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July 8, 2016

The Honorable Stephen Taylor
Commissioner
Department of Insurance, Securities, and Banking
810 First Street, N.E., Suite 710
Washington, DC 20002

Dear Commissioner Taylor:

I write on behalf of Food & Friends in regard to Group Hospitalization and Medical Services, Inc. Plan (CareFirst BlueCross BlueShield). Food & Friends (Washington, D.C.) was established in 1988 by volunteers committed to battling the HIV/AIDS epidemic in Greater Washington. Then as now, a small staff and many volunteers – today 9,000 individuals – prepare and deliver specialized diets intended to address these specific nutritional needs of critically-ill children and adults. Currently, we care for people with HIV/AIDS, cancer and other life-threatening illnesses. To date, we have delivered nearly 20,000,000 meals to almost 30,000 individuals in Washington, D.C. and 14 counties in Maryland and Virginia. This service is provided without charge, in large part, because of charitable contributions we receive from individuals, foundations and corporations.

Since 2006, CareFirst has contributed \$908,000 to support our nutrition program, a service which is unique in Greater Washington. We are proud of our relationship with CareFirst and grateful for generous and unstinting support. CareFirst has provided unrestricted grants, funds requiring no match from other sources and, very helpfully, challenge grants that provide matching funds for other charitable gifts. This support has been essential to our ability to provide for our clients. I know of other organizations providing essential services that have similarly benefitted from the commitment and vision of CareFirst leaders and from the generosity conveyed through CareFirst grants. These gifts have been made in the spirit of shared commitment to the needs of the community's residents.

I am not expert in matters pertaining to corporate reserves or insurance regulation. However, I am concerned that sufficient recognition be accorded to CareFirst as a concerned, responsive and generous force for good throughout this area. It is important that CareFirst receives appropriate recognition for the substantial investments made in the community. I believe that in addition to charitable grants, that CareFirst makes very substantial healthcare investments in the District of Columbia. I hope that this will be taken into consideration.

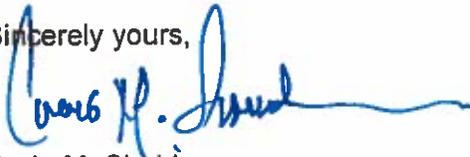
In addition, Food & Friends provides health insurance for our staff by way of CareFirst health insurance. This excellent coverage is obtained by Food & Friends at a cost significantly lower

than we have paid in the past. As a payer of these premiums, I am grateful for this fine coverage. Having said that, I also believe that if the company's reserves are deemed excessive, all of the individuals and organizations that pay the health premiums should receive the benefit of reduced reserves. While corporate giving by CareFirst is essential, it is also important to be mindful of the costs experienced by subscribers. Health insurance is an essential but expensive benefit for nonprofit employers. We must be cognizant of the premiums we pay so as to maximize the availability of dollars for those we care for.

We are proud to have CareFirst as our charitable partner and as the company that assures the health of our much-appreciated staff.

Thank you for considering these comments. We appreciate your service to the community.

Sincerely yours,



Craig M. Shneiderman
Executive Director