

Bybee, Cressinda

From: Chronister, Ronald [ronald.chronister@bipc.com]
Sent: Thursday, March 22, 2012 10:28 AM
To: Bybee, Cressinda
Cc: choward@benderconsult.com
Subject: Response to Comment from Joyce Bender
Attachments: ScannedFile.pdf

Ms. Bybee: I am attaching a response from UPE to the comment in support of the affiliation received by the Insurance Department from Joyce Bender, CEO of Bender Consulting Services, Inc.. I am also copying Ms. Bender with the response by email at the address in the heading of her comment letter to the Insurance Department

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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:

Highmark Inc.; First Priority Life Insurance Company, Inc.;
Gateway Health Plan, Inc.; Highmark Casualty Insurance Company;
Highmark Senior Resources Inc.; HM Casualty Insurance Company;
HM Health Insurance Company, d/b/a Highmark Health Insurance Company;
HM Life Insurance Company; HMO of Northeastern Pennsylvania, Inc., d/b/a First
Priority Health; Inter-County Health Plan, Inc.;
Inter-County Hospitalization Plan, Inc.; Keystone Health Plan West, Inc.;
United Concordia Companies, Inc.; United Concordia Dental Plans of Pennsylvania, Inc.;
United Concordia Life and Health Insurance Company

By UPE, a Pennsylvania nonprofit corporation

**Response of UPE to
Comment of Joyce Bender Dated March 12, 2012**

UPE is responding to the comment from Joyce A. Bender, founder and CEO of Bender Consulting Services, Inc., received by the Pennsylvania Insurance Department March 12, 2012. The comment is numbered as Document 0229 on the Highmark/ West Penn Cumulative Log page of the Pennsylvania Insurance Department website.

Ms. Bender has stated her support for the proposed affiliation of Highmark Inc. ("Highmark") and West Penn Allegheny Health System ("WPAHS"). She states that without this continued provider choice in the region, health care costs will continue to rise and burden small employers who strive to provide their employees with high-quality affordable health care.

UPE agrees with Ms. Bender and believes that the proposed affiliation between Highmark and WPAHS is essential to preserving competition and provider choice to consumers in the region. The ultimate plan is to build a new integrated health system that will deliver value, choice, and high-quality health care services to the Western Pennsylvania community.

UPE would like to thank Ms. Bender for her comments and support.

UPE
120 Fifth Avenue
Pittsburgh, PA 15222

DATE: March 22, 2012

cc: Joyce A. Bender