

0446

Bybee, Cressinda

From: Chronister, Ronald [ronald.chronister@bipc.com]
Sent: Thursday, April 19, 2012 9:54 AM
To: Bybee, Cressinda
Subject: Response to Public Comment from Glee Smith
Attachments: ScannedFile.pdf

Ms. Bybee: I am attaching a response from UPE to the comment received by the Insurance Department from Mrs. Glee Smith. I am also copying Mrs. Smith with the response by mail at the address appearing in her letter in support of the affiliation of Highmark Inc. and the West Penn Allegheny Health System.

TAX ADVICE DISCLAIMER: Any federal tax advice contained in this communication (including attachments) was not intended or written to be used, and it cannot be used, by you for the purpose of (1) avoiding any penalty that may be imposed by the Internal Revenue Service or (2) promoting, marketing or recommending to another party any transaction or matter addressed herein. If you would like such advice, please contact us.

Above email is for intended recipient only and may be confidential and protected by attorney/client privilege.

If you are not the intended recipient, please advise the sender immediately.

Unauthorized use or distribution is prohibited and may be unlawful.

03

**BEFORE THE INSURANCE DEPARTMENT
OF THE
COMMONWEALTH OF PENNSYLVANIA**

Statement Regarding the Acquisition of Control of or Merger with
Domestic Insurers:

Highmark Inc.; First Priority Life Insurance Company, Inc.;
Gateway Health Plan, Inc.; Highmark Casualty Insurance Company;
Highmark Senior Resources Inc.; HM Casualty Insurance Company;
HM Health Insurance Company, d/b/a Highmark Health Insurance Company;
HM Life Insurance Company; HMO of Northeastern Pennsylvania, Inc.,
d/b/a First Priority Health; Inter-County Health Plan, Inc.;
Inter-County Hospitalization Plan, Inc.; Keystone Health Plan West, Inc.;
United Concordia Companies, Inc.; United Concordia Dental Plans of Pennsylvania, Inc.;
United Concordia Life and Health Insurance Company

By UPE, a Pennsylvania nonprofit corporation

**Response of UPE to
Comment of Glee E. Smith Dated April 2, 2012**

UPE is responding to the comment from Glee E. Smith received by the Pennsylvania Insurance Department April 4, 2012. The comment is numbered as Document 0412 on the Highmark/West Penn Cumulative Log page of the Pennsylvania Insurance Department website.

Mrs. Smith, a resident of Pittsburgh, has expressed her support for the proposed affiliation of Highmark Inc. ("Highmark") and West Penn Allegheny Health System ("WPAHS"). Mrs. Smith states that provider competition will ensure the better value and quality in healthcare for residents.

UPE is in agreement with the comments of Mrs. Smith, and believes the proposed affiliation is essential to preserving these valuable community resources for the people of Western Pennsylvania. UPE also believes that consumer choice is essential to improving the quality of healthcare and promoting efficiency and innovation.

UPE would like to thank Mrs. Smith for her comments and support.

UPE
120 Fifth Avenue
Pittsburgh, PA 15222

DATE: April 19, 2012

cc: Glee E. Smith