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**Brackbill, Robert**

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**From:** Brackbill, Robert  
**Sent:** Thursday, April 19, 2012 1:00 PM  
**To:** 'Chronister, Ronald'  
**Subject:** UPE/Highmark Form A Filing: Public Comment Received from Larry Grumet

Mr. Chronister,

The following public comment concerning the subject filing is being forwarded to you for appropriate response.

**Robert E. Brackbill, Jr.** | PIR | Chief, Company Licensing Division  
Pennsylvania Insurance Department  
1345 Strawberry Square | Harrisburg, PA 17120  
Phone: 717.783.2143 | Fax: 717.787.8557  
E-mail: [rbrackbill@pa.gov](mailto:rbrackbill@pa.gov)  
[www.insurance.pa.gov](http://www.insurance.pa.gov) | [www.chipcoverspakids.com](http://www.chipcoverspakids.com)

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**From:** Larry Grumet [<mailto:ugrantme18@gmail.com>]  
**Sent:** Wednesday, April 18, 2012 7:28 AM  
**To:** Consedine, Michael; Brackbill, Robert; Rohrbaugh, Randolph  
**Subject:** Highmark & WPAHS Merger

Gentlemen of the PA Department of Insurance:

As one who has been complaining about Highmark's rate hikes over the past 10 years, I find myself in an unusual position. I want to actually compliment them on their acquisition/merger/investment into WPAHS. I believe it is in the best interest of the patient population etc. of Western Pennsylvania for this to be approved by your department.

I was not able to attend your hearing of yesterday, so I wanted to go on record with this communication. As the mayor of Braddock was quoted regarding this merger and the closure of UPMC's Braddock Hospital; "Without this merger, we are all Braddock". He was right on point. Just as I was opposed to Highmark merger with Independence Blue Cross years ago for similar reasons, I am opposed to UPMC becoming a monopoly and the population of Western Pennsylvani becoming "collateral damage" in the process.

Please approve the joining of Highmark & WPAHS.

Thanks for listening

Larry Grumet  
5600 Munhall Rd., #812  
Pittsburgh, PA 15217