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**Bybee, Cressinda**

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**From:** Chronister, Ronald [ronald.chronister@bipc.com]  
**Sent:** Monday, May 14, 2012 11:06 AM  
**To:** Bybee, Cressinda  
**Cc:** jb4pt@comcast.net  
**Subject:** Response to Comment letter from John Bonaroti  
**Attachments:** ScannedFile.pdf

Ms. Bybee: I am attaching a response from UPE to the comment received by the Insurance Department from John Bonaroti. I am also copying Mr. Bonaroti with the response by email.

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**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 John Bonaroti Dated April 11, 2012**

UPE is responding to the comment from John Bonaroti dated April 11, 2012. The comment is numbered as Document 0454 on the Highmark/West Penn Cumulative Log page of the Pennsylvania Insurance Department website.

Mr. Bonaroti has expressed his support for the proposed affiliation of Highmark Inc. ("Highmark") and West Penn Allegheny Health System ("WPAHS"). Mr. Bonaroti emphasizes Highmark's commitment to providing coverage as broadly as possible and underscores that the proposed affiliation will preserve regional competition system wide as well as in his own specialty of physical therapy. He notes that this will ultimately lead to better customer-focused care.

UPE is in agreement with Mr. Bonaroti's comments and believes that this transaction will ensure the continued vitality of WPAHS by delivering value, choice, and high-quality healthcare services to the Western Pennsylvania community. UPE agrees that maintaining continued provider choice and competition is essential to preserving and stabilizing the healthcare market in the region and the Commonwealth.

UPE would like to thank Mr. Bonaroti for his comments and support.

**UPE**  
120 Fifth Avenue  
Pittsburgh, PA 15222

DATE: May 14, 2012

cc: John Bonaroti, PT, ATC