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Bybee, Cressinda

From: Chronister, Ronald [ronald.chronister@bipc.com]
Sent: Friday, August 17, 2012 8:59 AM
To: Bybee, Cressinda
Cc: akftpf@comcast.net
Subject: Response to Comment from Audrey and Tom Franzetta
Attachments: ScannedFile.pdf

Ms. Bybee,

Attached is a response to the public comment received by the Insurance Department from Audrey and Tom Franzetta. I am providing the Franzetta's with a copy of the response with this email.

Ron Chronister

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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 Audrey and Tom Franzetta
Dated July 31, 2012**

UPE is responding to the comment from Audrey and Tom Franzetta dated July 31, 2012. The comment is numbered as Document 0828 on the Highmark/West Penn Cumulative Log page of the Pennsylvania Insurance Department website.

Audrey and Tom Franzetta state their support for the proposed affiliation of Highmark Inc. ("Highmark") and West Penn Allegheny Health System ("WPAHS"), noting that this affiliation will preserve competition in the health insurance market in Western Pennsylvania by maintaining choice for subscribers and providers. The Franzettas recognize that a positive competitive environment will provide higher quality health care options for consumers at more favorable prices.

UPE is in agreement with the Franzettas' comments. UPE believes the proposed affiliation, while sustaining a valuable community asset, will also secure the level of access to health care that the people of Western Pennsylvania have come to expect at the most affordable price.

UPE would like to thank the Franzettas for their comments and support.

UPE
120 Fifth Avenue
Pittsburgh, PA 15222

DATE: August 17, 2012

cc: Audrey Franzetta
Tom Franzetta