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DEPARTMENT OF INSURANCE  
SECURITIES AND BANKING

September 9, 2009

Honorable Gennet Purcell, Esq.  
Commissioner  
District of Columbia Department of Insurance,  
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Dear Commissioner Purcell:

I wanted to take a moment and share with you my concerns about the upcoming hearing on September 10, 2009 regarding CareFirst's reserve levels. I'm unable to attend in person, but wanted to provide some insight as a healthcare nonprofit policy-holder.

United Cerebral Palsy has been located in the District of Columbia for many years now and has enjoyed health coverage provided by CareFirst. We have paid our premiums and subscriber fees on time and enjoyed their system of providers of health care services. We have contributed substantially to the current reserve levels CareFirst enjoys.

If your office finds that CareFirst holds excessive reserves, I hope that UCP will be the recipient of those funds, either through a rebate or reduced subscriber fees. We fear that if the reserves are allocated for some other purpose our rates may continue to unnecessarily rise. Our office lease will be up next year, and certainly our health care costs also play a role in deciding the location that is most suitable for us to expend our very limited charitable resources.

I appreciate your oversight role and hope that nonprofit policy-holders like us are kept in mind during this process.

Yours Truly,

Stephen Bennett  
President/CEO

CC: Mayor Adrian Fenty  
Chairman Vincent Gray  
Councilwoman Muriel Bowser