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Bybee, Cressinda

From: Chronister, Ronald [ronald.chronister@bipc.com]
Sent: Monday, March 19, 2012 10:25 AM
To: Bybee, Cressinda
Subject: Response to Comment Letter from Mr. McCrory
Attachments: ScannedFile.pdf

Ms. Bybee: I am attaching a response from UPE to the comment received by the Insurance Department from Kenneth McCrory. I am also copying Mr. McCrory with the response by mail at the address appearing in the letterhead of his letter in support of the affiliation of Highmark Inc. and the West Penn Allegheny Health System.

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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; Inter-County Health Plan, Inc.;
Inter-County 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 Kenneth McCrory Dated March 5, 2012

UPE is responding to the comment from Kenneth McCrory received by the Pennsylvania Insurance Department on March 7, 2012. The comment is numbered as Document 0209 on the Highmark/ West Penn Cumulative Log page of the Pennsylvania Insurance Department website.

Mr. McCrory has stated his support for the proposed affiliation of Highmark Inc. ("Highmark") and West Penn Allegheny Health System ("WPAHS") noting that the proposed affiliation is essential to preserve WPAHS and maintain provider choice and competition in the region. Specifically Mr. McCrory states how critical continued competition is to lowering the high cost of health care services in the Western Pennsylvania region.

UPE is in agreement with the comments of Mr. McCrory and believes that this transaction is critical to ensuring the continued vitality of WPAHS by delivering value, choice, and high-quality health care services to the Western Pennsylvania community. UPE believes that continued provider choice and competition is essential to preserving and stabilizing the health care market throughout the region.

UPE would like to thank Mr. McCrory for his comments and support.

UPE
120 Fifth Avenue
Pittsburgh, PA 15222

DATE: March 19, 2012

cc: Kenneth McCrory

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