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**Sent:** Friday, December 22, 2023 10:15 AM  
**To:** Sheaffer, Kimberly <[kimsheaffe@pa.gov](mailto:kimsheaffe@pa.gov)>  
**Subject:** [External] Highmark PID and Market Competition

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Dear Commissioner:

I am writing today as a representative of a company that is a significant customer in the western Pennsylvania insurance market. It is my belief and that of my organization that certain conditions outlined in the 2013 Pennsylvania Insurance Department (PID) order allowing Highmark Health to acquire control of Highmark Inc. have out served their usefulness. Though the conditions were modified in 2017, we believe that they may be hindering healthy competition and, consequently, the quality and affordability of healthcare services in the region. Yes we are currently a customer of Highmark but more significantly we are a healthcare customer in the market and desire fair and equitable competition as available that ultimately benefits us the consumer.

We understand that the PID order was established with the primary goal of preserving competition for consumers in western Pennsylvania among hospitals and insurers. We commend the efforts made to achieve this objective, and we acknowledge the positive impact that the creation of Highmark Health has had on enhancing competition in the region.

Considering the overwhelming success of Highmark Health and AHN in preserving healthcare competition in western PA, we respectfully request that you consider removing all remaining conditions in the 2013 order. We believe that a more balanced approach will further promote competition and innovation, ultimately benefiting all stakeholders involved.

Michael D. Gore  
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