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BUDGET & FINANCE
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SPECIAL COMMITTEE ON
MARKETING

Joseph DiMemmo, CPA
Deputy Insurance Commissioner
Office of Corporate & Financial Regulation
Pennsylvania Insurance Department
1345 Strawberry Square
Harrisburg, PA 17120

VIA EMAIL: ra-in-comment@pa.gov

RE: Modification to Order No. ID-RC-13-06

Dear Deputy Commissioner DiMemmo,

As one of the At-Large Members of County Council representing all of Allegheny County's 1.3 million citizens I am continuously presented with many of our region's most pressing concerns. I can tell you first hand that access to high quality care at an affordable price is at the top of the list in our community.

I have spoken with businessmen, labor leaders, elected officials and others for whom this is a major concern. That is why I am writing you today in support of the proposed modification to Order No. ID-RC-13-06. We believe this proposed modification would help create a more competitive environment for health care here in Western Pennsylvania.

Many of Allegheny County's residents are still struggling to understand how they and their families will be impacted by the Consent Decree and the ongoing transition related to participating hospitals and other health care facilities, I among them.

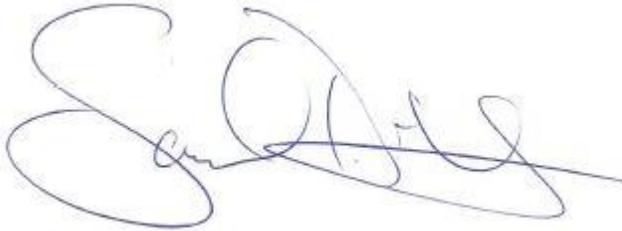
It is imperative that the residents of Allegheny County have access to the highest quality healthcare and at the lowest possible prices. This requires a truly competitive landscape to exist here in our region and at least 2 viable Health Systems to be operating and yes, competing for our business.

I believe the changing market dynamics and the tremendous strengthening of AHN and Highmark's financial position warrant a modification of certain conditions established by PID that have historically constrained Highmark's ability to compete freely and effectively in the market. To effectively compete, they or any organization, need to have the flexibility to make timely, strategic investments as required to execute their strategy.

Many market analysts also believe a now financially stronger AHN will allow Highmark to further limit the growth of premium costs for Highmark members and reduce overall health care costs for all customers while maintaining convenient access to high quality providers and resources across the region. This can only be good for all of my constituents and the entire region as a whole.

I urge you to look favorably upon the requested modification.

Respectfully,

A handwritten signature in blue ink, appearing to read 'Sam DeMarco III', written in a cursive style.

Samuel DeMarco III
Allegheny County Council Member At-Large