

EXHIBIT 23

CONSENT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM

**The Board of Directors
Independence Holding Company:**

We consent to the incorporation by reference in the registration statements (No. 333-134424) on Forms S-3 and (Nos. 33-23302, 333-117792, 333-118388 and 333-135070) on Forms S-8 of Independence Holding Company of our report dated March 15, 2012, with respect to the consolidated balance sheets of Independence Holding Company and subsidiaries (the “Company”) as of December 31, 2011 and 2010, and the related consolidated statements of operations, changes in stockholders’ equity, and cash flows for each of the years in the three- year period ended December 31, 2011, and all related financial statement schedules, which report appears in the Form 10-K of Independence Holding Company dated December 31, 2011.

/s/ KPMG LLP

New York, New York
March 15, 2012