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Bybee, Cressinda

From: Chronister, Ronald [ronald.chronister@bipc.com]
Sent: Thursday, March 22, 2012 10:18 AM
To: Bybee, Cressinda
Subject: Response to Comment from Sister Linda Yankoski
Attachments: ScannedFile.pdf

Ms. Bybee: I am attaching a response from UPE to the comment received by the Insurance Department from Sister Yankoski, President-Chief Executive Officer of Holy Family Institute. I am also copying Sister Yankoski with the response by mail at the address appearing in the letterhead of her 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 Sister Linda Yankoski Dated March 6, 2012**

UPE is responding to the comment from Sister Linda Yankoski, President and CEO of Holy Family Institute, received by the Pennsylvania Insurance Department March 9, 2012. The comment is numbered as Document 0231 on the Highmark/ West Penn Cumulative Log page of the Pennsylvania Insurance Department website.

Sister Yankoski has stated her support for the proposed affiliation of Highmark Inc. ("Highmark") and West Penn Allegheny Health System ("WPAHS"). She notes that rising health care costs continue to burden small employers who strive to provide their employees with high-quality affordable health care. By ensuring continued competition, Sister Yankoski believes that employers and their employees will be better served by lower, more competitive health care prices. Additionally, Sister Yankoski advocates that if choice and competition are limited, prices will rise and patients will ultimately go without the care the need.

UPE agrees with Sister Yankoski and finds the proposed affiliation between Highmark and WPAHS essential to preserving competition and provider choice to consumers in the region. The ultimate plan is to build a new integrated health system that will deliver value, choice, and high-quality health care services to the Western Pennsylvania community.

UPE would like to thank Sister Yankoski for her comments and support.

UPE
120 Fifth Avenue
Pittsburgh, PA 15222

DATE: March 22, 2012

cc: Sister Linda Yankoski