

## COLAIZZI LAW FIRM, P.C.

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July 7, 2010

Mr. Art McNulty  
[AMcNulty@pahouse.net](mailto:AMcNulty@pahouse.net)

Re: Rate Increases for Highmark Insured's  
Joint Public Hearing July 20, 2010

Dear Mr. McNulty,

In response to the recently published article in the e-newsletter of the Allegheny County Bar Association, I am writing to share with you my experience and frustration over the recent rate increase. By way of a brief history as to our status as self-employed insured's with Highmark, I would inform you that my husband opened Colaizzi Law Firm, P.C. in June 2003. At that time we obtained our current Select Blue n/k/a PPO Blue at a cost of approximately \$780.00 per month. Over the past seven years our rates have more than doubled to \$1,582.37 as of June 2010. **Now, as of July 2010 our rates have increased yet again to a staggering \$2,191.34 per month.**

Although there are those who might argue that this figure seems quite reasonable to them despite the fact that it is double the standard mortgage payment for most Americans, I disagree. At one time I may have agreed with them. However, I would like to add that in September 2007 our daughter was diagnosed with Autism. Currently at the age of six she is unable to speak, receives speech therapy, physical therapy, occupational therapy, wears ankle braces, and requires home health care. I was surprised to learn, upon her diagnosis in 2007, that Highmark refuses to pay for the cost of **any of her health care needs**. Rather, our family was shocked to learn that although we pay our monthly premiums in the amount of \$2,191.34 per month to Highmark for the health care needs of our family, that we must seek Pennsylvania Medical Assistance to provide for her care as a disabled child!

So while there are those who rail against the state and federal governments for providing or attempting to provide free medical coverage to their constituents or use scare tactics to convince Americans that we do not want an inefficient government agency providing for our health care needs, my simple response would be but for the State of Pennsylvania and Gateway Insurance for my disabled daughter, she would not be receiving the medical services she needs to live her best possible life and to maximize her potential. In fact, those services are denied each month on her monthly statements provided by Highmark and are then submitted to Gateway who in turn pays them in full.

I am stunned as I hope that all of you are that Highmark is permitted to raise premiums without apparent justification or regulation in such an exorbitant manner and then routinely deny

services to their insured's. I would hope that this type of business practice would be regulated by the appropriate government agency.

In closing I would like to thank you for the opportunity to tell my story and I would like to express my deep gratitude to those of you who have and continue to support the measures that keep my disabled daughter receiving the services she needs.

Very Truly Yours,

Andrea Colaizzi

ADC