

0444

Bybee, Cressinda

From: Chronister, Ronald [ronald.chronister@bipc.com]
Sent: Thursday, April 19, 2012 9:59 AM
To: Bybee, Cressinda
Cc: sksandgrr@comcast.net
Subject: Response to Public Comment from Gary Richardson
Attachments: ScannedFile.pdf

Ms. Bybee: I am attaching a response from UPE to the comment received by the Insurance Department from Gary Richardson. I am also copying Mr. Richardson with the response by email.

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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 Gary Richardson
Dated April 10, 2012**

UPE is responding to the comment from Gary Richardson dated April 10, 2012. The comment is numbered as Document 0442 on the Highmark/West Penn Cumulative Log page of the Pennsylvania Insurance Department website.

Mr. Richardson has expressed concerns about the proposed affiliation of Highmark Inc. ("Highmark") and West Penn Allegheny Health System ("WPAHS"). Mr. Richardson is concerned that current Highmark customers may be forced to switch insurers which would make them subject to higher premiums and policy restrictions.

UPE appreciates Mr. Richardson's concerns but believes that the proposed affiliation will provide greater healthcare choices for all customers by helping to maintain WPAHS as one of the premier providers in Pennsylvania. Highmark remains committed to achieving high-quality, affordable healthcare for its policyholders and subscribers and strives to provide access to all providers.

UPE would like to thank Mr. Richardson for his comments.

UPE
120 Fifth Avenue
Pittsburgh, PA 15222

DATE: April 19, 2012

cc: Gary Richardson