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**Bybee, Cressinda**

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**From:** pearleapaf@comcast.net  
**Sent:** Monday, March 03, 2014 10:08 AM  
**To:** Bybee, Cressinda  
**Subject:** RE: In receipt of letter?  
**Attachments:** THE IDEA OF HIGHMARK MERGING WITH NEPA IS ONE IDEA THAT NEEDS A LONG DEEP MULTI ANGLE EXAMINATION.docx

Ms Bybee,

Thank you for getting back to me so quickly. I am attaching a copy now for your use.

Thank you again and have a good day,

Peg Bittner  
2351 Brownsville Rd  
South Park PA 15129

----- Original Message -----

**From:** Cressinda Bybee <cbybee@pa.gov>  
**To:** 'pearleapaf@comcast.net' <pearleapaf@comcast.net>  
**Sent:** Mon, 03 Mar 2014 12:35:34 -0000 (UTC)  
**Subject:** RE: In receipt of letter?

Ms. Bittner – I have not received any comments from you on the Highmark/BCNEPA merger. Please resend.

Thank you,

Cris Bybee

**Cressinda E. Bybee** | PIR | Senior Insurance Company Licensing Specialist

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**From:** [pearlreapaf@comcast.net](mailto:pearlreapaf@comcast.net) [mailto:[pearlreapaf@comcast.net](mailto:pearlreapaf@comcast.net)]

**Sent:** Saturday, March 01, 2014 9:03 PM

**To:** Bybee, Cressinda

**Subject:** In receipt of letter?

Good Snowy Monday Morning,

I want you to confirm that you received my email letter submission on the Highmark/BCNEPA merger. I just checked your site that is set up for the merger and I did not see any public letters or any type of feedback on the issue.

Please advise if you did or did not receive so I know if I should resubmit it or not. Also when the public can expect to see any postings from others on their opinions,

Thank you and have a pleasant week. Be careful out there

Ms. Peg Bittner

2351 Brownsville Rd

South Park PA 15129

(412)854-3472

THE IDEA OF HIGHMARK MERGING WITH NEPA IS ONE IDEA THAT NEEDS A LONG DEEP MULTI ANGLE EXAMINATION. THE EVENTS THAT HAVE TRANSPIRED AT HIGHMARK OVER THE PAST FOUR YEARS AND CONTINUE TO THIS DAY INFLUENCE WITH WHAT IS CALLED A MERGER BUT AS THE HIGHMARK PERSPECTIVE READS, THE CORRECT TERM IS TAKING OVER. NEPA LOOSES EVERYTHING AND HIGHMARK GAINS IT ALL. HIGHMARK CAN SPIN IT ALL DIFFERENT WAYS BUT WHEN ALL THE DUST CLEARS IN FOUR YEARS NEPA WILL BE NO WHERE INS IGH T AND HIGHMARK WILL BE ON EVERY BILLBOARD IN NORTHWESTERN PENNSYLVANIA.

HIGHMARK IS ALREADY TRIMMING THE STAFF IN PITTSBURGH. THEY HAVE ELIMINATED 140 POSITIONS IN THEIR IT DEPARTMENT AND ANOTHER 25 IN THEIR FINANCIAL DEPARTMENT OVER THE PAST 6 WEEKS. THEY EXPLAINED TO THE PRESS THAT THE IT DEPARTMENT PEOPLE DID NOT HAVE THE KNOWLEDGE OF THE INFORMATION THAT HIGHMARK WANTED TO USE. THAT REASON NEEDS INV ESTIGATED DEEPLY. THERE IS MORE TO LETTING THOSE PEOPLE GO THAN NO KNOW ING SOMETHING.

IN THEIR EXPLANATIONS OF RETAINING /LYING OFF /RETAINING EMPLOYEES THEY ARE PLAYING BOTH SIDES OF THE FENCE. THE PEOPLE (ALL EMPLOYEES) WILL BE TOLD ONE THING AND SOMETHING ALL TOGETHER DIFFERENT WILL HAPPEN. THERE IS NOTHING GAURANTEED. THEY WILL LAYOFF PEOPLE IN WAVES AND EACH TIME PEOPLE WILL HAVE DIFFERENT SEVERANCE PACKAGES. THESE WILL START BE SOLD LONG BEFORE THEY ARE OFFERED WITH ITEMS THAT HAVE AT FIRST NO CONNECTION. THEN LATER WHEN IT IS TOO LATE, ALL THE PIECES WILL FALL INTO PLACE. THE PEOPLE WHO ARE IN FOR THE BIGGEST PROBLEM ARE THOSE IN THE AGE RANGE OF 50-59. TO YOUNG FOR MEDICARE AND TOO OLD ACCORDING TO MOST EMPLOYERS, EVEN THOUGH IT IS AGAINST THE LAW, EMPLOYERS KNOW HOW TO DANCE AROUND IT. WE ALL KNOW THAT FACT AND CAN NOT DENY THAT.

IT IS MORE IMPORTANT THAN ANYTHING I HAVE PREVIOUSLY MENTIONED ABOVE THAT HIGHMARK GETS IT OWN HOUSE IN ORDER BEFORE IT TAKES ON ANY NEW BUSINESS. CURRENTLY THEY HAVE MEMBERS WHO WILL BE FACING A MAJOR DECISION THAT A MEMBER SHOULD NEVER EVER HAVE TO MAKE ESPECIALLY BEING FORCED TO MAKE BECAUSE TWO INSURANCE/MEDICAL PROVIDERS CAN NOT COME TO AN AGREEMENT. I AM NOT TALKING ABOUT SENIOR CITIZENS OR CHILDREN, THEY ARE SAFE WITH THEIR DOCTORS AND SPECIALISTS. WHAT ABOUT HOWEVER THE PEOPLE NOT IN THOSE GROUPS? WHAT IS GOING TO HAPPEN TO THE PERSON WHO HAS A CHRONIC CONDITION FOR MUTLIPLE YEARS AND HAS BEEN GOING TO THE SAME SPECIALIST FOR YEARS AND HAS A GREAT PATIENT/DOCTOR RELATIONSHIP? IF THIS DOCTOR PARTICIPATES WITH HIGHMARK AND HAS ADMISSION AND/OR VISITATION PRIVILEGES AT ALL UPMC FACILITIES. COME 2015 HE HAS TO DECIDE OR UPMC DECIDES FOR HIM. WHAT ABOUT THE PATIENT? CAN'T GO TO THE FACILITY THAT THEY ARE USE TO GOING, BECAUSE THEY STILL HAVE HIGHMARK. CAN'T SEE THE DOCTOR BECAUSE HE STILL PARTICIPATES WITH HIGHMARK BUT DOES NOT HAVE ADMITTING PRIVILEGES AT ALLEGHENY OR WEST PENN. OR HE SWITCHED TO UPMC SO HE COULD STATE WITH THEIR FACILITIES BUT NOW THE PATIENT CAN'T GO TO HIM BECAUSE HE HAS COMMUNITY BLUE AND UPMC WILL NOT ACCEPT HIGHMARK MEMBERS. IS THIS BENEFITING PATIENTS OR THE INSURANCE COMPANIES/PROVIDERS? NOW HIGHMARK WANTS TO HEAD TO NORTHWESTERN SECTION OF THE STATE? GET THE SOUTHWESTERN AREA SETTLED FIRST, THESE ARE THE PEOPLE WHO CREATED BLUE CROSS BLUE SHIELD OF WESTERN PENNSYLVANIA 70 YEARS AGO. WE SHOULD NOT BE LEFT IN THE DUST AS THEY TAKE OVER THE EAST

COAST. THE GREAT TALENT THEY ARE ALWAYS AFTER MAY NOT BE AVAILABLE HERE WHEN THEY HAVE TO COME BACK HERE TO DIP INTO THE TALENT POOL TO FREE UP SOME MONEY JUST TO BUY UP SOME OTHER PLAN. THEY HAVE BEEN LAYING OFF THEIR "TOP TALENT" AT THE PITTSBURGH AND CAMP HILL OFFICES FOR THE PAST FIVE YEARS AND REPLACING THEM WITH OVERSEAS EMPLOYEES AND LOWER PAID LESS COMPOTENT EMPLOYEES. IS THIS THE KIND OF BUSINESS PRACTICE THE STATE WANTS TO SUPPORT AND ENDORSE?

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