

September 9, 2023

Mr. David Caldwell
Louisiana Department of Insurance
P.O. Box 94214
Baton Rouge, LA 70804-9214

RE: Plan of Reorganization of Blue Cross and Blue Shield of Louisiana

Dear Mr. Caldwell:

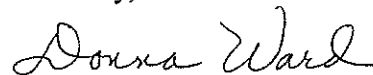
Please be advised that I am strongly opposed to the reorganization of Blue Cross and Blue Shield of Louisiana (or any other State). I previously mailed proxies indicating my "nay" votes for such reorganization. However, I received another Notice of Public Hearing indicating the new dates in which the hearing will be held.

As you are aware, Blue Cross is a **non-profit business** and has served policyholders some 90+ years. There are reasons for its longevity. Customer care and satisfaction as well as expeditious handling of claims has always made Blue Cross a highly favorable insurance company in which to do business. Blue Cross' reputation speaks for itself. Why change to a **for-profit company?** It's always about the MONEY and corporate greed.

I am unable to attend the public hearing being held on October 5 and 6, 2023 because I am handicapped from an extremely painful, incurable, and debilitating autoimmune disease for almost 20 years. What concerns me most is that the interests of policyholders will not be met according to the same standards if this reorganization takes place - no matter what company takes over Blue Cross. Individual policyholders, like myself, may not be renewed or there may be considerable future rate hikes making it unaffordable to continue coverage. Senior citizens have a hard enough time making ends meet without becoming insurance broke. Of course, customers will not be told of rate hikes immediately. We will be very unpleasantly surprised. In addition, it is my understanding that there are no other insurance companies providing individual policies, only group coverage.

Since my comments will be posted on the Louisiana Department of Insurance website, I did not provide a letterhead including my address or other personal information. I appreciate your consideration in this matter and hope and pray that my opposing vote is heard.

Sincerely,



Donna Ward
Metairie, Louisiana

RECEIVED

SEP 12 2023

Commissioner of Insurance
Legal Division