



COMMONWEALTH OF PENNSYLVANIA
INSURANCE DEPARTMENT
1326 STRAWBERRY SQUARE
HARRISBURG, PA 17120

THE COMMISSIONER

April 29, 2005

Mr. J. Kenneth Suchoski
Vice President Finance & CFO
Blue Cross of Northeastern Pennsylvania
19 North Main Street
Wilkes-Barre, PA 18711-0302

Re: 2005 community Health Reinvestment Application

Dear Mr. Suchoski:

This will acknowledge receipt of your March 1, 2005 Community Health Reinvestment ("CHR") Application for calendar year 2005, as supplemented with the additional information provided in your letter of April 22, 2005. The Department appreciates your supplying the detail requested.

The Department has reviewed the submission and finds it to be in accordance with the terms of the CHR Agreement. As BCNEPA's submission recognizes, there are operational issues that need to be addressed regarding how the 60% Commonwealth Directed portion of the CHR will be administered. We thank you for your willingness to work with the Department to effectuate that aspect of the Agreement. You may anticipate hearing from Sandy Ykema of our legal office as this matter moves forward.

Thank you for your role in this important initiative.

Sincerely,

A handwritten signature in cursive script, appearing to read "Diane Koken".

M. Diane Koken
Insurance Commissioner

cc: Sandy Ykema