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Bybee, Cressinda

From: Chronister, Ronald [ronald.chronister@bipc.com]
Sent: Monday, July 28, 2014 9:53 AM
To: Bybee, Cressinda
Cc: MFerraro@tmedc.org
Subject: Response to Public Comment from Dr. Michael Ferraro
Attachments: HBG1_GENERAL-1847110-v1-Response to Public Comment from Dr. Ferraro.DOC

Ms. Bybee,

Attached please find Highmark Inc.'s response to the public comment received by the Pennsylvania Insurance Department from Dr. Michael Ferraro. I am providing Dr. Ferraro with a copy of the response with this email.

Ron Chronister

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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:

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., a Pennsylvania nonprofit corporation

**Response of Highmark Inc. to
Comment of Michael Ferraro Dated July 3, 2014**

Highmark Inc. is responding to the comment from Michael Ferraro, MD FACOG received by the Pennsylvania Insurance Department on July 3, 2014. The comment is numbered as Document 0563 on the Highmark/ BCNEPA Cumulative Log page of the Pennsylvania Insurance Department website.

Dr. Ferraro has offered comments on the proposed merger of Highmark and Blue Cross of Northeastern Pennsylvania (BCNEPA) supportive of the merger based on his belief that a successful merger will allow Highmark to expand investments in innovative healthcare and community health programs in northeastern Pennsylvania.

Highmark Inc. is in agreement with the comments. As the comment indicates, Highmark and BCNEPA are long term business partners whose merger will strengthen competition and cultivate innovation. The proposed merger will also recognize a continued commitment to promote community health in the northeastern Pennsylvania region.

Highmark Inc. would like to thank Dr. Ferraro for his comments and support.

Highmark Inc.
120 Fifth Avenue
Pittsburgh, PA 15222

DATE: July 28, 2014

cc: Michael Ferraro, MD FACOG