

Brackbill, Robert

From: Brackbill, Robert
Sent: Wednesday, April 24, 2013 11:28 AM
To: 'Chronister, Ronald'
Subject: Highmark/UPE Form A Filing: Public Comment Received from Peg Bittner

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
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From: pearlreapaf@comcast.net [<mailto:pearlreapaf@comcast.net>]
Sent: Friday, April 19, 2013 4:23 PM
To: Brackbill, Robert
Subject: Highmark/WPAHS

Good Afternoon Robert,

I must submit a comment regarding Highmark's latest try in convincing people to contact the insurance commissioner's office to approve the merger of Highmark and WPAHS.

You and I both are smart people and both know that there are people out there who are very gullible. They will take Highmark's message as gospel when we know it is not.

First of all, premium rates would never be allowed to go extremely high. Your office and the governor would never permit it. The twelve thousand jobs are not guaranteed. If Highmark merges with WPAHS there is a very strong chance of layoffs (streamlining services in Highmark language) Highmark would not do it right away but with in 6-12 months of merging it would be done.

The merger would not stop any form of a monopoly. Currently Highmark and UPMC aren't even close to talking. UPMC is not accepting any of Highmark's Community Blue members. Who can guarantee that UPMC will continue to accept the other plans from Highmark if and when Highmark and WPAHS merge? The merger can result in two distinctive health systems. People who have Highmark plans will not be able to go to UPMC doctors or facilities and UPMC plans will not be able to go Highmark doctors or facilities. Two separate medical systems in one city controlling the entire area. Their next move would be going after the competitors. We can only guess how that would go.

My suggestion is to deny the merger and to break up both Highmark and UPMC. Neither one of them should never been allowed to get as big and own as much as they have. Now is the time to spread the wealth over a number of other health insurance providers and businesses.

Please for the sake of all who have coverage or want coverage, The insurance companies should not be in control on who a person sees for their personal health care, the person should be in control of their own health care provider selection.

Thank you sir,

Peg Bittner
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