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December 14, 2023

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

Dear Commissioner Humphreys,

Subject: "Highmark Modification Request"

I would like to take this opportunity to express my support for Highmark Health's request for relief from the Pennsylvania Insurance Department's Order from April of 2013.

It is my view that, ten years later, the Order has accomplished its original goal to preserve competition among western Pennsylvania hospitals and insurers. The creation of Highmark Health, a blended health organization which includes the Allegheny Health Network, has provided a critical expansion in affordable healthcare for western Pennsylvania. Additionally, competition in both the payer and provider sides of the market has grown over the last decade, incentivizing Highmark Inc. to keep premiums low and to offer high-quality care on an in-network basis. The Allegheny Health Network has also thrived in the face of stiff competition as a high quality, lower cost provider. Since accomplishing its original goal, the Order now unduly limits Highmark Health's ability to compete with other integrated delivery systems that are not subject to the same regulatory conditions.

Highmark Health and the Allegheny Health Network are vital members of our community in western Pennsylvania. Not only do they provide accessible, affordable, and reliable care for our region but also thousands of family-sustaining health care jobs. Additionally, when the COVID pandemic hit, Highmark and the Allegheny Health Network stepped up in a big way by hosting clinics to vaccinate seniors and other vulnerable residents of our region. Their work over the years has been critical to the health and wellbeing of our community. I am also excited by their interest in building a new hospital in Canonsburg, providing for another important expansion in access to care for the people of Washington County.

For the reasons stated above, I strongly encourage the Pennsylvania Insurance Department to consider granting Highmark Health's request for relief of its Order from April of 2013. Thank you for your consideration.

Sinceraly,

Representative Tim O'Neal House Republican Whip

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