

0079

**Bybee, Cressinda**

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**From:** Chronister, Ronald [ronald.chronister@bipc.com]  
**Sent:** Friday, January 20, 2012 1:35 PM  
**To:** Bybee, Cressinda  
**Cc:** elmoe@consolidated.net  
**Attachments:** HBG1\_GENERAL-#1513124-v1-Response\_to\_Comment\_of\_John\_D\_McDermott.pdf

Ms. Bybee: I am attaching a response from UPE to the comment received by the Insurance Department from John McDermott. I am also copying Mr. McDerrmott with the response at the email address listed in his comment.

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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; Intercounty Health Plan, Inc.;  
Intercounty 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 D. McDermott, Dated December 5, 2011**

UPE is responding to the comment from John D. McDermott dated December 5, 2011. The comment is numbered as Document 0058 on the Highmark/ West Penn Cumulative Log page of the Pennsylvania Insurance Department website.

Mr. McDermott has stated his concern regarding the proposed affiliation of Highmark Inc. ("Highmark") and West Penn Allegheny Health System ("WPAHS"). Specifically, Mr. McDermott is concerned that the proposed affiliation of Highmark and WPAHS would limit his ability to choose which hospitals and physicians he and his family would have access to for care.

The proposed affiliation seeks to revitalize WPAHS and ultimately increase patient choice, not limit it, giving patients access to a greater number of quality health care providers. UPE believes that this transaction is critical to ensuring the continued vitality of the WPAHS and maintaining provider choice in our community. The ultimate plan is to build a new integrated health system that will deliver value, choice, and high-quality health care services to the Western Pennsylvania community.

UPE would like to thank Mr. McDermott for his comments.

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

DATE: January 20, 2012  
cc: John D. McDermott (Via Email)