

**Brackbill, Robert**

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**From:** Gail Welch [ghwelch@gmail.com]  
**Sent:** Tuesday, May 22, 2012 2:03 PM  
**To:** Brackbill, Robert  
**Subject:** Highmark/WPAHS

Dear Sir: I am writing to express my opposition to the expenditure of Highmark's reserve funds to support and maintain WPAHS. I have been a subscriber to Highmark since 1979, first through a commercial product provided by my employer and subsequently with an individual subscriber policy for myself and my husband. For these many years, apparently my premiums, along with those of other subscribers, have been sufficient to allow Highmark to accumulate a \$4 billion dollar reserve. The Insurance commission has allowed this to occur, apparently believing that these reserves were necessary for future claims against Highmark, a non-profit entity. I object to these reserves being used for the acquisition of a hospital system and the change to an integrated delivery system. Why is it no longer necessary for Highmark to possess such reserves? Has the size of future claims suddenly decreased? The over-charging of premiums was egregious and should not have been permitted; my family and many others in this region could have used the additional funds that we over-paid for many many years. This is a farce that should not continue; Highmark has shown no competence in running hospitals or complicated medical systems, and WPAHS has dug itself a very deep hole indeed. No doubt they need to be "rescued", but it should not be our \$\$ that do so. If it was capable of being rescued, a for-profit system would show up to buy the system and keep it going. Stop this non-sense. Gail H. Welch 601 West First street, Oil City, PA 16301