Bybee, Cressinda

From:

Chronister, Ronald [ronald.chronister@bipc.com]

Sent:

Friday, August 17, 2012 8:56 AM

To:

Bybee, Cressinda

Subject:

Response to Comment from Sally Brier

Attachments:

ScannedFile.pdf

Ms. Bybee: I am attaching a response from UPE to the comment received by the Insurance Department from Sally Brier. I am also copying Ms.Brier with the response by mail sent to the address in her comment letter.

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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; Intercounty Health Plan, Inc.;
Intercounty 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 Sally Brier Dated August 1, 2012

UPE is responding to the comment from Sally Brier of Greensburg, PA. The comment is numbered as Document 0841 on the Highmark/West Penn Cumulative Log page of the Pennsylvania Insurance Department website.

Ms. Brier has expressed her concern for the proposed affiliation of Highmark Inc. ("Highmark") and West Penn Allegheny Health System ("WPAHS"). Specifically, Ms. Brier is concerned that the proposed affiliation will result in premium increases in the individual market.

UPE believes that this affiliation would bring about greater choice for both customers and providers, creating a better competitive atmosphere, and ultimately resulting in downward pressure on future premium increases. UPE also believes that integrating health care finance and delivery will provide more opportunities to promote efficiency within the new UPE organization, as both WPAHS and Highmark strive to provide or make available the highest quality care at the best possible price for Western Pennsylvanians.

UPE would like to thank the Ms. Brier for her comments.

UPE 120 Fifth Avenue Pittsburgh, PA 15222

DATE: August 17, 2012

cc: Sally Brier