Attachment TT

In the Matter of:
Simple Health Plans

May 15, 2018
Telephone Conversation with Andy

Condensed Transcript with Word Index



For The Record, Inc.
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Telephone Conversation with Andy

Simple Health Plans

5/15/2018

<p>OFFICIAL TRANSCRIPT PROCEEDING</p> <p>FEDERAL TRADE COMMISSION</p> <p>MATTER NO. [REDACTED]</p> <p>TITLE SIMPLE HEALTH PLANS</p> <p>DATE RECORDED: MAY 15, 2018 TRANSCRIBED: MAY 23, 2018 REVISED: JUNE 6, 2018</p> <p>PAGES 1 THROUGH 23</p> <p>TELEPHONE CONVERSATION WITH ANDY Mknights Cancellation</p> <p>For The Record, Inc. (301) 870-8025 - www.ftrinc.net - (800) 921-5555</p>	<p style="text-align: right;">3</p> <p>FEDERAL TRADE COMMISSION</p> <p>In the Matter of:) Simple Health Plans) Matter No. [REDACTED]) -----) May 15, 2018</p> <p>The following transcript was produced from a digital file provided to For The Record, Inc. on May 16, 2018.</p>
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<p style="text-align: right;">2</p> <p>FEDERAL TRADE COMMISSION I N D E X</p> <p>RECORDING: PAGE: Conversation with Andy 4</p>	<p style="text-align: right;">4</p> <p>P R O C E E D I N G S</p> <p>MR. MENJIVAR: This is Roberto Menjivar. I am an investigator at the Federal Trade Commission Midwest Region in Chicago, Illinois. And this is a recording session. Today is Tuesday, May 15, 2018, and the time is approximately 3:44 p.m. Central time. I will be calling Simple Health Plans. The telephone number is (954) 606-9070. I will be using the name [REDACTED] spelled [REDACTED] and posing as a potential customer of the company. When I connect, I'll begin recording.</p> <p>TELEPHONE CONVERSATION WITH ANDY</p> <p>RECORDING: Thank you for calling customer service. Please listen to the following options so that we can best assist you.</p> <p>For assistance with benefits, press one. For assistance with prescriptions, press two. For assistance with finding a provider, press three. For assistance with ID cards or a membership packet, press four. And, lastly, for assistance with canceling</p>
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5	1 your policy, press five. 2 (Number pressed.) 3 RECORDING: If you enrolled in your plan 4 within the past 30 days, press one. 5 If you enrolled in your plan more than 30 6 days ago, press two. 7 (Number pressed.) 8 RECORDING: Thank you for calling the 9 customer service department. We look forward to 10 assisting you. Please hold for the next available 11 representative. 12 (On hold. Music playing.) 13 RECORDING: Thank you for calling the 14 customer service department. We look forward to 15 assisting you. Please hold for the next available 16 representative. 17 (On hold. Music playing.) 18 RECORDING: Thank you for calling the 19 customer service department. We look forward to 20 assisting you. Please hold for the next available 21 representative. 22 (On hold. Music playing.) 23 RECORDING: Thank you for calling the 24 customer service department. We look forward to 25 assisting you. Please hold for the next available	7	1 You just got this policy on -- last month, actually. 2 But, actually, this policy has no deductibles, no 3 copays. You have dental and vision and it applies for 4 prescriptions as well. And you've got unlimited 5 hospitals, doctor's visits and emergency room. So 6 what about the plan that you say that is -- it doesn't 7 fulfill your needs? 8 MR. MENJIVAR: Well, I'm looking at the 9 documents, right. I got the documents and it states 10 that it's not -- it's not insurance. Some of these 11 documents say that it's not insurance or that it's a 12 limited benefit plan or that it's kind of a supplement 13 -- a supplement to my existing health care insurance, 14 but I don't have health insurance. Like this one plan 15 called the -- 16 ANDY: Well -- 17 MR. MENJIVAR: -- the Health -- the Health 18 Choice, you know, there's a lot of stuff in here, but 19 it says it's a limited benefit plan and then the -- 20 the -- the -- one of these plans, I think it's the 21 Freedom Spirit Plus says -- it states that it's an 22 accident and sickness hospital indemnity. So the only 23 time I would be able to use that is if, God forbid, I 24 get hit by a car and I lose an arm, then this 25 insurance would cover that. But if it's just a
6	1 representative. 2 (On hold. Music playing.) 3 RECORDING: Thank you for calling the 4 customer service department. We look forward to 5 assisting you. Please hold for the next available 6 representative. 7 (On hold. Music playing.) 8 ANDY: It's a great day here at Simple 9 Health. My name is Andy. How can I help you today? 10 MR. MENJIVAR: Hi. I'm calling to cancel my 11 -- my plan here. 12 ANDY: Okay, I'll be more than glad to help 13 you out today. Can I please have your phone number? 14 MR. MENJIVAR: Yes. It's [REDACTED] 15 And I'm sorry, who am I speaking with? 16 ANDY: My name is Andy, A-N-D-Y. So -- 17 okay, so I do see here that you have a plan with us. 18 So what happened? Why do you want to cancel the plan, 19 sir? 20 MR. MENJIVAR: Yes. I want to cancel 21 everything because it's not what I asked for and it's 22 not what I'm looking for. 23 ANDY: Okay. Okay, no problem. In that 24 case, let me go ahead and do -- to deal with your 25 request. I also see here that you're in the 30 days.	8	1 wellness checkup, like if I want to see my doctor just 2 for a wellness checkup, it wouldn't cover that. 3 I also -- when I -- when I inquired about 4 this plan, I informed the agent that I took some of 5 these -- these very expensive prescription and it 6 doesn't look like it's -- it's covered under this. 7 Hello? 8 ANDY: Hello? 9 MR. MENJIVAR: Yeah, so -- so, Andy, like, 10 for example -- 11 ANDY: Okay. 12 MR. MENJIVAR: -- in one of these documents 13 it says, this insurance does not pay any benefits for 14 sickness caused by or resulting from a covered 15 person's preexisting condition if the sickness occurs 16 during the first 12 months. 17 So, I mean, I wasn't looking for an accident 18 plan or a supplemental plan. I was looking for health 19 insurance like Blue Cross Blue Shield where I can go 20 see my doctor, pay a copay or a small deductible, and 21 it doesn't look like this plan offers what I'm looking 22 for -- offers the benefits that I'm looking for. 23 ANDY: Okay. Well, yes, you do have the 24 Freedom Spirit Plus, which is the accidental portion 25 of your package. But besides that, the Freedom Spirit

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9	<p>1 Plus, you have the Health Choice Plus, and that is</p> <p>2 your medical plan. It's not a major plan. That's why</p> <p>3 it's limited because it doesn't cover maternity, drug</p> <p>4 abuse and mental health. And for preexisting</p> <p>5 conditions, for example, cancer, you will need to have</p> <p>6 12 months with this policy for it to cover.</p> <p>7 But normal checkup visits, you're covered.</p> <p>8 If you go to an emergency room, you're covered, or to</p> <p>9 a hospital, you are covered. You have no deductible</p> <p>10 and no copays when you go to the doctors that are in</p> <p>11 your network.</p> <p>12 Your network is multiplan. So as long as</p> <p>13 you go to doctors and hospitals that are in the</p> <p>14 multiplan network, you do not have to pay no</p> <p>15 deductibles, no copays. You get a cash benefit.</p> <p>16 Every time, for example, besides that, when you go for</p> <p>17 a doctor's visit, you get \$150 of cash benefit.</p> <p>18 That's another benefit. And you have a contracted</p> <p>19 rate, which is a negotiation between the network and</p> <p>20 the provider.</p> <p>21 It's not that it doesn't cover doctor's</p> <p>22 visits. Yes, you are paying for an accidental</p> <p>23 portion, but you're also paying for the health</p> <p>24 portion, which you can have unlimited doctor's visits,</p> <p>25 unlimited hospital visits and emergency rooms.</p>	11	<p>1 agent. I told them that I was taking -- two of these</p> <p>2 prescriptions were very expensive. When I had -- when</p> <p>3 I had Blue Cross Blue Shield, I typically paid a small</p> <p>4 copay, you know, between \$10 and \$30. But with this</p> <p>5 ScripPal, for two -- for one of these prescriptions,</p> <p>6 I'm paying close to \$8- to \$900, right. And then for</p> <p>7 the other -- for the other prescription, I'm paying</p> <p>8 about \$100.</p> <p>9 ANDY: Okay.</p> <p>10 MR. MENJIVAR: So, I mean, it -- it</p> <p>11 doesn't --</p> <p>12 ANDY: Okay, I see. So --</p> <p>13 MR. MENJIVAR: -- it doesn't cover my</p> <p>14 prescriptions that I need, right. And then --</p> <p>15 ANDY: No.</p> <p>16 MR. MENJIVAR: I mean, then you're talking</p> <p>17 about this Health Choice ID card and you said it has a</p> <p>18 limited benefit plan and it doesn't cover maternity</p> <p>19 leave and -- I don't know what else you said, but, you</p> <p>20 know, it -- I talked to my doctor's -- I called my</p> <p>21 doctor's office and I told them that I had purchased</p> <p>22 this plan from you and my doctor said that this is not</p> <p>23 health insurance and that I would be responsible for</p> <p>24 any doctor's visit up to like \$300.</p> <p>25 ANDY: Okay. So for prescriptions, I -- it</p>
10	<p>1 And prescriptions, you have the ScripPal</p> <p>2 card that was for prescriptions. Or you can give me</p> <p>3 the name of the medication, I can look it here up in</p> <p>4 the system and I can let you know how much it -- you</p> <p>5 will be covered and send you that information via</p> <p>6 email or text message. With that information, you'll</p> <p>7 go to the pharmacy and you show them that information</p> <p>8 and the -- in the pharmacy, you will get the benefits</p> <p>9 applied to your bill with that information.</p> <p>10 MR. MENJIVAR: Okay, Andy, I --</p> <p>11 ANDY: So that's how your plan works.</p> <p>12 MR. MENJIVAR: And, Andy, the agent that I</p> <p>13 spoke to when I purchased this plan said -- I think</p> <p>14 said the same thing. The problem was -- the problem</p> <p>15 is, right, is I told the -- I told the agent who my</p> <p>16 doctors are, I told them that I was taking three</p> <p>17 prescriptions, three medical prescriptions for high</p> <p>18 cholesterol, blood pressure, and those sort of things.</p> <p>19 And you mentioned this ScripPal. It -- it</p> <p>20 says -- on the ScripPal, it says this is not</p> <p>21 insurance. And when I went to the website, Andy, when</p> <p>22 I went to the website to see what I would pay for my</p> <p>23 prescription, there was -- there were no savings at</p> <p>24 all.</p> <p>25 Like one of them -- and I told this to the</p>	12	<p>1 seems that those medications are very expensive. Now,</p> <p>2 there's a program in your schedule of benefits that is</p> <p>3 Prescription Hope, that if your medication passes to</p> <p>4 \$50, it will leave the medication at \$50. So, for</p> <p>5 example, if you're paying \$400 for a medication, with</p> <p>6 that program, you can get the same medication for \$50.</p> <p>7 That's an option you have.</p> <p>8 Now, if your doctor is not in network, you</p> <p>9 will only get the cash benefit which is \$50. For you</p> <p>10 to get the full coverage, the doctor has to be in the</p> <p>11 multiplan network. So you can go to multiplan.com,</p> <p>12 put your zip code and click search providers and all</p> <p>13 the doctors and hospitals around your zone that you</p> <p>14 can go to will appear or you can nominate your doctor</p> <p>15 and that way your doctor can be part of the network</p> <p>16 and you can be covered. That's another option.</p> <p>17 MR. MENJIVAR: Andy, I just -- this plan</p> <p>18 isn't for me. It's not what I wanted. It's not what</p> <p>19 I asked for. And so I just want to cancel everything.</p> <p>20 You know, I want to cancel this Freedom Spirit Plan, I</p> <p>21 want to cancel the Health Choice Plan, and I want to</p> <p>22 cancel this GAP -- this GAP Plan, and I want to cancel</p> <p>23 the ScripPal card. And I also got enrolled into this</p> <p>24 identity theft service. I don't want that. I want to</p> <p>25 cancel everything really. It's not what I asked for.</p>

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1 It doesn't cover what I need for my medical
 2 necessities. So I just would like to cancel this
 3 whole thing and just get a full refund.
 4 I mean, the documents say I have like 30
 5 days to -- to check it out. I've done that. It
 6 doesn't cover my -- my doctors, it doesn't cover my
 7 prescriptions, and I'm just not -- it's not for me.
 8 ANDY: Okay, I understand. Yes, you have a
 9 30-day free (inaudible) period that you can get your
 10 refund in -- if you're in the 30 days, which you are.
 11 But it's your decision. If you want, you can
 12 eliminate the Freedom, the -- I see here that besides
 13 the Freedom, you have a dental plan, which is dental
 14 and vision for \$30. Did you look at this plan?
 15 MR. MENJIVAR: No, because right -- my
 16 concern -- dental and vision is like secondary, right?
 17 It's -- my primary concern is having health insurance
 18 and I was told that the health insurance that I
 19 purchased through you, right -- I think it's -- I'm
 20 sorry, who -- who are you with, by the way?
 21 Hello?
 22 ANDY: The -- well, the -- hello? This is
 23 Simple Health and maybe you called HII.
 24 MR. MENJIVAR: Yeah. So yeah. So I
 25 purchased the plan, I believe, through Simple Health.

14

1 And -- and I was told that this plan was like Blue
 2 Cross Blue Shield and it would cover my doctors. I
 3 gave the names of my doctor to the agent; the agent
 4 said that they were in the network. I called my
 5 doctor. They said they don't accept this plan and
 6 that I would be charged up to like \$300 for my office
 7 visit. You know, when I had Blue Cross Blue Shield, I
 8 just had to pay, I think, like a \$25 or \$30 copay.
 9 And then my prescription, it doesn't even
 10 cover my prescription. I'm going to be -- you know,
 11 at the most, Andy, I'm going to save \$5 off an \$800
 12 prescription, you know. So that doesn't help me.
 13 So the dental and vision --
 14 ANDY: Yeah, I understand.
 15 MR. MENJIVAR: -- the dental and vision is
 16 not something that I'm really concerned about. I just
 17 needed health insurance and it doesn't seem like this
 18 is the -- this is the -- this is health insurance or
 19 at least it's not what I would -- what I asked for.
 20 So, you know, I just want to --
 21 ANDY: Okay.
 22 MR. MENJIVAR: -- I just want to cancel
 23 this. And that ScripPal, it says right on there it's
 24 not health insurance. Like I'm looking at the card
 25 and it says it's not health insurance. And, you know,

15

1 and I get those -- I get those like -- like those
 2 discount cards with my electric bill. So why would I
 3 purchase something that I get for free with my
 4 electric bill? You know what I mean?
 5 I told the agent that I was not interested
 6 in a discount plan or like a savings plan or like a
 7 Walgreens, you know, loyalty reward plan. I was
 8 looking for health insurance. And I wanted to make
 9 sure my doctors were in the network; I wanted to make
 10 sure that it covered my prescription and it covered my
 11 office visits, my wellness visits. And it just
 12 doesn't seem like this plan does that so I'd prefer to
 13 cancel this.
 14 ANDY: Okay. Okay, no problem. So I'm
 15 going to go ahead and cancel the Freedom Spirit
 16 (inaudible) the dental savings.
 17 And in the health plan, I see here that for
 18 the health plan, you are paying \$102. So there's an
 19 option that you can pay \$52 only every month for the
 20 cash benefit that you will be paid an amount of money
 21 -- it doesn't matter if the doctor is in the network.
 22 You will be -- you will be provided \$50 when you go to
 23 the doctor's visit, \$100 when you go to the hospital,
 24 \$50 when you go to the emergency room. (Inaudible)
 25 the \$62 that I told you also includes the Prescription

16

1 Hope, which is the -- that you can get your medication
 2 at \$50. And it's -- so you will have those benefits
 3 for only the \$62.
 4 MR. MENJIVAR: Okay, Andy --
 5 ANDY: If you want to --
 6 MR. MENJIVAR: -- Andy, I appreciate --
 7 ANDY: Yeah?
 8 MR. MENJIVAR: I appreciate you trying to
 9 work something out with me, but you mentioned that,
 10 you know, I'm paying 100 and some dollars, but my
 11 credit card was charged, I think, a total of \$418. So
 12 I'm not -- I'm not sure where you're getting this \$100
 13 from. Because I see two charges --
 14 ANDY: Because --
 15 MR. MENJIVAR: I see -- Andy, I see two
 16 charges on my credit card, one of them is for \$358.81
 17 and the other one is for \$60.
 18 ANDY: Yeah. Okay. The reason is that the
 19 \$50 is from the dental and vision plan with the
 20 enrollment fee included. The other dollars, according
 21 to the payment information I see is -- one is of \$227
 22 with the enrollment fee included and the other one is
 23 of \$131. So if you add all that up, it's the same
 24 amount.
 25 Now, it has an enrollment fee of \$102. It's

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17	<p>1 only the medical plan without the enrollment fee, 2 without the accidental, without the dental and vision. 3 So that -- the health plan, I can remove the TeleDoc. 4 TeleDoc is something -- a doctor's phone number that 5 you can call 24/7, every day of the year in case of if 6 you don't want to do a doctor's appointment. You call 7 that number, they give you a diagnosis, they prescribe 8 you medication. If you're, for example, out of town, 9 you -- and you cannot go to your doctor, you can call 10 those phone numbers. So TeleDoc, you're paying \$30. 11 So if I remove that -- and every other thing 12 is -- I only leave your premium, you can pay \$62 for 13 the cash benefit, the money that you will be receiving 14 in cash, and the Prescription Hope. So that will be 15 included. 16 MR. MENJIVAR: Okay, Andy. But, Andy, the 17 issue that I have, okay, is that the -- whatever -- I 18 don't even know what I'm getting right now, right. I 19 don't know what it's going to cover. You talk about 20 this cash benefit, but my doctor's office visit is 21 about \$300 just to visit them. And I think you said 22 earlier that I had unlimited -- I could visit my 23 doctor's office unlimited times. But looking at the 24 documents, it says that I can only see them like three 25 or four times. I don't remember how many times, but</p>	19	<p>1 you're trying to offer because in the documents it 2 clearly says that, you know, this is not considered 3 minimal essential coverage under the Affordable Care 4 Act. And that's -- you know, again, it's not what I 5 wanted. So I really -- I really would just like to 6 cancel everything that I've been enrolled in. So all 7 the GAP -- 8 ANDY: (Inaudible). 9 MR. MENJIVAR: -- all the Health Choice, all 10 the Freedom Spirit, all the ScripPal, all the identity 11 theft, all the TeleDocs. Whatever has been -- I've 12 been enrolled in, I just want to -- I just want to 13 cancel it. It's not for me. It doesn't help me. 14 It's not what I was looking for. 15 ANDY: Okay. Well, no problem. Let me go 16 ahead and cancel your policy. I'm going to go ahead 17 and request a refund for you to get your money back. 18 Normally, the refund takes from seven to ten business 19 days and it's going to go to the same account it was 20 taken of. So allow me one brief minute on hold. Let 21 me do all this for you. You will automatically 22 receive an email after I cancel your policy. So allow 23 me one brief minute. I'll be right back, okay? 24 MR. MENJIVAR: Sure. And, Andy, I want to 25 make sure I get a -- Andy, are you still there?</p>
18	<p>1 it's limited, you know. It's not like I can -- 2 ANDY: Yeah. 3 MR. MENJIVAR: So I don't understand it. 4 ANDY: Well, it's -- 5 MR. MENJIVAR: First, you say it's 6 unlimited, but the documents say it's -- I can only 7 see them three or four times. So which is it? 8 ANDY: Because you have a two-sided policy. 9 One is a cash benefit that is the \$50 three times a 10 year, \$100 three times a year for hospitals. That is 11 the cash benefit. That is limited. Now, the other 12 part is if you go to doctors that are in the multiplan 13 network, which is a contracted rate and it's 14 unlimited. So it's a two-sided policy. The cash 15 benefit, that is one, this one is limited, and the 16 contracted rate, which it will apply but only if you 17 go to the multiplan's doctors because it's a 18 negotiated rate between the network and the provider. 19 So that's why the providers have to be in the network. 20 MR. MENJIVAR: Yeah, but that's -- that's 21 the problem I'm having, Andy. None of my doctors 22 accept this insurance plan. So that's a problem for 23 me. And, number two, you know, these -- you know, the 24 plan -- you know, at this point, I'm really confused 25 about which plan you guys are offering or what plan</p>	20	<p>1 ANDY: Yeah, yeah. 2 MR. MENJIVAR: Okay. 3 ANDY: Yeah, I'm here. 4 MR. MENJIVAR: So first of all, thank you so 5 much for being patient and listening to me. But I 6 want to make sure that I get a full refund. So this 7 \$418, I would like to have a full refund. I think you 8 said I'm in -- within the 30 days. So I took a look 9 at it; it's not for me. So I want to make sure I get 10 a full refund. So if you can put that in there that 11 I'm requesting a full refund. 12 ANDY: Okay, you're entitled to get your 13 refund -- your full refund. So you don't have to 14 worry about that. But the email sends by itself 15 automatically. I don't do the email. I don't write 16 the email. It's just something that the system does 17 automatically. And when the refund is processed, you 18 will receive an email regarding the refund. So it's 19 not that I can see it, an email, but, yes, you're 20 entitled to -- to receiving your full refund and 21 you're going to receive it in the period of time that 22 I provided you. And also you're going to receive an 23 email as soon as the refund has been processed. So 24 you don't have to worry about that, okay? 25 MR. MENJIVAR: Okay, great. Thank you so</p>

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1 much.
 2 ANDY: Okay. Okay, no problem. So allow me
 3 one brief minute. I'll be right back.
 4 (On hold. Music playing.)
 5 ANDY: Sir, I do apologize for the time on
 6 hold. I'm almost done. Just give me one or two more
 7 minutes, okay?
 8 MR. MENJIVAR: Okay, thank you.
 9 (On hold. Music playing.)
 10 ANDY: Sir, I do apologize for the time on
 11 hold. Your policy has been canceled. Your refund has
 12 been requested. So you should already have received
 13 the email. Besides that, can I do anything else for
 14 you today?
 15 MR. MENJIVAR: No, that's it.
 16 ANDY: Okay. Well, thank you very much for
 17 calling Simple Health and have a great rest of the
 18 day. Bye-bye.
 19 MR. MENJIVAR: Thank you so much. Bye.
 20 (The call was concluded.)
 21 MR. MENJIVAR: This is Roberto Menjivar.
 22 I'm an investigator at the Federal Trade Commission
 23 Midwest Region in Chicago, Illinois. Today is
 24 Tuesday, May 15th, 2018, and the time is approximately
 25 4:22 p.m. Central time. This concludes the recording

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1 session.
 2 (The recording was concluded.)
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1 CERTIFICATE OF TRANSCRIPTIONIST
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 3
 4 I, Elizabeth M. Farrell, do hereby certify
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 21 DATE: 6/6/2018
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 23
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 25