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**Bybee, Cressinda**

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**From:** David Kellar [dave@onesource-benefits.com]  
**Sent:** Monday, August 25, 2014 10:27 AM  
**To:** Bybee, Cressinda  
**Subject:** Blue cross NEPA and HighMark Merger

Dear Ms. Bybee,

I would like to respectfully comment on the pending merger between Blue Cross of NEPA and High Mark and the positive effect I believe it will have on the Northeast Pennsylvania health care landscape.

This relationship first and foremost does not change in any way the competitive balance in this market. High Mark prior to this pending arrangement was in no way a competitor of BCNEPA because of the geographical arrangements between blue cross plans statewide and nationally.

Additionally by virtue of this arrangement many of the more regionally limited network products provided by BCNEPA (i.e. HMO and EPO products) will have vast improvements due to a greater access to a much larger physician and hospital network. From a benefit standpoint these products are normally exceptional. But a negative for many employers and their employees has always been the somewhat limited 13 county regional restrictions of these products, particularly for those employees living just outside the service area. This should eliminate this issue and be an outstanding enhancement for those in this situation.

The merger of these two plans along with the combining of the expertise and experience they possess will create a much stronger insurance option in Northeast Pennsylvania with a greater potential for service and product enhancements, increased efficiencies, and ultimately lower costs.

Lastly, agreement to keep the majority of jobs in place in Northeast Pennsylvania makes this a win-win for the entire region.

As a person who has lived and worked in this region my entire life I see this merger as an integral and critical component of continually improving the health care in this region. By not doing it would be a major step backward for the region.

Sincerely,  
David M. Kellar  
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