Brackbill, Robert

From: Brackbill, Robert
Sent: Wednesday, September 12, 2012 3:21 PM
To: 'Chronister, Ronald'
Subject: UPE/Highmark Form A Filing: Public Comment Received from Ms. Bittner

Mr. Chronister,

The following public comment concerning the subject filing is being forwarded to you for appropriate response.

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From: pearlreapaf@comcast.net [mailto:pearlreapaf@comcast.net]
Sent: Friday, September 07, 2012 7:57 PM
To: Brackbill, Robert
Subject: Very Questionable Business Practices toward former employees

Good Morning Bob,

I am not sure if public opinion is still being accepted or not. It really doesn't matter because what is going on should not be going on regardless if Hghmark is trying to take over the east coast or not. They are have been rewriting the rules on business conduct and consumer relations for so long they are feeling that they are untouchable. Now it is time to not only touch them but put the squeeze on them into common courtesy and that they are not the only player in the game.

I along with a large number of people were terminated in 2011. In my case because of the delay in deciding who was going to be let go (we never did find out what the actual reason was) I had to make surgery arrangements to have my Achilles tendon reattached. I had to be able to walk and I felt that was rather important to living. So by the time it was for me to leave the dates and names were handed out and I was originally set to leave while I was on sick leave. For some reason that only occupational health, human resources and my management staff (who knew all along) never communicated about the medical leave. So I had to jump through some hoops to get the date change. I had my return to work date set to be my last day of employment of 7-19-2011. On that day all my employee accesses including the ability to go up to my desk was voided. :I had to get a visitor's pass to get the rest of my personal items. My unit manager was very anxious to get rid of me for personal reasons. So I was in and out like COGO's. There was no discussion in Human Resources about the severance package in details such as how they came up with the the computation on my severance pay outside of saying it was my weekly pay multiplied by 48. What the 48 represented was never explained. When the COBRA was listed there again no explanation on why it was only a certain number of months.

So later Highmark sells the COBRA division and the benefits division to two companies. COBRA is being handled by a firm named CONEXIS and benefits by MERCER CO. This was all going on after I left. It was a time of total confusion and an avalanche of paper. So once I was able to get a handle on who was handling what I understood that my COBRA was 18 months long and my 401K and pension was being handled by MERCER. Life was proceeding forward and nice. Then this

month started. Tuesday of this week 9-4-12 I went out to get the mail after the holiday. There was an envelope from Highmark. I just figured it was an EOB and thought nothing of it anymore until Thursday. It was then I opened it and found that it was a worksheet that I did not have to mail back to Highmark but just for my use to select my new health insurance since my COBRA expired on September 1, 2012. I immediately looked at the postmark date and it was 8-29-12.
I received this letter three days after the coverage expired!!! I never received any marketing information explaining my options or even warnings stating my coverage was closing to expiring. One main reason is that CONEXIS who is the administrator had it that my coverage was in effect until 1-31-13. So they had no need to send me anything. Highmark didn't because they are not administrators so they didn't but they sure were on the mark to cancel me.

Now I am heading off for vacation on Monday 8-10-12 for a week. One of my maintenance prescriptions needs to be refilled before I go away. It is one that you can not just stop cold turkey. So here I sit, 60 years old, going on vacation, with a drug refill that must be done, and no coverage. Does this sound like good business practices? Highmark sells the COBRA division but still trys to manage it and as a result screws up member's coverage.

And they want to take over all these medical facilit;ies and providers? Heaven help them all if no one steps in and puts some kind of control on how Highmark conducts their business. I and anyone else should never have to go through what I went through today. It was bad enough for me and I worked there, but what about the people who are a little older than me and never worked there or know anyone who worked there? The general public has this false idea on what Highmark is and when they call them they have issues like you wouldn't believe, especially the seniors. I have one friend who was let go and since then she now is on social security and medicare. She switched to a Blue Cross supplement but Highmark never canceled her first coverage. As a result she has two coverages and her drug claims keep getting deny along with the doctor claims because of the dual coverage which Highmark refuses to correct. Is this the kind of business we want others to be involved in? I do not know what has to happen but some branch of the state government must come down on Highmark and do it hard and soon. They are getting more arrogant and teflon coated as time goes on. They are not perfect nor infallible and should be brought back down to earth.

The way the business is going they will be moving the main office to Camp Hill within the next five years. I have predicted that for years and now more and more employees are saying it.

Peg Bittner
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