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**House of Representatives**  
COMMONWEALTH OF PENNSYLVANIA  
HARRISBURG

**DEMOCRATIC CHAIRMAN,  
FINANCE COMMITTEE**

**COMMITTEES**

RULES

**CAUCUSES**

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**BOARDS**

LEGISLATIVE BUDGET AND FINANCE

September 21, 2010

Michael F. Consedine, Commissioner  
Pennsylvania Insurance Department  
1326 Strawberry Square  
Harrisburg, PA 17120

Dear Commissioner Consedine:

I respectfully request that the Insurance Department oppose the recent rate filing by Blue Cross of Northeastern Pennsylvania (BCNEPA).

I firmly believe the most recent rate filing by BCNEPA to be excessive and not in the best interest of my constituents. It is my understanding that BCNEPA is proposing to increase the rates of its Special Care plan by 4.9% and that it is also requesting permission to add a \$25 co-pay for diagnostic services.

In light of the expiration of adultBasic, Governor Corbett suggested that low-income workers switch to Special Care, which is supposedly designed for low-income individuals who earn too much to qualify for Medicaid. It is my understanding that many individuals previously enrolled in adultBasic cannot afford Special Care at its current rates, let alone at rates that would soon be raised by 4.9%. I am very worried that, should the Department allow BCNEPA to increase Special Care's rates, even fewer people would be able to afford this plan.

Health insurance rate increases are difficult for consumers in any economy. In the present economy, they are even more so. At a time when the income of the average citizen is strained by high prices, job losses and losses in investment income, I strongly suggest we do all we can to keep health insurance premiums to a minimum.

Thank you for your kind attention to this matter. Should you have any related questions or concerns, please do not hesitate to contact me.

Sincerely,

A handwritten signature in cursive script that reads "Phyllis Mundy".

Phyllis Mundy  
State Representative  
120<sup>th</sup> Legislative District