

**BEFORE THE INSURANCE DEPARTMENT  
OF THE  
COMMONWEALTH OF PENNSYLVANIA**

**Statement Regarding the Acquisition of Control of or Merger with Domestic Insurers:**

**Hospital Service Association of Northeastern Pennsylvania  
d/b/a Blue Cross of Northeastern Pennsylvania;  
First Priority Life Insurance Company, Inc.;;  
HMO of Northeastern Pennsylvania, Inc.,  
d/b/a First Priority Health**

**By Highmark Inc.**

**HIGHMARK INC. (“Highmark”) RESPONSE TO INFORMATION  
REQUEST 5.2.14.7 FROM  
THE PENNSYLVANIA INSURANCE DEPARTMENT**

**REQUEST 5.2.14.7:**

**Discuss the expected impact of the Transaction on the overall level of health care utilization in each area in Pennsylvania in which a Highmark and BCNEPA Entity does business.**

**RESPONSE:**

Highmark certifies that to the best of its knowledge, information and belief it anticipates that the Transaction will not have an adverse impact on the overall level of health care utilization in the areas in Pennsylvania in which the Highmark and BCNEPA Entities do business. To the contrary, Highmark believes that the Transaction will provide long-term opportunities for consumers to maintain access to seamless, high-quality, cost-competitive and understandable products, effective population health management programs and broad access to regional providers.

**Highmark Inc.  
Fifth Avenue Place  
120 Fifth Avenue  
Pittsburgh, PA 15222**