

**Dover Interfaith Mission for Housing**  
**684 Forest Street**  
**P O BOX 1148**  
**Dover DE 19903**  
**302-736-3600**

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October 5, 2011

Michael Houghton, Esquire  
 Morris, Nichols, Arsht & Tunnell LLP  
 PO Box 1347  
 Wilmington, Delaware 19899-1347

Dear Mr. Houghton,

We seek to support BlueCross/BlueShield of Delaware's affiliation with Highmark:

Our organization provides shelter, food, and assistance to homeless men to enable them to live healthy and productive lives as self-reliant members of our community. BlueCross/BlueShield's *BluePrints for the Community* program provided us with a start-up grant that made it possible for us to establish our program here in the Dover area. With their help, we were able to shelter, feed, and help over 150 homeless men with their health care and employment needs. We have continued to benefit from interaction with the staff of BlueCross/Blue Shield of Delaware: Recently, they engaged the services of a local film producer to make a video of our work to help with recruiting volunteers and attracting financial support. The long-term benefits of this contribution are only beginning to be felt in our community.

If the proposed affiliation between BlueCross/BlueShield of Delaware and Highmark leads to the expected economies of scale, then additional resources for community-based organizations serving the poor and least healthy citizens will result. In this era of scarce grant funds and increased competition for scarce resources, measures which achieve both efficiency in the market and the generation of grant funds should be supported. Our organization and others stand to benefit.

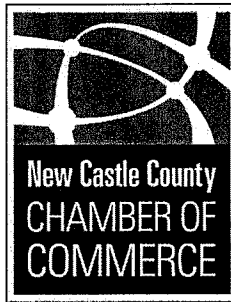
Without funding from the "*BluePrints*" initiative, southern Delaware would most certainly be worse off. While funds to our organization have resulted in our capacity to assist more than 500 men and to ensure that health care is a component of our program, others in Kent and Sussex Counties are better off, as well: La Red has served hundreds with health care in Sussex County and Westside Community Health Care's expansion into Dover has already begun to meet the needs of some in our shelter. We are grateful for the support of BlueCross/BlueShield of Delaware and trust that this affiliation will only expand their ability to help us to help others in need of improved health and related care in our community.

Sincerely,

  
 Jeanine Kleimo, Chair

MEMBERS

*Baha'i Faith Community, Calvary Baptist Church, Camden Quaker Meeting, Capital Baptist Church, Christ Episcopal Church, Congregation Beth Shalom, Connection Community Church, The Cross Church of the Nazarene, Crossroad Christian Church, Dover 7th Day Adventist Church, Faith Community Church, First Baptist Church, Grace Presbyterian Church, Hibernians, Hindu Faith Community, First Baptist Church of Dover, Holy Cross Roman Catholic Church, Holy Trinity Church of the Living God, House of Pride, Islamic Society of Central Delaware, Lifting Up Holy Hands, Mt. Carmel Church of the Living God, Mt. Zion AME Church, Pentecostals of Dover, People's Church of Dover, Presbyterian Church of Dover, Solid Rock Baptist Church, St. Andrew's Lutheran Church, St. Paul's Episcopal Church, Salvation Army, Trinity Wesleyan Church, Unitarians/Universalists of Central Delaware, Wesley United Methodist Church, Whatcoat United Methodist Church, Woodside United Methodist Church AND MORE EVERYDAY*



October 6, 2011

Ms. Linda Sizemore  
Director, Bureau of Company Regulation  
Delaware Department of Insurance  
841 Silver Lake Boulevard  
Dover, DE 19904

Dear Ms. Sizemore:

I am writing on behalf of the 1400 members and board of directors of the New Castle County Chamber of Commerce to express the Chamber's support of the proposed strategic affiliation between Blue Cross Blue Shield of Delaware (BCBSD) and Highmark.

This strategic affiliation is the best way to ensure that Blue Cross Blue Shield of Delaware remains a not-for-profit insurer grounded in the business community and civic fabric of our state. It is also vital to maintaining BCBSD's competitiveness in an increasingly complex and challenging marketplace. It is clear that health care reform as required by the Affordable Care Act will put additional cost requirements on insurance carriers. The proposed affiliation will strengthen Blue Cross and Blue Shield of Delaware's ability to meet the provisions of health care reform while helping to hold costs down.

The provisions of Senate Bill 146, passed in June, strengthen guarantees that the reserves of BCBSD will continue to be used for the benefit of its subscribers. Additionally, local control is augmented by the bill's provision that the board of the affiliated entity will have a majority of Delaware residents.

In closing, we at the Chamber believe that a strategic affiliation between these two entities is in the best interests of BCBSD customers and the State of Delaware as a whole and urge your approval.

Respectfully,

A handwritten signature in black ink, appearing to read "Mark A. Kleinschmidt".

Mark A. Kleinschmidt, President  
New Castle County Chamber of Commerce

cc: Michael Houghton, Esquire  
Morris, Nichols, Arsht & Tunnell LLP

From: "lmullett@verizon.net" <lmullett@verizon.net>  
Date: October 6, 2011 7:40:28 PM EDT  
To: "Stewart Karen (DOI)" <Karen.Stewart@state.de.us>  
Subject: Merger BCBS

Dear Ms. Weldin-Stewart, I cannot make the Dover public meetings but would like to comment that I do not support the merger of Blue Cross. After having read about the issues, I agree with AG Biden that there should be a fund set aside. If Blue Cross needs revenue to update their technology, I would prefer giving extra dollars deduction straightforward unless they meet Mr. Biden's recommendation. Thanks for your consideration and work on behalf of Delaware.  
Lee Mullett

From: Ray Sukumar [mailto:rsukumar@dpspa.com]  
Sent: Thursday, October 06, 2011 8:39 PM  
To: Sizemore Linda (DOI)  
Cc: McConnell Ian R (DOJ); Stewart Karen (DOI); JoAnn Fields  
Subject: BCBSD Public Comment

Ms. Sizemore

I was going to be there tomorrow to ask this personally but unfortunately, I have procedures scheduled. I would appreciate you accepting this via email; I know, it is way past submission time.

Now for the question:

Statement: I am Medical Director and Founder of Doctors Pathology Services; we are the largest and most sophisticated pathology practice in the State and the only licensed mobile pathology service in the country. BCBSD has been very supportive and respectful of our service to the community by the fact that they allowed us to stay In Network for their Pathology Services along with LabCorp. It is obvious to us that they will not be supporting all of those out of State labs who use all types of inducements to compete, with expectations of making up by the increased utilization; they may even disallow, non-pathologists from billing for pathology services to keep down utilization.

Question: I have not heard of Highmark fighting against such inducements or physicians billing for surgical and pathology services and protect honest ancillary service who improve quality with lower cost. When it was mentioned that affiliation with Highmark is for financial efficiency, bundling of ancillary services being one of them, it truly bothers DPS. Bundling of ancillary services has never really saved money because the entire laboratory service occupies only 2-4% of healthcare cost; on the other hand 80% of medical decisions are based on laboratory and pathology reports; curtailing this important tool is truly detrimental to patient care. Can Highmark promise to learn from BCBSD and promote their view in PA rather than bubling ancillary services for Delawareans?

Thank you for taking my question.

--

V. Raman Sukumar, M.D.  
Doctors Pathology Services  
302-677-0000 www.DPSPA.com

From: Nick Moriello [mailto:NMoriello@hiaofde.com]  
Sent: Friday, October 07, 2011 10:22 AM  
To: Houghton, Michael  
Subject: Blue Cross Blue Shield of Delaware/Highmark

Mr. Houghton,

My name is Nick Moriello, and I am the owner of Health Insurance Associates headquartered in Newark, Delaware. We are one of Delaware's largest independent health insurance agencies, and we work with most of the health insurance companies in Delaware on behalf of our clients. Our clients tend to fall into three market segments: 1.) employer groups, 2.) individuals, and 3.) Medicare recipients.

Blue Cross Blue Shield of Delaware is the dominant carrier in the Delaware marketplace, and one of the few carriers that operates in all three of the health insurance markets that we serve. Earlier this year, I provided testimony at a public hearing regarding the proposed affiliation between Blue Cross Blue Shield of Delaware and Highmark. I know that the hearings are ongoing, and I wanted to once again voice my opinion on this topic.

It seems that given their size and considerable resources, Highmark could bring a much improved customer service experience to Blue Cross Blue Shield of Delaware clients. This would particularly be true with relation to their technological resources. That seems to be the primary goal of the affiliation.

It is my hope that if this affiliation is approved, that the service experience for clients will only be better than what it currently is, which is already good, and that over time, any cost savings could be passed along to their clients.

Thank you for allowing me to voice my opinion, and please feel free to call on me as a resource if you need me.

Nick

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