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New York
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Dear Justice Edmead,

I am writing this letter in support of Mr. Veach's application for Amicus status. My name is David Young, I was a member of Health Republic, who was left stranded with over \$5,000 of unreimbursed medical expenses because of Health Republics insolvency. I was the sole objector at the initial hearing on this matter on May 10, 2016.

I subsequently requested relief from the injunction contained in the Liquidation Order from Weil Gotschal, pursuant to Paragraph 20 of the Liquidation Order. I made the request for relief in order to a) pursue claims against the New York State Department of Financial Services and b) to raise issues related to a conflict of interests that I believe that Weil Gotschal has in this matter, as they have a financial interest in not 'clawing back' preferences earned while representing Health Republic in the period between the Department of Financial Services 1311 Order dated November 9, 2015 and the date of entry of the Liquidation Order (May 10, 2016).

In response to my requests I was met with the threat of contempt of court, the promise of being buried under a mountain of paperwork, fighting a well-equipped 'white shoe' law firm and the promise that I would bear the legal costs of Weil if they were to prevail (see attached **Exhibit A**). I was faced with a huge downside and very limited upside. In the end, despite working towards an agreement with Weil, I decided it was not worth my time and effort to continue with my request for relief, though I think my request is justified. It was 'just not worth the cost' in either time or money. I am not writing to litigate or raise these issues, I just want to give an example of one individual's experience with this process.

In the end, there are over 200,000 individuals like me, who wanted health coverage, paid their premiums and were left stranded. We as individuals have no voice in this process and are subject to the aggressive litigation tactics employed by the Liquidator's Counsel. For each of us, as individuals, it makes no sense to fight, raise our voice or to come forward. Yet, we are an aggrieved party here. In their Memorandum of Law in Opposition to this motion, Weil says that "The interests of Health Republic's policyholders and creditors are well represented by the Liquidator, with oversight from this Court." I do not see that as being the case. Millions of dollars have been paid to law firms, logistics providers and other third-parties, while providers, patients and innocent private individuals have received nothing.

For these reasons, I believe that an Amicus 'watchdog' could greatly protect the interests of Health Republics creditors, without forcing them to expend their own resources. I do not believe

that I can attend the hearing, although I would very much like to. If you request my presence or require any additional information from me, please let me know.

Very truly yours,

David L. Young