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Commissioner of Insurance  
Legal Division

JANUARY 30, 2024

DAVID CALDWELL  
LA DEPARTMENT OF INSURANCE  
P.O. Box 94214  
BATON ROUGE, LA 70804-9214

DEAR SIR

I HAVE A MEDICARE SUPPLEMENT POLICY WITH BLUE CROSS. THE COST IS \$121.60 MONTHLY FOR A BLUE CHOICE 65 PLAN "N" SELECT, WHICH IS IN ADDITION TO MY OUT OF POCKET COSTS NOT COVERED BY BLUE CROSS. THE COST OF MY INSURANCE PLUS OUT OF POCKET COSTS IS VERY HIGH NOW, AND I DO NOT BELIEVE IT IS IN THE BEST INTEREST OF BLUE CROSS POLICY HOLDERS TO ALLOW THE COMPANY TO CHANGE FROM A MUTUAL INSURANCE COMPANY TO A STOCK INSURANCE COMPANY.

PLEASE REVIEW THE PRESENT PROPOSAL AND WHAT IT COULD MEAN IN THE FUTURE FOR POLICY HOLDERS AND THE CONSUMER PUBLIC. I AM VERY WORRIED THAT A CHANGE WILL ONLY INCREASE THE COST FOR ALL BLUE CROSS POLICY HOLDERS CURRENT AND FUTURE.

SINCERELY

Alayne Kissen  
21228 WILSON RD  
COVINGTON, LA 70435



Louisiana

## Grant your Proxy **FOR** our Plan of Reorganization

Change Blue Cross and Blue Shield  
of Louisiana from a Mutual Insurance  
Company to a Stock Insurance Company

- ✓ Cash payment to Eligible Members of approximately \$3,000 per Eligible Policy.
- ✓ Creation of a new, billion dollar foundation funded by proceeds from the transaction with Elevance Health focused only on improving Louisiana.
- ✓ Blue Cross and Blue Shield of Louisiana will remain a local Blue Cross and Blue Shield company with local customer service, the same network of healthcare providers, and the same offices and employee base in the state.
- ✓ The plan of reorganization does not change your plan benefits or increase the cost of your insurance for the current plan year. Upon renewal of any health insurance policy, the law and/or policy terms, unrelated to the plan of reorganization, allow for changes in plan benefits and premiums.
- ✓ The plan of reorganization will not change the doctors and hospitals in our Blue Cross networks for the current plan year. At any time, unrelated to the plan of reorganization and in the ordinary course of business, providers may join or leave the network.
- ✓ Blue Cross will be a part of Elevance Health, which already owns 14 Blue Cross companies across the United States.
- ✓ Blue Cross will have access to greater financial resources to introduce and maintain market-leading customer services and programs.

**Explanatory Note:** The following information is only a summary of certain results anticipated to be achieved by the proposed Plan of Reorganization. Please refer to the enclosed Member Information Statement for more information on the proposed transaction.



comment mail 2/1/24

LOUISIANA DEPARTMENT OF INSURANCE

JAMES J. DONELON  
COMMISSIONER

ALOUYSE KISSGEN  
21228 WILSON RD  
COVINGTON, LA 70435

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**PUBLIC HEARING**

The Louisiana Department of Insurance hereby gives notice of a public hearing to be held on February 14 and February 15, 2024, regarding the conversion of Louisiana Health Service & Indemnity Company d/b/a Blue Cross and Blue Shield of Louisiana from a mutual insurance company to a stock insurance company pursuant to La. R.S. 22:236.4. The public hearing is being held for the purpose of hearing evidence to determine if the Plan of Reorganization submitted by Louisiana Health Service & Indemnity Company d/b/a Blue Cross and Blue Shield of Louisiana: (1) properly protects the interests of the policyholders as such and as members; (2) serves the best interests of policyholders and members; and (3) is fair and equitable to policyholders and members as required by La. R.S. 22:236.4. The public hearing shall be conducted in accordance with La. R.S. 22:236.4, Rule 1 of the Louisiana Department of Insurance, and the Administrative Procedures Act.

The public hearing will be held by the Louisiana Department of Insurance on February 14 and February 15, 2024, at 10:00 a.m. in the Poydras Hearing Room, Poydras Building, 1702 North Third Street, Baton Rouge, Louisiana. If you are interested in participating in the public hearing, you have the option to make comments or provide evidence. You can do this by submitting your comments or evidence in writing to David Caldwell, Louisiana Department of Insurance, P.O. Box 94214, Baton Rouge, LA 70804-9214, by close of business, February 5, 2024, by 4:30 p.m. Comments or evidence received by February 5, 2024, will be posted on the Louisiana Department of Insurance website at <https://www.lidi.la.gov/public-hearing-and-rulemaking-notices>. The provided link directs to the public hearing notices page of the Louisiana Department of Insurance website. This page contains announcements and information regarding upcoming public hearings conducted by the Louisiana Department of Insurance. Users can access documents, notices, and other relevant information related to these proceedings. It is recommended to visit the website directly for the most up-to-date information from the Louisiana Department of Insurance on this public hearing. Interested persons may appear at the public hearing to provide comments or evidence as well.