

January 10, 2024

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PITTSBURGH, PA 15222-1312

T: 412.281.4783  
*PittsburghChamber.com*

The Honorable Michael Humphreys  
Pennsylvania Insurance Commissioner  
1326 Strawberry Square  
Harrisburg, PA 17120-2020

Re: Highmark Modification Request

Dear Commissioner Humphreys,

The Greater Pittsburgh Chamber of Commerce, an affiliate of the Allegheny Conference on Community Development, supports Highmark Health's request for relief from any remaining conditions in the Pennsylvania Insurance Department's April 2013 Order No. ID-RC-13-06 (Order).

Over a decade ago, the Pennsylvania Insurance Department and the Pennsylvania Insurance Commissioner approved Highmark Health's request to acquire Highmark Inc. and its subsidiaries, subject to conditions under the Order. It sought to preserve competition for Pennsylvania consumers among hospitals and insurers, and we believe it has accomplished its intentions.

With insight into health insurer operations and as a hospital system, Highmark Health's blended health approach incentivizes high-quality care with low costs. Competition on the health plan side encourages Highmark Inc. to keep premiums low while competition on the provider side drives Highmark Inc. to offer high-quality care to attract members to its high-performing network.

Highmark Health's approach to operating a health system – Allegheny Health Network – through a large health insurer to reduce current and long-term costs of care, offers an improved patient experience while preserving and creating thousands of family-sustaining health care jobs in southwestern Pennsylvania. The partnership has added numerous medical centers, health systems, outpatient facilities, neighborhood hospitals and new cancer centers.

For the reasons stated above, we strongly encourage the Pennsylvania Insurance Department to grant Highmark Health's request to relieve its Order from April 2013. Thank you for your consideration.

Sincerely,



Matt Smith  
Chief Growth Officer, Allegheny Conference on Community Development