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Brackbill, Robert

From: Brackbill, Robert
Sent: Tuesday, April 23, 2013 9:49 AM
To: 'Chronister, Ronald'
Subject: Highmark/UPE Form A Filing: Public Comment Received from Report Issues

Mr. Chronister,

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

Robert E. Brackbill, Jr. | PIR | Chief, Company Licensing Division
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From: Report Issues [mailto:issues_to_report@mail.com]
Sent: Thursday, April 18, 2013 1:54 PM
To: Brackbill, Robert
Cc: erin.faulk@patch.com
Subject: Highmark - WPAHS

I am writing to you as a concerned citizen who lives near Pittsburgh and currently has Highmark insurance and both UPMC and WPAHS doctors. My biggest fear in any Highmark / WPAHS affiliation will be that many or all people insured by Highmark might lose access to UPMC doctors and facilities. With Highmark having near monopoly control of health insurance market in this area and UPMC having a huge share of the provider market in this area, many thousands of people find themselves in a situation of having Highmark insurance and UPMC doctors. If UPMC doctors / facilities ever become out of network for Highmark, the results will have devastating health and financial implications for thousands of people. People who cannot afford the out of network costs will try to change to in-network doctors. The large movement of medical records as well as the fact these doctors will not "know" these patients, will result in some negative health consequences and some unnecessary fatalities are likely.

This affiliation should not be approved until some method is designed to prevent these negative effects from ever happening. For this affiliation to have positive effects we must insurer that the largest health care provider will ALWAYS be in-network for the largest health insurer.

In my opinion we should not allow providers to own insurers or insurer to own providers. It is a clear conflict of interest. It is also clear to me the sheer size of Highmark and UPMC is bad for the community and until that problem is solved, the community will not receive anything close to optimal health care.

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