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Bybee, Cressinda

From: Chronister, Ronald [ronald.chronister@bipc.com]
Sent: Friday, August 17, 2012 8:58 AM
To: Bybee, Cressinda
Subject: Response to Comment Letter from Robert & Ann Gaertner
Attachments: ScannedFile.pdf

Ms. Bybee: I am attaching a response from UPE to the comment received by the Insurance Department from Robert & Ann Gaertner. I am also copying the Gaertner's with the response by mail sent to the address in their comment letter.

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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 Robert and Ann Gaertner
Dated August 6, 2012**

UPE is responding to the comment from Robert and Ann Gaertner dated August 6, 2012. The comment is numbered as Document 0837 on the Highmark/West Penn Cumulative Log page of the Pennsylvania Insurance Department website.

Robert and Ann Gaertner state their support for the proposed affiliation of Highmark Inc. ("Highmark") and West Penn Allegheny Health System ("WPAHS"), noting that this affiliation will preserve competition in the health insurance market in Western Pennsylvania. The Gaertners recognize that a positive competitive environment will provide higher quality health care options for consumers at more favorable prices.

UPE is in agreement with the Gaertners' comments. UPE believes the proposed affiliation, while sustaining a valuable community asset, will also secure the level of access to health care that the people of Western Pennsylvania have come to expect at the most affordable price.

UPE would like to thank the Gaertners for their comments and support.

UPE
120 Fifth Avenue
Pittsburgh, PA 15222

DATE: August 17, 2012

cc: Robert L. Gaertner
Ann E. Gaertner