

0860

**Bybee, Cressinda**

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**From:** Chronister, Ronald [ronald.chronister@bipc.com]  
**Sent:** Friday, August 17, 2012 9:01 AM  
**To:** Bybee, Cressinda  
**Subject:** Response to Comment Letter from David Check  
**Attachments:** ScannedFile.pdf

Ms. Bybee: I am attaching a response from UPE to the comment received by the Insurance Department from David Check. I have not sent Mr. Check a copy of this response because the street address in the heading of his letter is illegible.

TAX ADVICE DISCLAIMER: Any federal tax advice contained in this communication (including attachments) was not intended or written to be used, and it cannot be used, by you for the purpose of (1) avoiding any penalty that may be imposed by the Internal Revenue Service or (2) promoting, marketing or recommending to another party any transaction or matter addressed herein. If you would like such advice, please contact us.

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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; Intercounty Health Plan, Inc.;  
Intercounty 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 David Check Dated July 29, 2012**

UPE is responding to the comment from David M. Check of Freeport, PA. The comment is numbered as Document 0826 on the Highmark/West Penn Cumulative Log page of the Pennsylvania Insurance Department website.

Mr. Check has expressed his concern for the proposed affiliation of Highmark Inc. ("Highmark") and West Penn Allegheny Health System ("WPAHS"). Specifically, Mr. Check is concerned that the proposed affiliation will result in premium increases.

Insurance rates respond to many economic and regulatory demands. UPE believes that the proposed affiliation will more effectively address these conditions by enabling Highmark and WPAHS to work more closely together to implement effective cost saving policies and procedures. UPE also believes that by preserving choice in health care services and insurance, a positive competitive atmosphere in Western Pennsylvania will ultimately provide subscribers with access to the highest quality care at the best possible price.

UPE would like to thank the Mr. Check for his comments.

**UPE**  
120 Fifth Avenue  
Pittsburgh, PA 15222

DATE: August 17, 2012

cc: David M. Check